

ISSN: 2454 – 7905

SJIF Impact Factor: 8.024

Worldwide International Inter Disciplinary Research Journal

A Peer Reviewed Referred Journal

Quarterly Research Journal

(Arts-Humanities-Social Sciences- Sports, Commerce, Science, Education, Agriculture, Management, Law, Engineering,
Medical-Ayurveda, Pharmaceutical, MSW, Journalism, Mass Communication, Library sci., Faculty's)

www.wiidrj.com

Vol. I

ISSUE - LXXIX

Year – 8

Feb. 2023

:: Editor in Chief ::

Dr. Amit Mirji

Assistant Professor & HOD

Department of Management

Government First Grade College, Sindagi-586128. Karnataka

Address for Correspondence

Editor in Chief : Mrs. Pallavi Laxman Shete Website: www.wiidrj.com

House No.624 – Belanagar, Near Maruti Temple, Taroda (KH), Nanded – 431605 (India –
Maharashtra) **Email:** Shrishprakashan2009@gmail.com / umbarkar.rajesh@yahoo.com

Mob. No: +91-9623979067 Director : Mr. Tejas Rampurkar

(For International contact only +91-8857894082)

Worldwide International Inter Disciplinary Research (A Peer Reviewed Referred)

Worldwide International Inter Disciplinary Research (A Peer Reviewed Referred) is quarterly published journal for Research scholars, teachers, businessman and scientists to integrate disciplines in an attempt to understand the complexities in the current affairs.

We also believe that both researchers and practitioners can contribute their knowledge by translating understanding into action and by linking theory and practice. This would enhance the relevance and thought in various related fields.

This Journal expected to bring together specialists in the field of commerce, economics, management and industry from different part of the world to address important issues regarding commerce, management and economics. One of the objectives of the journal is to create dialogue between scholars of various disciplines.

The editor, editorial team and the publisher do not hold any responsibility for the views expressed in **Worldwide International Inter Disciplinary Research (A Peer Reviewed Referred)** or for any error or omission arising from it.

The journal will cover the following Faculties for All Subject:

• Arts/ Humanities / Soc. Sci. / Sports	• Engineering
• Commerce	• Medical /Ayurveda
• Science	• Law
• Education	• Journalism
• Agriculture	• Mass Communication- Library sci.
• Pharmaceutical	• Social Work
• Management	• Any Other

Director : Mr. Tejas Rampurkar (For International contact only +91-8857894082)

Printed by

Anupam Printers, Nanded.

Cost: Rs. 400/-

Editors of Worldwide International Peer Reviewed Journal are not responsible for opinions expressed in literature published by journal.

The views expressed in the journal are those of author(s) and not the publisher or the Editorial Board. The readers are informed, authors, editor or the publisher do not owe any responsibility for any damage or loss to any person for the result of any action taken on the basis of the work (c) The articles/papers published In the journal are subject to copyright of the publisher. No part of the publication can be copied or reproduced without the permission of the publisher.

Editorial Board

Dr. S.V. Shivanikar Principal N.S.B.College, Nanded. (MH., India.)	Dr. Deepak Dwarkadasrao Bachewar Associate Professor Vasantrao Naik College, Vasarni, Nanded- (MH., India.)
Dr. P. Neelkantrao Dept. of Economics, Pratibha Niketan Mahavidyalaya, Nanded. (MH., India.)	Dr. Suhas Pathak Dept. of School of Media studies S.R.T.M.U. Nanded. (MH., India.)
Dr.Pramod Ravindra Deshpande Wake Forest School of Medicine, Dept. of Cancer Biology, Winston Salem, NC, USA.	Dr. Sachin G. Khedikar Principal & Professor, Dept. of Rachana-Sharir, Shri. O. H. Nazar Ayurved College, SURAT (India.)
Dr Ashutosh Gupta Dept. of Sanskrit, HNB Garhwal University, Srinagar Garhwal Uttrakhand 246174 (India.)	Dr. Mayuresh M. Rampurkar Sardar Vallabhbhai Patel Hospital,(Neurosurgery),Ahmedabad. (G.India.)
Dr. Manish Deshpande N.S.B.College, Nanded. (MH., India.)	Dr. Kulkarni J. N. Library sci. S.R.T.M.U.Nanded. (MH., India.)

Co-Editorial Board

Dr. N. N. Bandela Dept. of Envi. Science Dr.B.A.M.U. Aurangabad. (MH., India.)	Dr. Suman K. S. Dept. of Oriental languages, Loyola College,(Autonomous) Affiliated to University of Madras,Nungambakkam, Chennai-600034 (India.)
Dr. S. P. Hangirgekar Dept. of Chemistry Shivaji University, Kolhapur. (MH., India.)	Dr. Baswaprabhu Jirli Dept. of Extension Education, Institute of Agricultural Sci. BHU, Varanasi. (India.)
Smt. Martha B. Department of English, Dr. B.R. Ambedkar F.G. College, Ladgeri, Bidar, Karnataka (India.)	Dr. Chandan Bora Dept. Of Commerce (MH., India.)
Dr. Mahesh Joshi Dept. Of Education S.R.T.M.U. Nanded.(MH., India.)	Dr. Mangesh W. Nalkande Dept. of Kayachikitsa Govt. Ayurved College, Nanded. (MH., India.)
Dr. Viraj Vilas Jadhav Professor and HOD, Dept. of Rachanasharir, Shri dhanwantry ayurvedic College and hospital sector 46 B CHANDIGARH. (India.)	Dr. M.B. Kulkarni Govt. Medical College, Nanded. (MH., India)

Peer-Review Committee

Dr. U. D. Joshi Principal Y. College, Ambajogai. (MH., India.)	Dr. Vasant Biradar Principal Mahatma Phule College, Ahmedpur. (MH., India.)
Dr. Joshi Prashantkumar Panditdev Department of Zoology (Fishery Science) Adarsh College, Hingoli-431513 (MH., India.)	Prof. Dr. Mahendrakumar Y. Kulkarni Head, Dept. of zoology N.S.B. Colloege, Nanded. (MH., India.)
Dr. Bibhishan Kare Rrsearch Guide, Professor and HOD Dept. of Sociology, NSB College, Nanded.	Prof. Dr. Durgadas D. Choudhari Head Dept. of Economics Mahatma Phule College, Ahmedpur. (MH., India.)
Dr. Prashant Andage Dept. of Envi. Sci Ratnagiri sub Center, Mumbai University(MH., India.)	Dr. Sanjay S. Pekamwar School of Pharmacy, SRTM University, Nanded (MH., India.)
Dr. Shivraj G. Vannale School of Chemical Sciences S.R.T.M.U. Nanded(MH., India.)	Dr. Shashikant B. Dargu Dept. Of Sanskrit N. S. B. College, Nanded(MH., India.)
Dr. Sadavarte Rajesh K. Dept. of Computer, N.S.B. College, Nanded. (MH., India.)	Dr. Subhash T. Pandit Department of Economics, S. V. Night College, Dombivli (E) (MH., India.)
Dr. Kalpana Kadam (Bedre) Dept.of Political Sci., N.S.B. College,Nanded.(MH., India.)	Dr. Vinay D. Bhogle Dept. of English Degloor College, Deglor(MH., India.)
Dr. Deshpande R. P. Dept. Zoology Sharda Mahavidyalaya, Parbhani. (MH., India.)	Dr. Sharada Bande Head, Dept. of History, S. S. Suryabhanji Pawar College, Purna (Jn.) (MH., India.)
Dr.Kamble Ratnakar Ramrao Associate Professor, Dept.of Economics, Sharda Mahavidyalaya, Parbhani(MH., India.)	Dr. Gananjay Y. Kahalekar Mahatma Jyotiba Phule Mahavidyalay, Mukhed Dist. Nanded. (MH., India.)
Dr. Prashant G. Gawali Associate Professor, Dept. of Physics Bahirji Smarak Mahavidyalaya, Basmathnagar, Dist. Hingoli (MH., India.)	Dr. Vikas Kundu Geeta College of Education Butana(kundu), Sonepat – Haryana
Prof. K. Varalaxmi Deputy Director Sanskrit Academy, Osmania University, Hyderabad.	

Advisor Committee

Dr. Milind V. Rampurkar Govt. Ayurved College, Mumbai. (MH., India.)	Dr. Sudhir Kokare Nanded. (MH., India.)
Dr. Sanjay G. Shirodkar Principal Swa. Sawarkar College, Beed. (MH., India.)	Prof. Dr. Chitanand M. P. Dept. Of Microbiology N. S. B. College, Nanded. (MH., India.)
Dr. Darmapurikar Bhalchandra V. Dept. of Political sci., NSB college, Nanded. (MH., India.)	Dr. Ashish Divde Head Dept.of Envi.Sci,H.J.P.Mahavidyalaya,H.Nagar.(MH., India.)
Shri. Bidrkar Shivaji College, Parbhani (MH., India.)	Dr. Anand R. Ashturkar Dept. of Envi. Sci. N.S.B.College, Nanded (MH., India.)
Adv.Yadupat Ardhapurkar Law.,Nanded. (MH., India.)	Dr. Karale Nagesh Baburao Saraswati Mahavidyalaya, Kaij Dist. Beed. (MH., India.)
Dr. Nagesh R. Khadkekar SRTMU, Nanded. (MH., India.)	Dr. Jeevan Pimpalwadkar (Marathi) Research Guide, SRTMU Nanded. (MH., India.)
Dr. A.I. Shaikh Associate Professor & Head, School of Social Sciences, SRTMU, Nanded. (MH., India.)	Dr. Rajendr Jadhav Nanded. (MH., India.)
Shri Bharat Jangam Director Jangam Academy, Nepal..	Dr. Jayanth Chapla Dept of Zoology Osmania University, Hyderabad. (India)
Shri. Santkumar Mahajan Nanded. (MH., India.)	

Guidelines for Submission of Manuscript

COVERING LETTER FOR SUBMISSION:

DATE: _____

To,
THE EDITOR,
WIPRJ,
Nanded.

Subject: Submission of the article with the title

DEAR Editor,

Please find my submission of article for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore it has neither been published elsewhere fully or partly, nor it is under review for publication anywhere.

I affirm that all author(s) have seen and agreed to the submitted version of the manuscript and their inclusion of name(s) as co-author(s).

Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as given in the journal and you are free to publish our contribution in your journal.

Name and Sign of Author/Authors

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. INTRODUCTION: Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1” margin set for top, bottom, left and right. It should be typed in 12point Times New Roman Font (English Article) and 16 point in DVB-TT Surekh in Pagemaker (Marathi / Hindi Article).

3. MANUSCRIPT TITLE and HEADINGS: The title of the paper should be bold capital. All the headings should be bold. All sub-headings should have also bold.

4. AUTHOR(S) NAME(S) and AFFILIATIONS: The author(s) full name, designation, affiliation(s), address, and email address should be there.

5. ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative.

6. KEYWORDS: Abstract must be followed by list of keywords, subject to the maximum of five.

7. FIGURES and TABLES: These should be simple, centered, separately numbered and self-explanatory, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure.

8. REFERENCES: The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author(s) should mention only the actually utilized references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**.

Review Process

Each research paper submitted to the journal is subject to the following reviewing process:

1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take one/two months.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

Worldwide International Inter Disciplinary Research Journal

(A Peer Reviewed Referred)

(ISSN – 2454 7905)

COPYRIGHT WARRANTY AND AUTHORISATION FORM

Date:

TO,
THE PUBLISHING EDITOR,
Worldwide International Inter Disciplinary Research (A Peer Reviewed Referred),
Nanded.

SUBJECT: COPYRIGHT WARRANTY AND AUTHORISATION FORM
(The article cannot be published until this copyright authorization agreement is received by the Editor)

DECLARATION

I/We the author/authors of the paper titled..... authorize you to publish the above mentioned article **Worldwide International Inter Disciplinary Research (A Peer Reviewed)**

I/We hereby declare that:

1. This article authored by me/us is an original and genuine research work. It does not infringe on the right of others and does not contain any libelous or unlawful statements. It has not neither been submitted for publication nor published elsewhere in any print/electronic form.
2. I/We have taken permission from the copyright holder to reproduce the matter not owned by me and acknowledged the source.
3. I/We permit editors to publish the said paper in the journal or in any other means with editorial modification, if any.
4. I/We assign all the copyright of this article to the journal, and have not assigned any kind of rights for its publication to any other publisher(s).
5. I/We agree to indemnify the Editors, **Worldwide International Inter Disciplinary Research (A Peer Reviewed Referred)** against all claims and expenses arising from any breach of warranty on my/our behalf in this agreement.
6. In case of a paper by multi-authored article, I/corresponding authors have obtained permission to enter into agreement and assign copyright from all the co-authors, in writing and all the co-authors have thoroughly read and agreed with above warranties and authorization.
7. All disputes subject to jurisdiction of Nanded court only.

Name :

Official Address :

..... Pin

e-mail id :

Mobile and Phone No. :

Signature of the Author(s) :

Worldwide International Inter Disciplinary Research Journal
(A Peer Reviewed Referred)
(ISSN 2454 7905)

Dr. Rajesh G. Umbarkar

House No.624 – Bela Nagar, Near Maruti Temple, Taroda (KH), Nanded – 431605 (India –Maharashtra)

Phone : +91 9623979067 **Email :** umbarkar.rajesh@yahoo.com / Shrishprakashan2009@gmil.com

www.wiidri.com

Dear Editor,

I wish to be an Annual Member and agree to abide by your rules and regulations.

1. Name in Full : _____

2. Nationality: _____

3. Address for Correspondence: _____

Phone (STD code): _____ Mobile No : _____

4. Name of the College/Employer : _____

5. Present Position/Designation: _____

6. Email Address: _____

Date:

(Signature of the applicant)

Place: Stamp Seal:

ANNUAL SUBSCRIPTION RATES:

	Domestic	International
Individual	Rs. 1500	\$ 150
Institutional	Rs. 1500	\$ 150

Director : Mr. Tejas Rampurkar (For International contact only +91-8857894082)

Subscriptions must be sent by Demand Draft drawn on any Nationalized Bank at Nanded, in favour of **Mrs.Pallavi Laxmanrao Shete** Subscription can also be made by depositing cash or electronic transfer in our bank account.

Name of the Bank : **State Bank of India, Branch – Taroda Naka Dist. NANDED. (MH., India.)**

IFSC Code : **SBIN0016667**

Branch Code : **16667**

Account Number : **20286425949**

INDEX

Sr. No.	Title of the Paper	Name of Author	Page No.
01.	A REVIEW ARTICLE ON AYURVEDIC CONCEPT ON ANATOMY AND PHYSIOLOGY OF SKIN AND ITS CO RELATION WITH MODERN MEDICAL CONCEPT	Dr. Soniya Dahat Dr. Km. Meena Yadav	01
02.	A STUDY OF CAPACITY UTILIZATION IN SMALL SCALE INDUSTRIES SYSTEM IN NAGPUR DIVISION OF VIDARBHA (WITH SPACIAL REFERENCE TO GONDIA AND BHANDARA DISTRICT)	Dr. Krishna Fulchand Meshram	09
03.	RASHTRIYA SWASTHYA BIMA YOJANA	Kumar Somappa Badiger Dr. Arjun K Jambagi	24
04.	IMPACT OF STOCK MARKET IN ECONOMIC DEVELOPMENT OF INDIA	Dr. Bina Madhukar Moon	28
05.	EVALUATION OF STRESSES IN A PRESSURE VESSEL SHELL AND ITS RADIAL AND NON-RADIALNOZZLE CONNECTIONS SUBJECTED TO INTERNAL AND EXTERNAL LOADINGS	Sandeep S. Patil Dr. Nitish Kumar Gautam Dr. R. J. Patil	31
06.	A ROLE OF PRINTING PRESS TOWARDS DEVELOPING OF BRETHREN MOVEMENT IN KARNATAKA	Anand Jonathan Kanchan	45
07.	A STUDY ON INDIAN TRIBAL DEVELOPMENT POLICIES ITS IMPLICATIONS AND FUTURE PROSPECTS	Dr. BHARATI M. AVERI	50
08.	A REVIEW ON CONTEMPORARY ISSUES AND CHALLENGES TO INDIAN DEMOCRACY IN THE ERA OF GLOBALIZATION	Dr. PADMARAJ JAIN	59
09.	A VETTING ON MERGER & ACQUISITION IN BANKING SECTOR	Dr. RAJINI T V	66
10.	A SCRUTINY ON INFLUENCE OF FDI ON ECONOMIC MAGNIFICATION IN INDIA	Dr. AMRUTHAMMA R	74
11.	MEDIA AND INDIAN DEMOCRACY	Dr. Sahana Priyadarshini	80
12.	WOMEN'S FOSTERING – A PERSPECTIVE TWOARDS HURDLES AND ULTIMATUM IN INDIA	Dr. RAJASHREE S MARANOOR	85

13.	THE ECONOMIC AND SOCIAL CHANGES THROUGH SCIENCE AND TECHNOLOGY	Dr. YASHODA.R	90
14.	A SCRUTINY EXCURSION OF CRYPTO CURRENCY IN INDIA CONSIDERING FINANCIAL BUDGET 2022-23	Dr. RAVI.S. P	93
15.	POLICY MEASURES THAT HELPED THE COUNTRY'S TOY INDUSTRY RAISE THE BAR	Dr. KRISHNE GOWDA B S	97
16.	THE EVALUATION MECHANISM FOR PEOPLE REPRESENTATIVES IN INDIA:CHALLENGES AND POSSIBILITIES	SRIKANTHA H HANDRALA	103
17.	A PERSPECTIVE TOWARDS THE IMPACT OF GLOBALIZATION ON RURAL MARKET AND FARMERS IN INDIA	Dr. LOKESH C S	106
18.	A REVIEW ON SOCIAL INFLUENCE ON MIGRATION IN INDIA	Dr. BHARATI A. HOSATTI	112
19.	A REVIEW ON HOLISTIC MARKETING IN HUMAN RESOURCE”	Dr. P. NAGENDRA SWAMY	119
20.	A SCRUTINY ON INDIAN INTERNET OF THINGS: CURRENT SITUATION, OPPORTUNITIES, AND CHALLENGES”	Smt. MAHESHWARI. S. HIREMATH	126
21.	LABOUR AND INDUSTRIAL RELATIONS	N. JAYAMMA	133
22.	AN INTRODUCTION TO EDGE COMPUTING	Sunanda Budihal	137
23.	OPPORTUNITIES & CHALLENGES OF STARTUPS IN INDIA	Leelavathi C.	142
24.	GREEN ENTREPRENEURSHIP IN INDIA	Prashanth Nayaka TR	147
25.	IMPACT OF COVID ON MSME'S IN INDIA	N JAYAMMA	151
26.	DIRECT NUCLEOPHILIC DIFLUOROMETHYLATION OF CARBONYL COMPOUNDS	Dr. M. R. KEMHAVI	155
27.	EMPOWERMENT OF RURAL WOMEN THROUGH FINANCIAL INCLUSION	Dr. Sonal Revankar	159
28.	DRIVERS OF FINTECH INDUSTRY IN INDIA	Saliha	163
29.	EMERGING TECHNOLOGIES IN INDIAN BANKING INDUSTRY	Rajamanya Sidramappa S	168
30.	ROLE OF STOCK MARKETS IN THE ECONOMIC GROWTH OF INDIA	Rajashekhhar Irappa Jogur	173
31.	DIGITAL INITIATIVES IN HIGHER EDUCATION	Dr. Drakshayani	176

32.	PREFERENCE PATTERN OF INVESTORS IN STOCK MARKET- A CASE STUDY OF INVESTORS IN NORTH KARNATAKA REGION	Dr. Amit Mirji	180
33.	E-GOVERNANCE IN KARNATAKA	Neelamma Hattalli	184
34.	COMPARATIVE STUDY OF OLD TAX REGIME VS NEW OPTIONAL TAX REGIME AND ITS IMPACT ON INDIVIDUAL TAX PAYER – A SPECIAL REFERENCE TO MUMBAI REGION	Manisha Gupta Baljeet Saw	191
35.	अध्यापक महाविद्यालयीन अधिव्याख्यातांचा आशयज्ञान अभिवृद्धीविषयक दृष्टीकोन एक अभ्यास	सहा प्रा नांगरे नूतन कृष्णराव	198
36.	कळमनुरी तालुक्यातील शहिद जवान	प्रा. डॉ. प्रकाश संभाजी वाघमारे	202
37.	भारतीय राष्ट्रवाद आणि लखनौ करार	सहा. प्रा. शशिकांत भालचंद्र पाटील	207
38.	राष्ट्रीय शैक्षणिक धोरण 2020 : संधी आणि आव्हाने	प्रा. डॉ. डी एन सोनवणे	212
39.	भारतीय अर्थव्यवस्थेतील किंमतवाढीची कारणे	प्रा. डॉ. रामदास डी. मुकटे	217
40.	भारतीय राज्यघटना निर्मितीची प्रक्रिया	प्रा. गायकवाड पी. सी. प्रा. डी. अनिल शिंगारे	221
41.	व्याकरण मीमांसा दर्शन का शब्दार्थ सम्बन्ध	डॉ. अनिलचन्द्र नौटियाल	223
42.	युक्रेन रशिया युद्ध: भारतावर सामाजिक व आर्थिक परिणाम	डॉ. लांडगे संजय एस.	227
43.	AYURVEDA VIEW ON NIDRA	Dr. Yogeshwari Madan Nande Dr. Depali Manore	232

A REVIEW ARTICLE ON AYURVEDIC CONCEPT ON ANATOMY AND PHYSIOLOGY OF SKIN AND ITS CO RELATION WITH MODERN MEDICAL CONCEPT

Dr.Soniya Dahat

Assistant Professor, Rachana Sharir, Bhimashankar Ayurved College, WadgaonKasimbeg (Walujwadi),
Manchar

Dr. Km. Meena Yadav

Assistant Professor, Rog Nidan&Vikruti Vigyan, SAS Ayurvedic Medical College & hospital, Varanasi

ABSTRACT

Skin is also a reflection of mind and soul. Its mirror the health of the individual. It is also target organ for many infections. Skin is the largest organ in human being; it is not only an organ but also a sense organ. According to ayurveda *twacha* is one of *gyanedriyas* means sense organ. As *twacha* is *Upadhatu* of *mamsa*, ultimately it develops from *mamsa dhatu*. There is six layers of skin according to charaka while seven layers according Shushruta The present article is an attempt to highlighting on detail concept on skin anatomy and physiology by ayurvedic as well as modern science.

KEYWORDS – skin, *Twacha*, Anatomy, physiology Ayurveda

INTRODUCTION

Skin is the largest organ in human being, it is not only an organ but also a sense organ. Maharshi Charak said that, 'the skin is one of the important sense organ in all of the five sense organs'. It is called as *Sparshendriya* which occupies whole body and *Maana* (mind) also ⁽¹⁾. Changes in the skin colour may indicate homeostatic imbalance in the body. Skin is the largest organ of the body. It is not uniformly thick. At some places, it is thick and in some places it is thin. The average thickness of the skin is about 1 to 2 mm. In the sole of the foot, palm of the hand and in the interscapular region, it is considerably thick, measuring about 5mm. In other areas of the body, the skin is thin. It is thinnest over eyelids and penis measuring about 0.5mm only. ⁽²⁾⁽³⁾

As *twacha* is *Upadhatu* of *mamsa*, ultimately it develops from *mamsa dhatu*.⁽⁴⁾ According to *Sushrut Acharya*, the product obtained from *dhatvagnipaka* of *shukra* and *shonita* is *twacha*. In later stages seven layers of the skin formed just like layer of cream after cooling of boiled milk.⁽⁵⁾ *Twacha* is formed by *Paka* of *Raktadhatu* by its *Dhatushma*. Seven layers of skin are formed just like deposition of cream over the cooled milk.⁽⁶⁾

Nirukti of Twacha

Ayurvedic Classics used the word "Twacha" or "Charma" for skin.⁽⁷⁾ The word *twacha* is derived from '*twak savarane*' along with '*tap pratyay*' belongs to feminine gender, which means covering of the body.

Definition of Twacha:

The part of the body, which completely covers *meda*, *shonita* and other *dhatu* and gets spreading over, is called *Twacha*.⁽⁸⁾

Origin of the skin :

Among the *Shadbhava* of the *Garbha*, *Twacha* is first organ derived from *Matruja Bhava*.⁽⁹⁾

So it is *Mrudu*.

Layers of skin:

Acharya Charaka has described 6 layers of skin, while *Acharya Sushruta* has mentioned 7 layers of skin. In *Jalpapakalpataru Tika* on Ch.Sha.7/3, *Acharya Gandhadhara* has clarified the difference of opinion between *Acharya Charaka* and *Acharya Sushruta*. He has written that the third layer of skin according to *Charakacharya* can be divided in two parts – superficial and deep. The superficial part is the third layer (*Sweta*), while the deep part is the fourth layer (*Tamra*) of *Sushruta*. *Vagbhata* has only mentioned that the skin has seven layers but he has not described them in detail. *Vruddha Vagbhata* has supported both of the views and described both 6 layers and 7 layers. *Sarangdhara* has mentioned seven layers of skin.⁽¹⁰⁾ first six layers same as *sushruta* but seventh layer is named as “*Sthula*” which is site of *vidradhi*.

Table no. 01 - Layers of the skin according to various acharyas

No.	<i>Sushruta</i>	<i>Charaka, Bhela</i>	<i>Arundatta</i>	<i>Sharangadhara, Bhavaprakasha</i>
1	<i>Avabhasini</i>	<i>Udakadhara</i>	<i>Bhasini</i>	<i>Avabhasini</i>
2	<i>Lohita</i>	<i>Asrugadhara</i>	<i>Lohini</i>	<i>Lohita</i>
3	<i>Sweta</i>	<i>Trutiya</i>	<i>Sweta</i>	<i>Sweta</i>
4	<i>Tamra</i>	<i>Chaturtha</i>	<i>Tamra</i>	<i>Tamra</i>
5	<i>Vedini</i>	<i>Panchami</i>	<i>Vedini</i>	<i>Vedini</i>
6	<i>Rohini</i>	<i>Shashthi</i>	<i>Rohini</i>	<i>Rohini</i>
7	<i>Mamsadhara</i>	-	<i>Mamsadhara</i>	<i>Sthula</i>

Dr. Bhaskar Govind Ghanekar, in his commentary on *Sushruta Sharira sthana Adhyaya* 4 shloka 4, has correlated the layers of skin with the latest modern anatomy of skin. It is as under:⁽¹¹⁾

Table no.2 -Comparison of Skin layers according to Ancient and Modern term:

Ancient term	Modern term	Types of skin
<i>Avabhasini</i>	Stratum corneum	Epidermis
<i>Lohita</i>	Stratum Lucidum	Epidermis
<i>Sweta</i>	Stratum Granulosum	Epidermis
<i>Tamra</i>	Malpighian layer	Epidermis
<i>Vedini</i>	Papillary layer	Dermis
<i>Rohini</i>	Reticular layer	Dermis
<i>Mamsadhara</i>	Subcutaneous tissue and Muscular layer	Dermis

Table no. 3 : Different opinion of *Charaka* and *Sushruta* regarding to the different layers of this skin can he has given in the table

EPIDERMIS

LAYERS		THICKNESS	DISEASE	
<i>Charaka</i>	<i>Sushruta</i>	(In mm)	<i>Charaka</i>	<i>Sushruta</i>
Udakdhara	Avubhasini	1/8 brihi (0.05– 0.06)	-----	Sidhama padmaKantaka

Asrigdhara	Lohita	1/16 brihi (0.06 0.07)	-----	Tilakal, Nyachand Masaka
Tritiya	Sweta	1/12 brih(0.07– 0.08)	Charmadala, Ajagali, Masaka	Sidhma, Shvitra
Chaturtha	Tamra	1/8 brihi (0.12– 0.15)	Kilasa, Kustha	Dadru Kustha

DERMIS

Panchmi	Vedini	1/5brihi (0.20– 0.50)	Kustha, Visarpa	Alsivdradhi
Shashthi	Rohini	1 brihi (1)	Granthi, Apachi shlipada, Galagand	Arunsika
Mamsa dhara		2 brihi (2.0- 2.10)		Arsha, Bhagandrar, Vidrathi

LAYERS OF SKIN ^(12,13)

Skin is made of two layers-

- 1) **Epidermis- Outer**
- 2) **Dermis- Inner.**

1) Epidermis-

The epidermis of the skin is formed by stratified epithelium, which consists of **5** layers.

- a) **Stratum corneum.**
- b) **Stratum lucidum.**
- c) **Stratum Granulosum.**
- d) **Stratum Spinosum.**
- e) **Stratum Germinativum.**

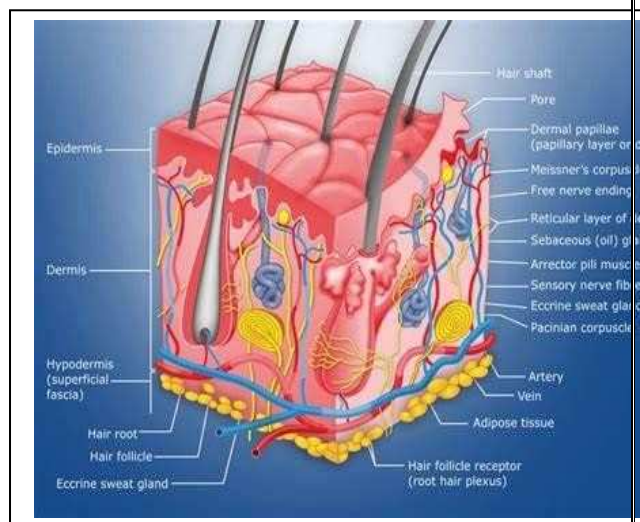
SKIN STRUCTURE

The important feature of epidermis is that, it does not have blood vessels. The nutrition is provided to epidermis by the capillaries of dermis.

STRATUM CORNEUM-It is also Known as horny layer.It is the outer most layer and consists of dead cells, which are called coenocytes.The cytoplasm is flattened with fibrous protein known as keratin.Apart from this, these cells also contain phospholipids and glycogen.

STRATUM LUCIDUM- It is made up flattened epithelial cells. As these cells exhibit shiny character, the layer looks like a homogeneous translucent zone so, this layer is called stratum lucidum (Lucid=clear).

- a) **STRATUM GRANULOSUM**-It is a thin layer with 2 to 5 rows of flattened rhomboid cells.The cytoplasm contains granules of a protein called keratohyaline.The keratohyaline is the precursor of keratin.
- b) **STRATUM SPINOSUM**- Stratum spinosum is also known as prickly cell layer because the cells of this layer possess some spine like protoplasmic projections.By these projections, the cells are connected to one another.
- c) **STRATUM GREMINATIVUM**- It is a thick layer made up of polygonal cells superficially and columnar or cuboidal epithelial cells in the deeper parts. Here, new cells



are constantly formed by mitotic division. The newly formed cells move continuously towards the stratum corneum. The stem cells, which give rise to new cells, are known as keratinocytes. Another type of cells called melanocytes are scattered between the keratinocytes. The melanocytes produced the pigment called melanin. The color of the skin depends upon melanin.

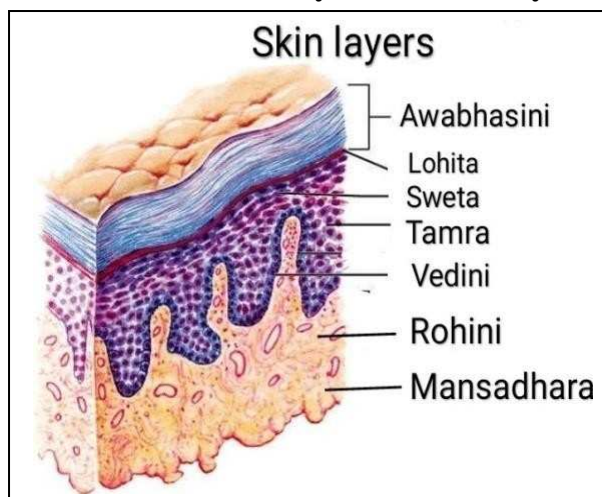
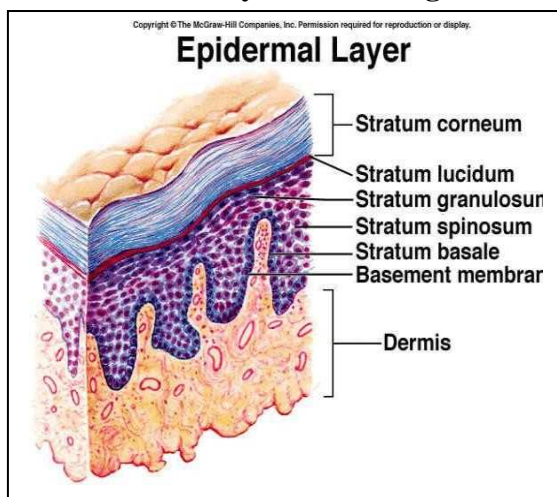
2) DERMIS-

Dermis of the skin is a connective tissue layer made up of dense and stout collagen fibers, fibroblasts and histiocytes. The collagen fibers exhibit elastic property and are capable of storing or holding water. The collagen fibers contain the enzyme collagen’s which is responsible for wound healing.

Dermis is made up of 2 layers-

- 1) Superficial papillary layer.
 - 2) Deep reticular layer.
1. **SUPERFICIAL PAPILLARY LAYER-** This layer projects in to the epidermis. It contains blood vessels, lymphatic and Nerve fibers. This layer also has some pigments containing cells known as chromatophores.
 2. **DEEP RETICULAR LAYER** - Reticular layer is made up of reticular and elastic fibers. These fibers are found around the hair bulbs, sweat glands and sebaceous glands The reticular layer also contains mast cells, nerve endings, lymphatics, epidermal appendages and fibroblasts. Immediately below the dermis, subcutaneous tissue is present. It is a loose connective tissue, which connects the skin with the internal structure of the body. It serves as an insulator to protect the body from excessive heat and cold of the environment.

Skin layers according to modern its correlation with Ayurvedic skin layers



PANCHABHAUTIKTVA OF SKIN :

In this world all *Chetana* and *Achetana Dravya* are constituted from *Panchamahabhautika*. So, human body and its organ are *Panchabhautika*.⁽¹⁴⁾

Table no. 3 : Shows Panchabhautikatwa of skin

sr.no.	MAHABHUTA
1	<i>PRUTHVI - Twacha is Parthiva Avayava.</i>
4	<i>JALA - Abha and Varna of skin is due to Tejas Mahabhuta</i>

3	<i>TEJA - Twacha is sparshanendriya adhisthana which is vatadhisthana.</i>
4	<i>VAYU - Twacha is sparshanendriya adhisthana which is vatadhisthana.</i>
5	<i>AKASHA - Swedavahi srotasa (micro channels of sweat glands) are indicative of Akasha Mahabhuta.</i>

COLOUR OF THE SKIN ACCORDING TO AYURVEDA :**ACHARYA CHARAK :**

1. *Goura Varna -- Tejas + Aap + Akash*
2. *Krishna Varna --Tejas + Pruthvi + Vayu*
3. *Shyama Varna -Tejas+ Pruthvi + Akasha + Aap + Vayu*
4. *Charakacharya has mentioned Prakruta Varna and Vikruta Varna of skin.*
5. **The Prakruta Varna** – *Krushna, Shyama, Shyamavadata, Avadata.*
6. **The Vaikruta Varna** – *Neela, Shyava, Tamra, Harita, Shukla.*

ACHARYA SUSHRUTA:

Tejas Mahabhuta is responsible for manifestation of all types of colors of skin.⁽¹⁵⁾

7. *Goura Varna -- Tejas + Aap*
8. *Krushna Varna -- Tejas + Pruthvi*
9. *Krushna Shyama -- Tejas+ Pruthvi +Akasha*
10. *Goura -- Tejas+ Akasha + Aap*

It means the color of the skin in the body depends upon the color of the food that had consumed during pregnancy.

VRUDDHA VAGBHATTA:

According to *Vrudhdha Vagbhatta*, *Varna of Shukra, Matura Ahara – Vihara, Desha, Kula* and *Teja Dhatu* are responsible for *Varna* of skin.

Tabale 5: varna of skin according to dhatu and matru Ahar-vihara

<i>Varna of Shukra</i>	<i>Matura-Ahara Vihar</i>	<i>Dhatu</i>	<i>Varna of Garbha</i>
<i>Shukla or Grutamandabha</i>	<i>Kshiradi Madhuara Ahara, Udaka Vihara</i>	<i>Teja + Udaka + Akasha</i>	<i>Gaura</i>
<i>Tailabha</i>	<i>Tiladi Vidahi Ahara</i>	<i>Teja + Bhru + Vayu</i>	<i>Krushna</i>
<i>Madhvabha</i>	<i>Mishra Ahara</i>	<i>Sarvadhatu Samya</i>	<i>Shyama</i>

SKIN COLOR:

Melanin, Hemoglobin, and Carotene are three pigments that impart for colour to skin.

1. **Melanin** –the amount of melanin causes the skin’s color to vary from pale yellow to red to tan to black. Dark skinned individual have large amounts of melanin in the epidermis.
2. **Hemoglobin** – the skin color ranges from pink to red depending on the amount and oxygen content of blood moving through capillaries in the dermis. The red color is due to hemoglobin, the oxygen-carrying pigment in red blood cells.
3. **Carotene** – is a yellow – orange pigment that gives egg and carrots their color. This precursor of vitamin A, which is used to synthesize pigments needed for vision, accumulates in the stratum corneum and fatty areas of the dermis and subcutaneous layer in response to excessive dietary intake.

PHYSIOLOGY OF SKIN :-**(1) TWACHA AND DOSHA:**

Twacha has been mentioned as one of the sites of *Vata* and *Pitta*.

VATA:- Among five *Gyanendriya*, *Vayu* is situated in *Sparshanendriya* and *Sparshanendriya* is situated in *Twacha*.⁽¹⁶⁾ Secretion of sweat etc. is a function of *Vyana Vayu*. If *Vyan Vayu* is disturbed, the diseases like *kushtha*, *visarpa* and *sarvanga gata vyadhi* etc. will occur.⁽¹⁷⁾⁽¹⁸⁾ The color of the skin is one of the function of *Udana vayu*.⁽¹⁹⁾ *Samana Vayu* is also situated in *Swedavahi Srotasa*.⁽²⁰⁾

PITTA :- The skin is also the site of *Pitta dosha*. *prabha* and *tanumardava* of skin are functions of *Pitta*. Due to increased *Pitta*, the skin becomes *Pita*. Due to decrease in *Pitta*, skin lost its *Prabha*. It presents relationship between *Pitta* and color of skin.⁽²¹⁾ *Bhrajaka Pitta* is situated in *Twacha*. *Bhrajana* means *Prakashana* or *Deepana* i.e. imparting luster to skin. In *Charaka Samhita* according to *Acharya Marichi*, *Pitta* is responsible for *Prakruta* and *Vikruta Varna* means *Pitta* is responsible for all type of manifestation of color of skin. In commentary of above sentence *Chakrapani* has told *Bhrajaka Pitta* is responsible for difference in color of skin.⁽²²⁾

KAPHA:- *Mrudutva*, *snigdhata* etc qualities of skin are attributed by *Kapha dosha*. *Ropan karma* is also a function of *kapha dosha*.⁽²³⁾

(2) TWACHA AND DHATU:

a. Rasa dhatu: While describing *trayo rogamarga*, *Acharya Charaka* has mentioned skin and *Rakta* etc *dhatu* are *bahya rogamarga*. *Chakrapani* has mentioned in his commentary that here *twacha* is considered as *Rasa Dhatu*.⁽²⁴⁾

b. Rakta Dhatu: *Varna prasada* i.e. Imparts color to skin is mentioned as function of *Rakta Dhatu* by *Acharya Sushruta*. When *rakta dhatu* decreases, the skin becomes dry.⁽²⁵⁾⁽²⁶⁾ *Kandu*, *Arunshi*, *Kotha*, *pidaka*, *Kushtha*, *Charmadala* etc. are the diseases arising from the morbidity in the Blood, and are called Blood born diseases.⁽²⁷⁾ As *Vicharchika* is a type of *Kshudra Kushtha*, it is also a blood born disease.

c. Mamsa Dhatu:- As *twacha* is *upadhatu* of *mamsa*, ultimately it developed from *mamsa dhatu*.⁽²⁸⁾

(3) TWACHA AND MALA:

a. Sweda:- *Sweda* is the mala of *Meda Dhatu* The function of *Sweda* is *kleda* and *twak soukumaryakrut*.⁽²⁹⁾

b. Kesh & Loma:- The Mala of *Asthi Dhatu* are *Kesha* and *Loma*, which are related with *Swedavaha Srotasa*.⁽³⁰⁾

Twakgata Sneha- *Twakgata sneha* is the mala of *Majja dhatu*.⁽³¹⁾

c. Twacha And Strotomulam : *Twacha* is the mala of *mamsavaha srotasa* and the *lomakupa* are the mala of *swedavaha srota*.⁽³²⁾

ACCESSORY STRUCTURES OF THE SKIN

Hair, skin glands and nails develop from embryonic ectoderm.

1) Hair – hairs or pili are present on most skin surfaces except the palms, palmar surfaces of the fingers, the soles, and the plantar surfaces of the feet. In adults, hair usually is most heavily distributed across the scalp, in the eyebrows in the axillae (armpits), and around the external genitalia. Genetic and hormonal influences largely determine the thickness and the pattern of distribution of hairs. Although the protection it offers is limited, hair on the head guards the scalp from injury and the sun's rays. It also decreases heat loss from the scalp. Eyebrows & eyelashes protect the eyes from foreign particles, as hair do in the nostrils and in the external ear canal. Touch receptors (hair root

plexuses) associated with hair follicles are activated whenever a hair is moved slightly. Thus, hairs also function in sensing light touch.

2) **Skin glands** – several kinds of exocrine glands are associated with the skin: sebaceous glands, ceruminous glands, mammary glands.

- a) **Sebaceous glands** (seba- = greasy) or Oil glands:
- b) **Sudoriferous glands** (sudori- = sweat; -ferous = bearing):
- c) **Eccrine sweat glands** (eccrine = secreting outwardly)
- d) **Apocrine sweat glands:**
- e) **Mammary glands:**
- f) **Ceruminous glands** (cer- = wax)

3) **Nails:** are plates of tightly packed, hard, dead, and keratinized epidermal cells that form a clear, solid covering over the dorsal surfaces of the distal portions of the digits. Each nail consists of a nail body, a free edge and a nail root. Functionally, nails help us grasp and manipulate small objects in various ways, provide protection against trauma to the ends of the digits, and allow us to scratch various parts of body.

FUNCTION OF THE SKIN-

- 1) **Protective function-** Skin protects Bacteria, Mechanical blow, Ultraviolet rays.
- 2) **Sensory function-** Eg. Touch, pain, pressure or temperature.
- 3) **Storage function-** Skin store fat, water, chloride and sugar.
- 4) **Synthetic function-** Vit D3 is synthesized in skin by the action of ultraviolet rays on cholesterol.
- 5) **Excretory function-** Skin can excrete small quantities of water materials like urea, salts and fatty substances.
- 6) **Absorptive function-** Skin can absorb the fat soluble substances and some ointments.
- 7) **Secretary function-** Skin secretes sweat through sweat gland and sebum through sebaceous gland.

REFERENCE:

1. Bramhanand Tripathi. Charak Chandrika Hindi Commentary On *Charak Samhita* Of *Agnivesha*, Vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010, Sutrastan, Chapter 11, Verse No. 38, Page No.241.
2. <https://www.webmd.com/skin-problems-and-treatments/picture-of-the-skin>
3. Sembulingam K. *Essential of medical physiology*.7th edition:Jaypee brothers medical publishers. skin physiology page no. 363
4. Bramhanand Tripathi. Charak Chandrika Hindi Commentary On *Charak Samhita* Of *Agnivesha*, Vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010, Sharir stana, Chapter 15, Verse No. 17, Page No.514.
5. Sushruta Samhita, Sharira sthana, 4/2, Sanskrita commentary Nibandhasamgraha by Dalhana, Ed. By Yadavaji Trikamji Acharya, 9th editin, 2009, Chaukhambha Orientalia, Varanasi, pp 354
6. Ashtanga Hridaya, Sharira sthana, 3/8, Arunadatta rachita Sarvanga Sundri Commentry, Ed. By Pandit Hari Sadashiva Shastri, Chaukhambha Surbharti prakashana, Varanasi. page no.386
7. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010, Sharir-stan, Chapter 07, verse no. 16, page No.303
8. Oza M.M. shapdakalpadrum published by Sruti jha android book
Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010, Sharir-stan, Chapter 03, verse no. 6, page No.862.
9. Sharma G. commentary of Kashirama's gudhartha-dipika on Sharangdhar

- samhita,krishnadas academy 1986 pratham-khand chapter no.5 verse no.19-22,page no.49
10. Ghanekar G. Ayurvedrahasya-dipikavyakhya hindi commentary on Shushrut –samhita Meharchand publication 2008 *Sharir –stan* chapter no.4 verse no.4 page no.104.
 11. <https://www.webmd.com/skin-problems-and-treatments/picture-of-the-skin>
 12. Sembulingam K. Esesntial of medical physiology.7th edition:Jaypee brothers medical publishers. skin physiology page no. 363
 13. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010,sutra-stan, Chapter 26, verse no. 10, page no.469.
 14. Sharma A. ‘susrutavimarsini’ Hindi commentary. (1st Ed.). Susruta samhita, maharshi susruta. vol.2nd Chukhambha prakashan, Varanasi: 2010; Sharir-stan:2 verse no.35 ,page no.21.
 15. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010,sutra-stan, Chapter 05, verse no. 87, page no.135.
 16. Gupt K.A. Hindi commentary on VAGBHATA’S ASTANG SAMGRAHA vol.2nd Chowkhamba krushnadas academy Varanasi *Sutra-stan* chapter no.20 verse no. 06 page no. 161
 17. Garde GK. *Sarth Vagbhat- Ashtanghrudaya* (Marathi). *Doshabhediyadhyaa*, Pune: Rajesh Prakashan *Nidan-asthan*;Chapter 16, Verse 25, page no.214.
 18. Garde GK. *Sarth Vagbhat- Ashtanghrudaya* (Marathi). *Doshabhediyadhyaa*, *Sutrasthan*; Pune: Rajesh Prakashan Chapter 12, Verse 05, page no.55.
 19. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.2nd Chaukhambha Surbharti Prakashan, Varanasi, 2010, chikitsa-stan, Chapter 28, verse no. 8, Page no.934.
 20. Garde GK. *Sarth Vagbhat- Ashtanghrudaya* (Marathi). *Doshabhediyadhyaa*, *Sutrasthan*; Pune: Rajesh Prakashan Chapter 12, Verse 02, page no.54.
 21. Garde GK. *Sarth Vagbhat- Ashtanghrudaya* (Marathi). *Doshabhediyadhyaa*, *Sutrasthan*; Pune: Rajesh Prakashan Chapter 12, Verse 14, page no.55
 22. Garde GK. *Sarth Vagbhat- Ashtanghrudaya* (Marathi). *Doshabhediyadhyaa*,; Pune: Rajesh Prakashan *Sutrasthan* Chapter 11, Verse 03, page no.51
 23. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010,sutra-stan, Chapter 11, verse no.48, page no.246.
 24. Sharma A. ‘susrutavimarsini’ Hindi commentary. (1st Ed.). Susruta samhita, maharshi susruta. vol.1st Chukhambha prakashan, Varanasi: 2010; Sutra-stan:15 verse no.7 ,page no.115
 25. Sharma A. ‘susrutavimarsini’ Hindi commentary. (1st Ed.). Susruta samhita, maharshi susruta. vol.1st Chukhambha prakashan, Varanasi: 2010; Sutra-stan:15 verse no.13,page no.119
 26. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010,sutra-stan, Chapter 24, verse no. 16, page no.430.
 27. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.2nd Chaukhambha Surbharti Prakashan, Varanasi, 2010,chikitsa-stan, Chapter 15, verse no.17, Page no.553.
 28. Sharma A. ‘susrutavimarsini’ Hindi commentary. (1st Ed.). Susruta samhita, maharshi susruta. vol.1st Chukhambha prakashan, Varanasi: 2010; Sutra-stan:15,verse no.8 ,page no.117.
 29. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.2nd Chaukhambha Surbharti Prakashan, Varanasi, 2010,chikitsa-stan, Chapter 15, verse no.8, Page no.698.
 30. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.2nd Chaukhambha Surbharti Prakashan, Varanasi, 2010,chikitsa-stan, Chapter 15, verse no.18, Page no.554.
 31. Tripathi B. Charak Chandrika hindi commentary on *Charak samhita* of *agnivesha*, vol.1st Chaukhambha Surbharti Prakashan, Varanasi, 2010,Viman-stan, Chapter 5, verse no. 8, page no.698.

A STUDY OF CAPACITY UTILIZATION IN SMALL SCALE INDUSTRIES SYSTEM IN NAGPUR DIVISION OF VIDARBHA

(WITH SPACIAL REFERENCE TO GONDIA AND BHANDARA DISTRICT)

Dr. Krishna Fulchand Meshram

Department of Commerce, N.M.D.College,Gondia.

ABSTRACT:

It is generally accepted that the small-scale industries have an important role to play in the economic growth of the country. The subject focused on the small-scale industries in Nagpur region of Vidarbha. This is further reiterated through the survey of literature. In spite of the fact that the small-scale industries has a long history of development and its importance in national economy is steadily growing, there is very little literature available and mostly Government reports and more often than not studies by administrators involved in formation of policies for its implementation, and this is likely to lack objectivity and impartial assessment of the role of small-scale industries in the Nagpur region of Vidarbha. In view of the fact that the small-scale industries have come to occupy a pivotal role in the economic development of the Nagpur region of Vidarbha, the study may be meaningful and purposive.

Some attempts have been made in the past to study the small-scale industries. Most of them based on the Industrial sector, and others based on small-scale industries are outdated. It may be necessary and desirable to study about small-scale industries in the global scenario and conduct a survey on selected industries and evaluate the capacity utilization in the surveyed units. The survey for the development of small-scale industries units was confined to the Nagpur Region also known as Nagpur Division with special study of twins districts of Gondia &Bhandara. This Nagpur division includes six districts of Vidarbha namely Nagpur, Wardha, Chandrapur, Gadchiroli, Gondia and Bhandara.

All the small-scale industries units brought under the survey and 20 percent samples were taken from the units with special reference purposes almost all the units of Gondia &Bhandara District small-scale industries were covered in the survey.

Introduction:

The small-scale industries have a pride in our economy. They have a high potential among other, for generating employment, dispersal to semi urban and rural areas. Promoting entrepreneurship and earning foreign exchange. Aware of this, the small-scale industries have been a strategic position in the successive five-year plans towards fulfillment of socio – economic objectives, particularly in achieving growth with equity.

The central and state Governments have been encouraging the small-scale industries and non-government organizations to provide financial assistance, technical consultancy, training marketing, support legal advice and etc. It was hoped that such encouragement would result in healthy development and progress of the small-scale industries leading to increased production in various sector, creation of vast employment opportunities, good resource mobilization and providing consumer satisfaction. Even almost all political parties have been supporting expansion of small-scale industries. Thus, there were high expectation that there would be an increase in turnover,

production, profit margin, capacity utilization and exports. But the hops have not been satisfactory fulfilled.

The small-scale industries engage themselves in various kind of manufacturing such as manufacturing of metal alloys and products, machinery, plastic, cattle feeds, tiles, food products, wood products, electrical equipments, chemicals drugs, electronics and miscellaneous products. Their numbers have been increasing nationalized banks, Financial Corporation and other agencies both under public and private sectors have been financing the small-scale industries. The creation of manufacturing capacity involves purchase of plant and machinery, equipment, construction of sheds and building etc. The capacity creation is an expensive process and leads to commitment of long term funds. It generates its own costs, i.e. fixed costs. Greater the capacity developed, higher would be these costs. These costs are permanent in nature and needs to be exploited fully. Poor or inadequate capacity utilization brings all disadvantages and limitations. The fixed unit cost will be very high and price remains high, making the product uncompetitive. In view of this it should be the objective of every entrepreneur to optimize capacity utilization.

The Nagpur region of Vidarbha area in Maharashtra state is identified to be an area of small-scale units. The area has the highest number of small-scale industries units next only to Mumbai city. The small-scale units vary from service units to Rice mills, cattle feed manufacturing units in the area is far from satisfactory are reason identified by MSSIDE, MIADB, small-scale units Association etc. is poor capacity planning and utilization.

Objectives of the Study:-

In this study emphasis will be given to the capacity utilization of selected small-scale industries particularly the extent and root causes for the underutilization of installed capacity in the small-scale units and to suggest feasible ways and mean to surmount problems to tone up the functioning of this sector.

The study aims to achieve the followings objectives.

- Analyze the extent of capacity utilization among sample units.
- Identify causes for under-or over utilization of capacity.
- Evaluate the relationship between the nature of the unit, location and form of ownership and capacity utilization.
- Analyze the overall effect of under utilization.

The Hypothesis of the study:-

The followings hypotheses have been formulated-

- H1** :- These is no variation in capacity utilization across different small scale industries units.
- H2** :- There is no relation between location of small-scale industries units and the rate of capacity utilization.
- H3** :- There is no effect of form of ownership on the rate of capacity utilization.

The Research methodology: -

Nagpur Region has been deliberately selected for this case study because the research scholar belongs to this area and hence it is very advantageous and convenient. The Nagpur (RTM) university is centrally located in the area. The scholar is well acquainted with the customs, traditions, conditions, etc. of the region. This avoided the difficulties of language and helped approach to the

small-scale unit for an on-the-spot study. The knowledge of the administrative machinery of the region is also necessarily required and hence this was another plus point in favor of such selection.

For the field work of the small-scale unit. Functioning in the Nagpur division as on the spot study through schedules and questionnaires was made. It was the main task for the study to attempt to cover small-scale unit.

The study employs both primary and secondary sources of data. The primary data will be collected through interview schedule administered on 10 small-scale industries units out of the total small-scale manufacturing units of Nagpur division of Vidarbha selected using stratified random sampling Technique. The study selects ten industrial sectors which meet the requirement of manufacturing capacity. i.e., the existence of plant and machinery. Besides using primary sources, the secondary data were collected from official records of MSSIDC branch at Nagpur division of Vidarbha area. DIC and from small-scale industries owners committee. The data so collected were properly analyzed by using simple statistical tools.

Significance of the Study: -

The significant aspects of industrial development of the Nagpur region in Vidarbha economy is the development of small-scale industries. The striking feature of this is that, this sector augmented economic activity of a far-reaching magnitude and created a sense of confidence among large number of entrepreneurs about their strength and vitality. Because of its shorter gestation period, its adaptability to semi-urban and rural environment with infrastructure not so developed, and its capacity to attract small savings and direct them into productive channels, the small-scale industries have been recognized. Apart from economic aspects, the social value of small-scale industries sector justifies the role given to it in attaining the major objectives of generating large employment opportunities at comparatively low investment, removal of poverty and attainment of self-reliance, reduction in disparities in income, wealth and consumption standard and regional imbalance that the economy has set out to accomplish.

In Nagpur region of Vidarbha is the largest producer of small-scale manufacturing in India. The small-scale industries in Nagpur region of Vidarbha are comparatively of recent origin, with its industrial backwardness and mounting unemployment rate hope to solve to some extent its problem of unemployment and poverty through the industrial development of the Nagpur region. Small-scale industries have a vital role to play for industrial development of Nagpur region of Vidarbha. Therefore, it is important to study about the growth and developmental problem of a new industry, the small-scale industries in the Nagpur region, almost all the previous studies were concentrated on the small-scale industries sector in the Nagpur region of Vidarbha. Thus, the present study attempts to analyses development and capacity utilization and performance and prospects of small-scale industries in Nagpur region of Vidarbha Maharashtra.

Special Study of Gondia & Bhandara District: -

Out of the six districts of Nagpur region Gondia & Bhandara District has been given special treatment. Basically, the study is related to Nagpur region but in order to find out special problems faced by the small-scale industries of Gondia & Bhandara District a moderate attempt has been made in this research study to high light them and to suggest specific measures to solve these problems.

Literature Review: -

According to the information collected from small-scale industrial center, Government Agencies for small-scale industries and some of the association of the small-scale industries no in-

depth studies have been made till now on the capacity may be considered as one of the problems, but neither the entrepreneurs nor the concerned authorities have taken up this issue very seriously.

The studies under this category are based on the works done in the areas of traditional and modern small-scale industries, studies on industrial estates, governmental programmers and growth aspects.

In the field of traditional small-scale industries, which includes village and cottage industries like Khadi, Handloom, Edible oil, Coir tannery etc., that are mainly concerned with the processing of raw materials for local markets and also non-factory sector earning both artisans and house hold units, fact finding studies have been made both by official and non-official agencies. The official studies have been mainly concerned with studies of their performance and progress, for example, Karve Committee Reports. ⁽¹⁾

A large part of unofficial studies have been in the nature of survey reports based on case studies of selected industries of different localities with a view to collecting information on existing structure and development potential. The studies differ in coverage and concepts used. Significant among them are those studies conducted by Sing (1961), Lakhadawala (1960) etc. Most of these studies made a strong concern for modernization. ⁽²⁾

In the past a number of studies had been conducted to study the concept of capacity utilization in Indian Industry. The studies of Lobel and Das (1955), Morris and Samuel Paul (1961) are some of the earlier studies of capacity utilization. ⁽³⁾

Basu (1957) has made an attempt to examine the financial problems of the small-scale industries and assess their place in the country's second Five-year plan. The study highlights the role of the State Financial Corporation in financing small-scale industries. ⁽⁴⁾

Dhar and Lydall (1958) compared the output – capital ratio for a number of reasonably homogeneous industry groups, each depicting size variation. They concluded that for factories, which employ twenty or more persons, output capital ratios increased with size of the units. Compared to unregistered small-scale enterprises also the relative position of the modern small-scale industries was noticed to be unfavorable. For enterprises employing less than twenty workers, the output capital ratio was more favorable than those immediately above them, but not necessarily favorable than large enterprises. ⁽⁵⁾

Thus, Dhar and Lydall found that “Small-scale industries using modern machinery and having up to 40 workers are the most capital intensive.” However, since the size criteria is labour employed, it does not tally with the government's latter classification of small industry on the basis of capital employed. In which case the findings may not be valid, since it need not mean less capital also and so the frequency distribution of the unit studied would change. ⁽⁶⁾

Simon (1963) discussed some important ways to increase plant utilization. They are multi shift operation, reduction in machine waiting, staggered lunch period and use relief men, speed up of pace of labour through incentives with provision for rest periods, preventing idle time due to absenteeism, speed up of pace of machines, more intensive use of machines through sub contracting and removal of structural bottlenecks through process or plant modification. Based on this, he argues that individual enterprises has scope for increasing profits almost spectacularly by increasing production without increase of overhead or fixed capital. The author has found out that the capacity of many industries in India is excessive in relation to the availability of materials and/or demand. ⁽⁷⁾

Shetty (1963) in his study of the rational, structure and operative conditions of small-scale and house industries disproves misconceptions about their role in the planned development in the country.⁽⁸⁾

Rao (1965) in his study on “Small-scale Industries and Planned Economy” strongly favored the development of cottage and small industries for rural industrialization. The study also discussed various aspects of small industries and its relevance particularly to Indian economic development.⁽⁹⁾

Analysis:-

The sector wise distribution of sample size. It show that there are more rice mill manufacturing units in the area followed by Food products, Tiles, Oil mill, Plastic, Engineering components, Metal based Engineering, Wood products, Mineral based and Cattle feeds. Table No.-1

Table No.1
Sector-wise distribution of sample Units

Sr. No.	Type of Industry	Total Units	Sample Units	% of sample to total units
1	Food products	60	12	20
2	Tiles	30	6	20
3	Oil mill	60	12	20
4	Rice mill	100	20	20
5	Plastic	25	5	20
6	Engineering components	50	10	20
7	Metal based engineering	50	10	20
8	Wood products	25	5	20
9	Mineral based	60	12	20
10	Cattle feeds	40	8	20
	Total	500	100	20

Source: Field survey

Extent of Capacity Utilization: -

The study of relates to the small-scale industries in Nagpur region of Vidarbha Maharashtra and covers all type of small-scale units it is well known that the small-scale industries occupies a prominent place in the state’s industrial sector it was therefore, selected for shay on economy, of its prominence in the state industries development and its importance for country’s development and report potential, its scope for import substitution and small-scale industrial capacity reportedly laying unutilized.

Before proceeding with the analysis of capacity utilization in small-scale industry in Nagpur region of Vidarbha, it would be proper to mention that 100% utilization of capacity is almost impossible to achieve due to various operating interruptions. This interruption may be overcome and their impact reduced but they cannot be altogether eliminated. The extent of production loss due to interruptions various from industry to industry, form units to units in the small-scale industries and from the time to time. Table No.2

Table No.2
Capacity Utilization in sample units

Capacity Utilization (%)	No. of units
Less than 25%	9
25% to 50 %	22
50% to 75%	55

Above 75%	14
Total	100

Source: Field survey

Table no. 2 score information on capacity utilization in sample units. It shows that 55 percent of sample units have utilized installed capacity in the range of 50-75 percent while 22 percent 25-50 percent range. Only 14 percent of sample units have operated above 75 percent of the installed capacity and 9 percent utilized less than 25 percent of installed capacity.

Nature of Industry and Capacity Utilization:-

Table No.3 Factors influencing the capacity utilization of sample units-

Table No. 3

Capacity utilization and industry of sample units

Sr. No.	Nature of Industry	No. of units	Percentage of capacity utilization						
			Below 25%	25% to 50%	50% to 75%	Above 75%	Mean	SD	CV
Capacity utilization and industry groups of sample units									
1	Food products	12	-	2 (16.66)	9 (75.00)	1 (8.34)	60.40	12.50	20.70
2	Tiles	6	-	2 (33.33)	3 (50.00)	1 (16.67)	58.30	17.40	29.84
3	Oil mill	12	-	1 (8.33)	8 (66.67)	3 (25.00)	66.60	14.20	21.32
4	Rice mill	20	8 (40.00)	3 (15.00)	8 (40.00)	1 (5.00)	40.00	24.90	62.25
5	Plastic	5	-	-	4 (80.00)	1 (20.00)	67.40	10.40	15.43
6	Engineering components	10	-	3 (30.00)	3 (30.00)	4 (40.00)	64.90	21.10	32.51
7	Metal based engineering	10	1 (10.00)	5 (50.00)	4 (40.00)	-	48.80	19.60	40.16
8	Wood products	5	-	-	4 (80.00)	1 (20.00)	62.60	00.00	00.00
9	Mineral based	12	-	5 (41.66)	7 (58.34)	-	52.10	12.30	23.60
10	Cattle feeds	8	-	1 (12.50)	5 (62.50)	2 (25.00)	65.55	15.31	23.36
	Total	100	9	22	55	14			

Analysis : - One way ANOVA F- value = 2.998*

Note : - ** & * indicates significance at 1 percent and 5 percent level respectively

Source: - Sample survey

Table 3 show details relating to industry group and capacity utilization varies from 50 % to 75 % in majority of sample units in all types of industries. The highest rate of capacity utilization was in Plastics and woods product industries and lowest rate of capacity utilization was in engineering components manufacturing sector. The statistical results indicate that plastics sector has the highest mean value and lowest standard deviation and coefficient of variation. The One-way Analysis of Variance (ANOVA) shows that nature of industry and capacity utilization are significantly related a 5 percent level. A paired comparison reveals that the mean of food products industries is significant as compared to rice mill, tiles as against rice mill, oil mill industries as against rice mill, and mettle based engineering and the rice mills as against all types of industries except mettle based engineering. Hence H_1 is rejected.

Location of the Units and Capacity Utilization: -

Location decision has to be taken in case of a new business as well as for setting up a branch of an existing business. It is hypothesized here that a well-located unit. The SSI units may be located either in industrial area or estate or in non-industrial area or estate. The estate or area based units have locational advantages. They enjoy basic infrastructural facilities at minimum cost with assured marketing outlets. The non-estate-based units have to make their own arrangements of infrastructural facilities. Table No.- 4

Table No. - 4
Location of the units and the degree of capacity utilization

sr. no	Nature of Industry	No. of units	Percentage of capacity utilization						
			Below 25%	25% to 50 %	50% to 75 %	Above 75%	Mean	SD	CV
1	Industrial area	71	8 (11.26)	19 (26.76)	37 (52.11)	7 (9.87)	52.60	20.40	38.78
2	Industrial estates	25	1 (4.0)	3 (12.0)	14 (56.0)	7 (28.0)	64.40	18.90	29.34
3	outside area	4	-	-	4 (100.0)	-	62.5	0.0	0.0
	Total	100	9	22	55	14			

Analysis: - Chi-square 26.3377** One way ANOVA F value 2.538

Note : - **& * Indicates significance at 1 percent and 5 percent level respectively

Source: - Sample survey

It can be seen from Table 4 that out of 71 sample units situated in industrial area 37 units constituting 52.11 percent (37 out of 71) are utilizing installed capacity in the range of 50-75 percent. 26.76 percent units in the range of 25-50 percent while 8 units constituting 11.26 percent are utilizing below 25 percent of installed capacity. only 7 units constituting 9.87 percent are utilizing installed capacity above 75 percent. As regards area-based units, out of 25 units. 14 units constituting 56 percent are utilizing in the range of 50-75 percent, while 7 sample units constituting 28 percent above 75 percent and 12 percent units in the range of 25-50 %. Only 1 unit is utilizing at less than 25 % rate. The sample includes only 4 units base in non-industrial area or estate. All these sample units are utilizing capacities in the range of 50%-75%. Therefore, it can be said that location has neither advantages nor disadvantages. The estate and non-estate based units have similar percent of capacity utilization.

Since non-estate based units are very meager in the sample, it is very difficult to say the impact of location on capacity utilization. However, it is always true that estate based SSI units have a few locational advantages. The statistical result shows that estate-based units have mean value higher than area based industries and lower standard deviation and co-efficient of variance values compared to area based units. The chi-square value significant at the level of 1% as well as at 5% and is positive indicating that location is an influencing variable on capacity utilization. The one-way analysis of variance ANOVA indicates not much significant variation in the percent of capacity utilization of different locations. Hence, H_2 is accepted.

Forms of Ownership and Capacity Utilization: -

It is hypothesized that capacity utilization is a product of form of business ownership, as classified into proprietary concerns, partnerships, private limited companies, etc. It can be said that capacity utilization will be greater with the increase in number of partners or members and complexity of business. Table No.-5

Table No. 5
Forms of Ownership and Capacity Utilization

sr. no	Nature of Industry	No. of units	Percentage of capacity utilization						
			Below 25%	25% to 50%	50% to 75%	Above 75%	Mean	SD	CV
1	Public Limited Industry	0	-	-	-	-			
2	Private Limited company	13	-	10 (76.92)	3 (23.08)	-	43.30	10.50	24.25
3	Partnership	30	1 (3.33)	8 (26.67)	19 (63.33)	2 (6.67)	55.80	15.80	28.31
4	Proprietorship	45	8 (17.78)	1 (2.22)	26 (57.78)	10 (22.22)	58.50	24.30	41.53
5	Hindu Undivided Family	12	-	3 (25.0)	7 (58.33)	2 (16.67)	60.40	16.20	26.82

Chi-square 21.932 One way ANOVA 'F' value 18.95Q****

Note : - **& * Indicates significance at 1 percent and 5 percent level respectively

Source : - Sample survey

Table 5 reveals that capacity utilization has been on higher side in all four forms of businesses assumed by the study. It is only in private limited units some deviation is observed from this trend i.e., 10 out of 13 units utilized capacity in the range of 25% to 50%.

This can only be taken as an aberration. The mean value is high for Hindu Undivided Family units following by proprietary concerns. However, co-efficient of variation and standard deviation are high for proprietary entities indicating greater variation. A look at calculated and table value of chi-square test indicates that there is an association between forms and capacity utilization. ANOVA result too indicates the same. Therefore, it can be said that there is no association between form of ownership of Small-scale Industry units and the rate of capacity utilization. Hence H_3 is accepted.

In low capacity Utilization a short term or a long term

Problems:-

Table No. 6
Period of time low capacity utilization

No. of Years	No of units	Percentage
Less than 2 years	27	27
2 to 4 Years	37	37
4 to 5 Years	25	25
Above 5 Years	11	11
Total	100	100

Source :- Field survey

Under utilization of installed capacity is becoming a common factor in most of the Small-scale Industry units. This Phenomenon is mainly because of lack of demand for the product, competitive conditions in market, entry of bigger units, financial, labour, and power inadequacies, etc. Table no. 6 show that 27 percent of sample units are experiencing underutilization of capacity for last 2 years, 37 percent of sample units are experiencing underutilization of capacity since 4 years. Remaining units have this problem for more than 4 years. This clearly means that for 37 units the low capacity utilization has been a chronic or continuing problem.

Causes of Underutilization:-

The causes for underutilization vary widely from enterprise to enterprise, place to place and from entrepreneurs to entrepreneurs and have an adverse impact on the performance of enterprise.

Table No- 7

Table No- 7

Causes for underutilization of capacity in sample Small-scale Industries Units

Sr. no.	Causes of Underutilization of capacity	Mean Score	SD	CV	t-value for regression coefficient
1	Dumping of cheap goods by Neighboring countries	2.45	1.27	51.75	1.433
2	Excess capacity created at the time of starting of units	3.42	1.01	29.58	2.454
3	Inefficient labour management practices	3.25	1.09	33.53	1.524
4	Inadequate finance	2.71	0.95	35.12	4.753**
5	Lack of raw materials	2.92	1.08	37.10	0.372
6	Inefficient labour	3.0	1.06	35.28	3.046**
7	Unnecessary expansion of sometime capacity after	2.53	0.77	30.34	0.527
8	Establishment of Big Units in the Industry	2.68	1.30	48.62	0.582
9	Competitive condition of the market	2.64	1.10	41.67	0.153
10	Lack of demand for the product	2.80	1.18	42.96	0.654
11	Low investment in research and development by small-scale units	2.96	1.08	36.36	1.150
12	Entry of Multi National companies	2.31	0.92	40.00	0.115

Source: - Field survey

A perusal of Table no 7 reveals causes stated by sample entrepreneurs using Likert's Five Point Scale. The total value of agree scale exceeds all other scales used and is followed by neutral scale. The excess capacity at the time of promotion, lack of raw materials, inadequate finance, competitive conditions, lower investment in R & D, establishment of bigger units, etc, are viewed to be the major reasons of under utilization of installed capacity. The multiple regression technique is applied to know the major cause for underutilization. There is 34.3 percent of variation as explained by the data. The 't' value for regression co-efficient is significant for inefficient labour and inadequate finance for both at 1 percent and 5 percent level of significance. Therefore, two cause, namely, inadequate finance and inefficient labour are important cause for capacity by sample units.

Impact of Underutilization of capacity on Business:-

The underutilization of capacity affects overall business of entrepreneurs in small-scale industries sectors.

Table No.-8 show data relating to overall impact of underutilization of capacity of business of sample units 61 entrepreneurs were affected by reduce profit 37 unit had higher cost per units and 8 respondents had poor liquidity position. 4 responding units had to resort to use of debt capital on account of poor capacity utilization. Table No.- 8

Table No.- 8

IMPACT OF UNDERUTILIZATION OF CAPACITY ON SAMPLE UNITS

Sr. No.	Particulars	No of units	% to total sample units
	Nature of Impact of underutilization		
1	Low profits	61	61
2	Excessive debt	4	4
3	Poor liquidity position	8	8
4	High cost per units	37	37
	Total	110	110

Source: Field Survey

Since underutilization is affecting adversely, the range of profit decline depends on the quantum of underutilization. Therefore, it is generally agreed that higher underutilization leads to higher range of decline in the profits and vice-versa. Table No.-8 shows that, majority of sample units (37 out of 95) constituting 39 % have lost profits in the range of 25,000-Rs 50,000. while 22 units constituting 23 % (22 out of 95) in the range of Rs.50,000 – Rs100,000 Only. 17 units have lost in excess of Rs.100,000 in annual profits. Table No. 8

Table No. 9: - Underutilization is Affecting Profits

Sr. No.	Range of profit lost	No of units	% to total sample units
1	Rs.25000	17	18
2	Rs. 25000 to 50000	37	39
3	Rs. 50000 to 100000	22	23
4	Rs. 100000 to 150000	17	18
5	Rs. 150000 to 200000	1	1
6	Rs. 200000 & above	1	1
	Total	95	100

Source: Field Survey

Measures employed by entrepreneurs: -

The study enquired about the adoption of internal control measures by the entrepreneurs. 92 % of sample entrepreneurs are using one or the other measure to improve the rate of capacity utilization. Table No.-10 gives information on types of measures used by sample units. The acceptance of sub-contracting work and increasing demand for the product has been the two widely used measures among the sample units. Reducing the number of working days, Sale of excess machinery, etc., have also been employed. Table no.-10

Table No. 10**Types of measures taken for tackling capacity underutilization**

measures	No of units	% to total sample
Measures taken by sample entrepreneurs		
Increasing demand for product	37	33
Reducing number of working days	11	9
Sale of excess machinery	8	7
Accepting sub-contracting work	40	36
Introduction of new product	17	15
Total	113	100

Source: - Field Survey

Role of Government in controlling underutilization:

The role of Government is very limited. It cannot assure business success in a liberalized world. However, Small-scale Industry units provide large-scale employment opportunities. The Maharashtra State Government has a definite role in helping Small-scale Industry units to overcome the hardships of poor utilization of capacities. The Government help could be in the form of reduction in excise or custom duty, lowering or exemption of sales tax or VAT, loan or interest subsidy, extension of recovery period, establishment of special funds, etc. In the study area, out of 100 sample units 55 units represented to the state Government of Maharashtra and 40 sample units received one or the other type of assistance from the Maharashtra State Government. As shown in table no.-11 measures taken by Government of Maharashtra vary from reduction in sales tax to ensuring concessional availability of raw materials. Seven sample units were given lower sales tax benefits, fifteen units with concessional loan facility and for nine units raw material was made available at concessional rate. Table No.11

Table No.11: - Measures taken by State Government of Maharashtra

Measures taken by State Government of Maharashtra	No of units	% to total sample
Concessional availability of raw material	9	26
Reduction in sales tax	7	16
Tax holiday	4	9
Reduction in excise duty	3	9
Assured marketing	2	7
Concessional loan facility	15	33
Total	40	100

Source: - Field Survey

Opportunities for Small-scale industries in Gondia district of Nagpur region: -

The following are some of the opportunities for Small-scale industries in Gondia district of Nagpur region.

1. The products of agriculture and horticulture can be properly used. Floriculture is developing recently and has good potential.
2. Gondia district of Nagpur region is rich in livestock population, so there is a vast scope for dairying.
3. Gondia district of Nagpur region includes many historical places therefore; there is vast scope for tourism services.
4. The Gondia district has abundant human resources (both skilled and unskilled) which needs to be utilized effectively.
5. There is an opportunity to strengthen the production of rice as the Gondia district of Nagpur region.
6. Gondia district of Nagpur region has abundant water resources that needs to be utilized properly and gives scope for the establishment of new industries.
7. Gondia district of Nagpur region is enriched with minerals and forest hence there is vast scope for mineral based industries and forest-based industries.
8. Potential areas for service industries of Gondia districts in Transport, Hotels, two-wheeler repairing, Electric Motor Rewinding, Transformer repairing etc., has potential in the district.
9. Potential for new small-scale industries Cotton, Bandage, Sterilized Syringe, Computer Paper Unit, Transformer mfg. unit, Rice packing bags, Electric board, Switches mfg. unit, & Rice Milling Industry, Corrugated Sheet Board & Boxes (Printed & Laminated), Air Coller, Fabrication of Storage Tanks and M.S. Drums, Agarbatti, Rice bran oil, Steel Furniture, Bakery Industry, Bread (Automatic Plant), Dairy (Milk) products, Drinking Water (Packaged), Papad, Pickles and Sauces etc. has good potential in the district.
10. Gondia district of Nagpur region linked to the India by air, rail and national highways. So to be utilized properly and gives scope for the establishment of new industries.

On the basis of available resources food and beverages, textiles, wood and wood products, printing and stationery, rice mills, rubber and plastic, chemical and chemical products, glass and ceramic, general engineering, electrical and electronics, automobile, transport equipments, job work, repairs and maintenance and other miscellaneous product Industries may be encouraged in the Nagpur region. Hotel business, transport service, guiding service, financial service and other tourism related services are the potential areas in the service sector in the Nagpur region.

Opportunities for Small-scale industries in Bhandara district of Nagpur region: -

The following are some of the opportunities for Small-scale industries in Bhandara district of Nagpur region.

1. The products of agriculture and horticulture can be properly used. Floriculture is developing recently and has good potential.
2. Bhandara district of Nagpur region is rich in livestock population, so there is a vast scope for dairying.
3. Bhandara district of Nagpur region includes many historical places therefore, there is vast scope for tourism services.
4. The Bhandara district has abundant human resources (both skilled and unskilled) which needs to be utilized effectively.
5. There is an opportunity to strengthen the production of rice as the Bhandara district of Nagpur region.

6. Bhandara district of Nagpur region has abundant water resources that needs to be utilized properly and gives scope for the establishment of new industries.
7. Bhandara district of Nagpur region is enriched with minerals and forest hence there is vast scope for mineral based industries and forest based industries.
8. Potential areas for service industries of Bhandara districts in Existing units are of repairing shops of electronic appliances, automobiles and beauty parlours. In view of the existing scenario, activities like Goods Transport, Repairing of Rice Mill machinery & repairing of heavy and medium goods transport vehicles has potential in the district.
9. Potential for new small-scale industries in view of the expanding irrigation facilities and changing trend of cultivation, Jaggery, Rice byproducts, Milk & Milk products, preserved vegetables has good potential in the district.
10. Bhandara district of Nagpur region linked to the India by rail and national highways. So to be utilized properly and gives scope for the establishment of new industries.

Conclusion: -

The Nagpur region area, the second – biggest industrial area in Maharashtra, has acute problem of low capacity utilization among ten major manufacturing sectors. This problem has been observed both among estate and area – based units and among units with varied forms of ownership. Measures need to be taken both by the unit owners, to a greater extent, and by the government machineries, to a little extent. A conducive climate for small-scale industries units, a harbinger of economic development in backward regions, should be provided to enable them to prosper and thrive. The measures taken by the State Government of Maharashtra should be proactive rather than reactive and should encompass the wider spectrum of units working in the Nagpur region. The critical review of projects at all levels in the initial stages of business, employing strategic alliances method with the bigger units as in the case of components manufactures, using services of experienced sales personnel, resorting to marginal costing principle, i.e., sale of a product at less than full-cost pricing, limiting the entry of new competitors, exploring new markets, adopting annual budgeting method, etc., can all work handy in reducing the capacity imbalances. A proper mixture of sound business strategies and government measures can help small-scale industries units to overcome from the burgeoning problem of low-capacity utilization.

The survival of the small-scale industries largely depends on performance in the quality of output. Hence, the small-scale industries need to adopt change if they have to find a place in the competitive environment. The Performance of small-scale industries in Nagpur region is very low. Use of low cost and outdated equipments and machinery in this small-scale industrial unit in Nagpur region resulted in low performance of these units. Inadequate demands is a major limiting factors of small-scale industries unit in Nagpur region and this resulted in low capacity utilization and thereby low performance of the unit. This resulted in heavy financial burden of these units and also caused poor performance of capacity utilization and performance. The proprietors who themselves manage the units less capacity utilization than partnership firms or private limited companies. This may be due to lack of talent and dynamism, which are essential for the successful performance of the units. Most of the units run by the entrepreneurs are not technically qualified. Moreover, the majorities of the entrepreneurs do not have any previous experience and do not undergo any training, which are much essential for confident and effective management of the units. The employees in most of the units are not technically qualified. The lack of technological know-how of the employees affects the capacity utilization and performance of the units.

The management / entrepreneurs of the small-scale industrial in Nagpur region is often unable to keep abreast of modern trends in product design, machinery and technological practice. Moreover, knowledge of modern industrial management and marketing know how is the most effective and essential factor for high performance of an industrial units. But this is lacking in small-scale industries in Nagpur region. Lack of quality control facilities and improper in-house specification may cause poor performance of small-scale industries in Nagpur region.

Nagpur region is not an isolated area. If the small-scale industries sector is properly linked with the Maharashtra state, Nation and the world, definitely, the sector will grow in a big way. To enhance the competitiveness of small-scale industries sector of the Nagpur region area what the small-scale industries need is institutional support to fund technology up-gradation and modernization. They also need infrastructural support and adequate working capital from the banking sector. The new Industrial Policy 2006 contains package of incentives and concession, the effective implementation of the policy is needed for the growth of this Small-scale industries sector, Nagpur region is the only region in the Maharashtra state which is exhibiting 31.98% growth rate. There is vast scope for food and beverages, textiles, wood and wood products, printing and stationary, rice mills, rubber and plastic, chemical and chemical products, glass and ceramic, general engineering, electrical and electronics, automobile, transport equipments, job work, repairs and maintenance and other miscellaneous product Industries may be encouraged in the Nagpur region. Hotel business, transport service, guiding service, financial service and other tourism related services are the potential areas in the service sector in the Nagpur region.

In special potential of Gondia & Bhandara districts areas for small-scale service industries of Gondia districts in Transport, Hotels, two-wheeler repairing, Electric Motor Rewinding, Transformer repairing etc., has potential in the district. Potential areas for small-scale service industries of Bhandara districts in Existing units are of repairing shops of electronic appliances, automobiles and beauty parlors. In view of the existing scenario, activities like Goods Transport, Repairing of Rice Mill machinery & repairing of heavy and medium goods transport vehicles has potential in the district.

Potential for new small-scale industries Cotton, Bandage, Sterilized Syringe, Computer Paper Unit, Transformer mfg. unit, Rice packing bags, Electric board, Switches mfg. unit, & Rice Milling Industry, Corrugated Sheet Board & Boxes (Printed & Laminated), Air Coller, Fabrication of Storage Tanks and M.S. Drums, Agarbatti, Rice bran oil, Steel Furniture, Bakery Industry, Bread (Automatic Plant), Dairy (Milk) products, Drinking Water (Packaged), Papad, Pickles and Sauces etc. has good potential in the Gondia district. Potential for new small-scale industries in view of the expanding irrigation facilities and changing trend of cultivation, Jaggery, Rice by products, Milk & Milk products, preserved vegetables has good potential in the Bhandara district.

Bibliofy:

1. Vasant Desai, Small-scale Industries and Entrepreneurship, (1994), Himalaya Publication, Bombay, P.No.7-203
2. Madhurima Lall, 2nd Edition, Entrepreneurship, New Delhi, p.no.236
3. Rural small-scale Industry in the peoples □ Republic of China. 1967, Berkeley: University of California press.
4. Ashokkumar singh. 1970, "Problems and prospects of small-scale industries in Bihar: A critical study" PhD, Theis, Bihar University.

5. Nisae Ahmad. 1970, "Problems and management of small-scale and cottage Industries" New Delhi. Deep and Deep publication.
6. Interim report of the study group on Development of small Enterprises small industries Development organization, New Delhi.
7. Annual Report (2000 – 01) Ministry of small-scale Industries and Agro& Rural Industries, Government of India, New Delhi.
8. Mathew. P.M. 1970, Small Enterprises and Regional Development, Challenges and Choices, Kanishka Publishers – Distributors, New Delhi, P. 32.
9. Ibid. P. 33
10. Ibid. P. 35
11. Ibid. P. 36
12. Government of India, Planning Commission .1970, Report of the committee on village and SSI (Chairman) D.G. Karve.
13. Vasant Desai, (2007), Dynamics of Entrepreneurial Development and Management, Himalaya Publication House.
14. R.S. Bhatia & G.S. Batra, (2007), Entrepreneurship and Small Business Management. Deep & Deep publication, New Delhi.
15. Jose Paul & N. Ajithkumar, Paul T. Maripilly, Entrepreneurship Development, Himalaya Publication House, Bombay.
16. S.S. Khanka, (2007), Entrepreneurial Development, S. Chand & Company Ltd.
17. Dr. Neeta Baporikar, (2002), Entrepreneurship and Small Industry, Himalaya Publication House, p.no.109-114.
18. Ehordon, K. Natarajan, Entrepreneurship Development, Himalaya Publication House.

RASHTRIYA SWASTHYA BIMA YOJANA

Kumar Somappa Badiger

Research Scholar

Dr. Arjun K Jambagi

Assistant Professor, Dept. of Economics RCU's Sangolli Rayanna First Grade Constituent College Belagavi.

ABSTRACT

Rashtriya Swasthya Bima Yojana (RSBY) with a dramatic increase in population through the early years of this millennium and a lack of corresponding growth in employment opportunities and wealth, it became evident that social security and healthcare for all was a pressing demand. According to reports from the early 2000's about 93 per cent of the work force of the country was employed with the unorganized sector. While many of these workers were already below poverty line (BPL), the occurrence of ailments and hospitalization cost sapped the people of whatever little wealth they had. Objectives are to provide finance protection against catastrophic health costs by reducing Out-Of-Pocket (OOP), to improve access to quality healthcare for below poverty line households of packet expenditure for hospitalization and other vulnerable groups in the unorganized sector. Health microinsurance acts as an umbrella for poor households to relieve them from the financial burden which arises during an illness in the household. Rashtriya Swasthya Bima Yojana (RSBY) has been quite successful in Northern-India in reducing the healthcare expenditure of poor household.

INTRODUCTION

With a dramatic increase in population through the early years of this millennium and a lack of corresponding growth in employment opportunities and wealth, it became evident that social security and healthcare for all was a pressing demand. According to reports from the early 2000's about 93 per cent of the work force of the country was employed with the unorganized sector. While many of these workers were already below poverty line (BPL), the occurrence of ailments and hospitalization cost sapped the people of whatever little wealth they had. Despite wide spread availability of medical facilities, quantity healthcare casts in the country have remained high. In order to address this concern, the government of India had enacted the unorganized workers social security act in 2008. The act made it incumbent on the government of India to provide for the welfare of workers in the unorganized sector. In an effect to compensate these workers for their Out-Of-Pocket (OOP) health expenses, the government launched the Rashtriya Swastha Bima Yojana (RSBY) in 2008. The RSBY is a health insurance scheme for families living below the poverty line.

What is RSBY?

RSBY is a central government scheme announced by the Prime Minister Manmohan Singh on the previous year's Independence day (August 15 2007). It is a new health insurance scheme for the BPL families in the unorganized sector. It was formally launched on Oct 01 2007.

Objectives

1. To provide finance protection against catastrophic health costs by reducing Out-Of-Pocket (OOP)
2. To improve access to quality healthcare for below poverty line households of packet expenditure for hospitalization and other vulnerable groups in the unorganized sector.

Scheme Rollout and Target Beneficiaries

The RSBY is a health insurance scheme that at providing health insurance coverage for hospitalization in both private and public hospitals. The cost of the insurance premium is borne by both the central (75%) and state (25%) governments. Initially, the scheme was launched by ministry of labour and employment but was transferred to the ministry of health and family welfare on 1 April 2015

The RSBY was rolled out in 25 state of country on 1 April 2008. By February 2014, a total of 36 million families have been covered under the scheme.

The initial intention of the RSBY was to provide healthcare and finance relief only for those the BPL. It later evolved, however, to cover other workers and their of the scheme.

These Include

1. Building and other construction workers registered with the welfare Boards.
2. MNREGA workers who have been employed for over 15 days in the previous financial year
3. Domestic helps and workers
4. Sanitation workers
5. Miners and mine workers
6. Rickshaw pullers and auto and taxi drivers
7. Street vendors and railway porters
8. Beedi workers
9. Rag pickers

OPD Covered

The OPD facilities are not covered under this scheme. OPD which does not lead to hospitalization will be met by the beneficiaries. Common exclusions have been listed out in the detailed guidelines. These common exclusions include.

- Conditions that do not require hospitalization
- Congenital external diseases
- Drug and alcohol induced illness
- Sterilization and fertility procedure
- Vaccination
- War, nuclear, invasion
- Suicide
- Naturopathy, Unoni, siddi and Ayurveda

Detailed of the RSBY

1. Every BPL family holding a valid ration card may enrol to avail the insurance the insurance benefits as extended by the scheme
2. INR 30 will be charged as a onetime registration fee
3. Up to 5 members of the family including one head of household spouse and there defendant persons may be covered under the insurance
4. Each family is entitled to claim in patient medical care up to INR 30000 per annum
5. The hospitalization may be done in any of the empanelled hospitals
6. Pre existing ailments will be covered from day of the enrolment
7. Each family may also claim transport expenses of INR 1000 per family per annum

Implementation of the RSBY

According to the scheme schedule, the state government of each state is responsible for setting up a state Nodal agency which shall in turn be responsible for implementing of the scheme. At a state level the agency shall survey and make a list of the eligible families. These families shall then approach mobile enrolment stations to submit photographs and biometric information and collect the smart card at the same time.

The smart card not only proves the identity of beneficiaries, but also helps them avail cashless facilities.

In the 2012-13 Union Budget INR 1097.7 crore was only allocated by the government towards RSBY. This was only the entire country BPL population and the scheme attracted much criticism.

The RSBY scheme is not the first attempt to provide health insurance to low income workers by the Government in India. The RSBY scheme, however, differs from these schemes in several important ways.

Future of RSBY

1) Empowering the beneficiary – RSBY provides the participating BPL household with freedom of choice between public and private hospitals and makes him a potential client worth attracting on account of the significant revenues that hospitals stand to earn through the scheme.

2) Business Model for all Stakeholders – The scheme has been designed as a business model for a social sector scheme with incentives built for each stakeholder. This business model design is conducive both in terms of expansion of the scheme as well as for its long run sustainability.

•**Insurers** – The insurer is paid premium for each household enrolled for RSBY. Therefore, the insurer has the motivation to enroll as many households as possible from the BPL list. This will result in better coverage of targeted beneficiaries.

•**Hospitals** – A hospital has the incentive to provide treatment to large number of beneficiaries as it is paid per beneficiary treated. Even public hospitals have the incentive to treat beneficiaries under RSBY as the money from the insurer will flow directly to the concerned public hospital which they can use for their own purposes. Insurers, in contrast, will monitor participating hospitals in order to prevent unnecessary procedures or fraud resulting in excessive claims.

•**Intermediaries** – The inclusion of intermediaries such as NGOs and MFIs which have a greater stake in assisting BPL households. The intermediaries will be paid for the services they render in reaching out to the beneficiaries.

•**Government** – By paying only a maximum sum up to Rs. 750/- per family per year, the Government is able to provide access to quality health care to the below poverty line population. It will also lead to a healthy competition between public and private providers which in turn will improve the functioning of the public health care providers.

3) Information Technology (IT) Intensive – For the first time IT applications are being used for social sector scheme on such a large scale. Every beneficiary family is issued a biometric enabled smart card containing their fingerprints and photographs. All the hospitals empanelled under RSBY are IT enabled and connected to the server at the district level. This will ensure a smooth data flow regarding service utilization periodically.

4) Safe and foolproof – The use of biometric enabled smart card and a key management system makes this scheme safe and foolproof. The key management system of RSBY ensures that the card reaches the correct beneficiary and there remains accountability in terms of issuance of the smart

card and its usage. The biometric enabled smart card ensures that only the real beneficiary can use the smart card.

5) Portability – The key feature of RSBY is that a beneficiary who has been enrolled in a particular district will be able to use his/ her smart card in any RSBY empanelled hospital across India. This makes the scheme truly unique and beneficial to the poor families that migrate from one place to the other. Cards can also be split for migrant workers to carry a share of the coverage with them separately.

6) Cash less and Paperless transactions – A beneficiary of RSBY gets cashless benefit in any of the empanelled hospitals. He/ she only needs to carry his/ her smart card and provide verification through his/ her finger print. For participating providers it is a paperless scheme as they do not need to send all the papers related to treatment to the insurer. They send online claims to the insurer and get paid electronically.

7) Robust Monitoring and Evaluation – RSBY is evolving a robust monitoring and evaluation system. An elaborate backend data management system is being put in place which can track any transaction across India and provide periodic analytical reports. The basic information gathered by government and reported publicly should allow for mid-course improvements in the scheme. It may also contribute to competition during subsequent tender processes with the insurers by disseminating the data and reports.

Conclusion

Health microinsurance acts as an umbrella for poor households to relieve them from the financial burden which arises during an illness in the household. Rashtriya Swasthya Bima Yojana (RSBY) has been quite successful in Northern-India in reducing the healthcare expenditure of poor household. It has reduced the incidence of catastrophic health expenditure by allowing the cost free treatment. Poor households under the program are found less compelled to use the costlier sources of finance to support their healthcare expenditure like, raising money through interest-based borrowings and sale of household assets. Non-medical consumption of RSBY-covered households has been found smooth as compared to their counterpart households, which means households under program are not forced to reduce their essential household consumption on food, clothing, children education etc.

Following the improvement in the utilization of healthcare; people are expected to show positive change in their health status. Although the study reveals a marginal difference in the reported health status of the treatment and control group households, but the difference is not statistically significant and the reasons might be the use of subjective measures of health status and further health status to show an improvement takes more time to happen. Importantly health coverage program results in positive psychological effects on people under cover. People under RSBY have been found less fearful regarding the future financial implications of health shocks. Households covered by the program have revealed a greater sense of security as compared to their counterpart households. Therefore, it can be concluded that health micro insurance provides financial protection improves need-based healthcare utilization and have positive psychological effects on the policy holders

Reference

1. RSBY- india.gov.in retrieved 2016-aug-2016
2. About RSBY- Ministry of Labour and Employment, 26-Feb-2011
3. Health Outlook in Budget- The Hindu Business line, 22-Mar-2012

IMPACT OF STOCK MARKET IN ECONOMIC DEVELOPMENT OF INDIA

Dr. Bina Madhukar Moon

Dr. Ambedkar Arts Commerce and Science College, Chandrapur.

Abstract:

The link between the development of the stock market and economic activity has always been a topic of discussion in the field of economics and whether the development of the stock market has an effect on the economic activity or whether the increased economic activity is the result or not raises the question. This exercise tries to examine the direction of causality between stock market development and economic growth in the Indian context. Unidirectional causality from the ratio of economic growth and volatility to long term and short term economic growth. And by and large, it can be assumed that stock market development directors eg. Market capitalization and volatility proof have a positive effect on the economic growth of India.

Keywords : stock market, development, economic growth

Introduction:

The role of the stock market as a source of economic growth is widely debated. It is well known that the stock market affects economic activity by creating liquidity. Liquid financial markets were an important enabling factor for most of the early innovations that marked the early stages of the Industrial Revolution.

The steady progress in this sector shows that the stock market is an important way to increase development. Many profitable investments require a long-term commitment of capital, but investors may be reluctant to give up control of their savings for the long term. Liquid equity markets make investing less risky and more attractive. At the same time, companies get sustainable access to capital through equity issues. By providing long-term and more profitable investments, liquid markets improve capital allocation and increase the potential for long-term economic growth. In addition, the liquidity of the stock market can lead to greater savings and investments, creating a relatively low risk of investment.

In 1998, India would have been number one twenty-eighth in the world in terms of market capitalisation, number one in terms of trade by gross value and second in terms of number of domestic listed companies. Only 4 per cent of the market capitalization remained dormant. The last two decades have changed the pattern of capital demand and improved stock market performance. It should be noted that until the 1990s, institutional term lending served as India's primary source of industrial finance.

Financial institutions raised money through government bonds at low interest rates, which provided funds at low interest rates. The OR system provided an incentive for corporates to absorb relatively higher risks in undertaking innovative projects. As a result, corporates tended to raise risk capital from the equity market. Accountant, the debt market department, which is sensitive to economic information, also remained underdeveloped and fluid. In the 19th decade, the process of reforms started. Institutions began to mobilize resources related to the market. At that time, the market introduced a number of new customized bonds with maturities tailored to the needs of investors and with market-driven coupons. Along with manipulation, a number of measures were

introduced to reform the stock markets, which significantly improved the overall performance of the stock market. Helped.

The relative importance of the various stock exchanges in the market has changed dramatically over the past decade. Volatile growth mainly takes place in major stock exchanges. The movement of Nifty 50, the most used indicator of the market, responds to changes in government's economic policies, inflows etc.

Objective of study:

1. To practice the role of stock market in the Indian economy.
2. To know the impact of stock market on Indian economy

Role of stock market in India's economic growth:

The role of the stock market as a source of economic growth is widely debated. It is well known that the stock market affects economic activity by creating liquidity. Liquid financial markets were an important enabling factor for most of the early innovations that marked the early stages of the Industrial Revolution. The steady progress in this sector shows that the stock market is an important way to increase development. Many profitable investments require a long-term commitment of capital, but investors may be reluctant to give up control of their savings for the long term. Liquid equity markets make investing less risky and more attractive. At the same time, companies get sustainable access to capital through equity issues. By providing long-term and more profitable investments, liquid markets improve capital allocation and increase the potential for long-term economic growth. In addition, liquidity in the stock market can also lead to greater savings and investment, by creating a risk of relatively low investment.

Economic consequences of the stock market:

1. Effect of wealth The first result is that the wealth of the people having shares will be seen to decrease. If the decline is significant, it will have consequences on their economic outlook. If the shareholders are losing money, they will be more hesitant to spend the money; Due to this, the expenses of the customers can be reduced. However, Prabhavala should be given more importance. Often people who buy shares are prepared to lose money; Their spending patterns are generally independent of share prices, especially for short-term securities.

2. The pension outcome for any person having a private pension or investment trust will be at least indirectly the result of the stock market. Pension funds invest a significant portion of their funds in the stock market. Therefore, in case of a serious fall in the price of the shares, the pension fund would lose its value. This means future pension payouts will be reduced. If the value of shares declines for a long time, it will surely result in pension fund and future payouts.

3. Confidence Often the ups and downs in share prices are a reflection of what is happening in the economy. eg. The fear of recession and global recession can be the reason for the fall in the share price. The stock market can give results on the confidence of the customers. There are times when the stock market may appear to be out of sync with the restive economy. In the event of a recession, stock prices may rise as investors look forward to a two-year recovery in the future.

4. A fall in the value of investment shares may hinder the ability of companies to raise finance in the stock market. Companies that expand and borrow do so by issuing more shares than they intend to - providing a less expensive way to borrow more money.

5. Bond market would have made investment more attractive other than the fall in stock market. Public can exit from shares and can go under government restrictions or sleep. In times of investment uncertainty, Changla offers protection.

What is the result of the stock market on the general public?

Most of the people, who do not own a lot of shares, will not be affected to a large extent by short term movements in the stock market. However, ordinary workers are not completely affected by the stock market.

1. Pension Fund. Many private pension funds will invest in the stock market. A large and prolonged fall in the stock market may result in a fall in the value of their pension fund and may result in reduced pension payouts upon retirement. Similarly, the value of a pension fund can increase if the stock market does well.

2. Business investment. The stock market can be a source of business investment, eg. Companies offering new shares to finance investments. This can lead to more jobs and growth. Most investments are usually financed by bank loans rather than equity substitutes.

3. Temperance. It can be rationalized that the short-term incentives given by the stock market can have adverse consequences for workers and customers. Shareholders usually get huge dividends.

Conclusion:

One of the most promising theories in economics is that economic growth is the result of increased economic activity as a result of the development of the stock market. Examine the direction of causality between stock market development and economic growth in the present practice Indian context. India's stock market confirms the long-run equilibrium relationship between growth indicators and economic growth. Broadly speaking, it can be inferred that stock market growth indicators eg. Market capitalization and volatility proof have a positive effect on the economic growth of India. Therefore, current practice recommends that capital market regulators implement an effective strategy roadmap for the development of the Indian stock market to significantly increase the size, openness and liquidity of the Indian stock market, thereby increasing economic activity. India's stock market is one factor of economic growth, but there are others as well. Interest rate has economic consequences because rising rate means increase in the cost of taking loan. Consumer spending and business investment would slow down, which would slow down economic growth. Falling interest rates can drive economic growth. Economic strategic decisions can only have economic results. For example, a large budget deficit can reduce government investment and purchases, which can slow the economy. The stock market is one factor of economic growth, but there are others.

Reference:

1. Acharya, D., Amanulla, S., and Joy, S. (2009). Economic development and economic growth in Indian states; a test. *International Research Journal of Finance and Economics*, 24, 117-130.
2. Biswal, P.C. and Veerasesharappa (2002), "Stock Market Development and Economic Growth in India", *Indian Journal of Economics*, 82(327), chap.34-47
3. Chakraborty (2007), 'Does economic development lead to economic development? The Case of India', Relevant Paper No. 9, Institute of Development Studies, Kolkata
4. Singh, A. (1997), 'Economic Liberalisation, the Stock Market and Econo

EVALUATION OF STRESSES IN A PRESSURE VESSEL SHELL AND ITS RADIAL AND NON-RADIAL NOZZLE CONNECTIONS SUBJECTED TO INTERNAL AND EXTERNAL LOADINGS

Sandeep S. Patil

Ph.D. Research Scholar, Department of Mechanical Engineering, SJJT University, Rajasthan, India.

Dr. Nitish Kumar Gautam

Assistant Professor, Department of Mechanical Engineering, SJJT University, Rajasthan, India

Dr. R. J. Patil

Principal, Navasahyadri Educations Society's, Group of Institution, Faculty of Engineering, Pune.

Affiliation: SJJT University, Rajasthan, India. Pin – 333010.

Abstract:

One of the most important aspects in designing of the pressure vessels is the nozzle connections over the shell and the heads or end closures as required. In this present work nozzle connections over a shell of a pressure vessel are considered. The nozzle connections are radial as well as non-radial positions with respect to the pressure vessel axis. The influence of stresses in nozzle connected radially and non-radially over the pressure vessel shell are presented here. The pressure vessel subjected to internal and external loadings. The analytical method is used for evaluation of stresses and effect of geometric parameters of the nozzle and the shell. The shell dimensions are kept constant and the geometric parameters of nozzles are varied and its effect over the stresses in nozzles are evaluated. The results of stresses by analytical methods and the parametric results of non-dimensional geometric parameters of the nozzles are presented in the form of graphs. The results are verified by comparing with the similar research work carried out by finite element methods and the parametric studies over the pressure vessel shells and its nozzle connections by other researchers.

Keywords:

Nozzle, Shell, Stresses, Radial, Non-Radial, Stress Concentration Factor (SCF).

Introduction:

Cylindrical pressure vessels are used in many industrial applications such as chemical industry, oil and fuel industry, thermal and nuclear power plants, fluid supply systems, pharmaceutical industry, plastic industry, etc. Pressure vessels are commonly equipped with openings of various shapes, sizes and positions. In all types of pressure vessels, the major stress concentration occurs at the nozzle-to-shell junction due to the structural discontinuities that are formed by the intersection. The major stress concentrations at the junction of shell and nozzles or shell heads and nozzles lead to the failure of pressure vessels and which may result in loss of life, health hazards and damage of property. Proper design for reduction of stresses at the nozzle cylinder junctions and the head and nozzle junctions is very important. The nozzle connections with shell or shell head will have many types of connections with respect to the axis of cylinder and head. Nozzles can be connected along the axis of heads, perpendicular to the axis of shell, radial and non-radial connections with heads etc. Also, in the pressure vessels there may one or more nozzle connections. Evaluation of the stress values in cylinder, heads of cylinder, nozzle and the nozzle connections are

of great importance for taking necessary precautions in design of the pressure vessels. The aim of this study is to evaluate the influence of stresses in shells and the nozzles connected to it in radial and non-radial positions. The shell dimensions are kept constant and the geometric parameters of nozzles are varied and its effect over the stresses in nozzles and the shell are evaluated. A pressure vessel of mean diameter 2500mm and shell thickness of 25mm is considered. The mean diameter of nozzle is 150mm and its thickness is 5mm initially. The geometric dimensions of nozzle are varied and its influence over the stresses are analysed for both internal and external type of loadings. The radial angle of nozzle varied from 0^0 to 60^0 . The parametric study for non-dimensional parameters is also presented in this work.

Literature Review:

Shell and nozzle intersections were investigated. Finite element method and shell theory was used for stress analysis of nozzle mounted over ellipsoidal head. Nozzle mounted at an axis other than the head axis. Stress analysis of radial and non-radial nozzles were presented. Only one nozzle was considered for investigation [1]. Parametric study for radial and non-radial type of nozzles mounted over ellipsoidal heads were investigated by parametric study and finite element methods. Internal as well as external loadings were considered for the stress analysis of nozzle and head of pressure vessel. Analytical method was used for calculating stresses and the stress concentration factors. Detailed analytical calculations for stress calculations were not found in the paper [2]. Pressure vessels with ellipsoidal head connections were investigated for stresses when internal pressure is applied. Numerical methods are used for stress analysis. The profile of ellipsoidal head and its thickness with respect to shell was analysed [3]. Equations of equilibrium for thin cylinders by Love-Meisner was used to solve numerically to find out the stresses in pressure vessels having ellipsoidal heads. The results are presented in graphical form. Results are verified with the results obtained by Leckie and Penny. Equations were proposed for stress concentration factor. Only radial type of nozzles is considered in the study [4]. Radial flexibility for a nozzle reinforced with welded pads was considered for the study. A comparative study with nozzles reinforced internally was done. Results are presented as a function of geometrical parameters of nozzles and shell. Positioning of nozzles over heads was not found in the studies of this article [5]. A radial nozzle mounted over an ellipsoidal head was studied for stresses when thrust load is applied. The results were presented in the form of graphs for the stress concentration factors. An analytical method for radial and protruded nozzles mounted over an ellipsoidal head for the applied thrust load were determined [6]. Classical thin shell theory was used to determine the flexibility of nozzles mounted over the pressure vessel heads. Pressure vessels having hemispherical heads and ellipsoidal heads are considered. The flexibility factor for nozzles over ellipsoidal head were found to be more than that of nozzles mounted over hemispherical heads [7]. A single nozzle without reinforcement mounted over a cylinder was studied for maximum stresses at nozzle and shell intersections. Finite element approach is used for longitudinal, circumferential and torsional moment effects were predicted. Spherical shells were also considered for the investigations. The maximum stress values were compared with the WRC 537 bulletin calculations [8]. Shell theory and finite element analysis was used for investigating the stress in nozzles connected to ellipsoidal heads. At internal loading pressure stresses at the heads and the nozzles were performed. Effect of reinforcement on stress was analysed. Only internal pressure was considered for the research [9]. Membrane shell theory was used in identifying the displacement of ellipsoidal heads. Effect of displacement of ellipsoidal head over nozzles were not found [10]. A nozzle is connected to the ellipsoidal head and subjected to internal and external

loadings. Effect of geometric parameters on stress concentration factor is presented in the form of graphs. Only parametric analysis is done. No details of analytical calculations [11]. Flugge-Conrad solutions and the Sanders-Simmonds concentrated force solution were utilised for finding the longitudinal and circumferential moments and the radial forces in cylindrical vessels subjected to external loadings. FAST computer code was used [12]. Numerical procedure is presented for plastic limit load in ellipsoidal head with nozzle. Plasticity theory was utilised. No external loading considerations [13]. Thrust forces and moments which transmits through the branch pipes of two normally intersecting cylinders were presented in this work [14]. Limit loads for the cylindrical shells was analysed. Experimental results are compared with the results of SIAS. Effect of inclination of the branch pipes over the cylinders were estimated [15]. Design and analysis of air-surged vessels was carried out using finite element analysis [16]. Nozzles connected to ellipsoidal heads of pressure vessels are analysed for stresses. Parametric study for the geometrical parameters of nozzle and shell were presented. Nozzle connected at the axis of head and away from the head with an inclination of 30° are estimated. Tresca method used for stress calculations but details of analytical calculations not found in detail in the paper [17]. Cylindrical vessel with radial nozzle for plastic limit loads were determined numerically. The effect of angular parameter of nozzle also presented in the paper [18]. The limit loads for a single nozzle connected to pressure vessel having internal and external loads was analysed using finite element methods. Different positions of nozzles were not considered [19]. Shear stresses are calculated for the nozzle connected to a cylinder at angles of 0° , 30° , 45° and 60° . [20]. Transverse moment is applied to two normally intersecting cylinders and the effects are studied by using thin shell theory [21]. A cylinder connected with normally connected nozzle is analysed using shell theory. Three forces acting over nozzle are analysed one torsion force and two shear forces. Theoretical results are verified the numerical results [22]. Improved versions of analytical solutions for stresses in nozzles connected to cylindrical vessels were presented [23]. Influence of external pressure over tori spherical, tori conical and ellipsoidal heads were tested. The maximum deflection of the tori spherical head found between the knuckle and the centre of the head [24]. Finite element method and experimental method was used to find the inelastic stress analysis of a vessel nozzle connections with diameter ratio of nozzle and shell [25]. Stress analysis for a cylinder with nozzle connection having 30° inclinations with the vessel shell is presented [26]. Numerical analysis for stresses at connections of pressure vessels and nozzles were determined for elastic stress analysis. SAIS computer program is used for result verifications [27]. Stress analysis of ellipsoidal shell and nozzle was carried out by numerical method. Internal pressure loading is considered [28]. Stress analysis for non-radial intersections of cylinder and nozzle under external pressure vessel performed [29]. Nozzles with reinforced and unreinforced conditions under internal pressure and external loading were performed by shell theory and finite element method [30]. Non linear analysis for cylinders shell intersections for plastic limit loads performed [31]. Thermal loads for elliptical heads for multiple openings [32]. Stress reduction in nozzles by making its openings as elliptical shapes rather than circular holes. Proved experimentally [33]. Shrink ring method, local stress at cylinder and nozzle junction as well as stress at wall of nozzle estimated for internal and external loads [34]. Cylinder shell and nozzle intersections with and without reinforcement for nozzles for out of plane moments applied is analysed [35]. The Optimal design of a pressure vessel and its head was carried out [36].

Pressure vessel shell and its nozzle intersections:

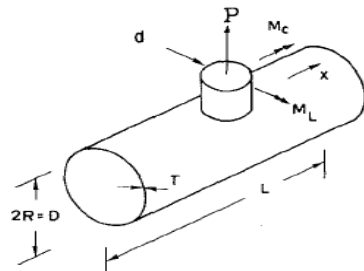


Fig1: Geometry of shell with radial nozzle.

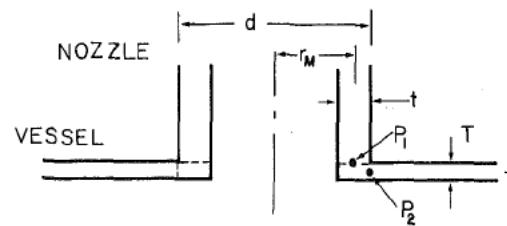


Fig.2. Geometry of radial nozzle.

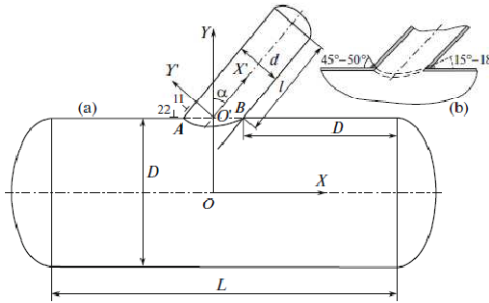


Fig3: Geometry of shell with non-radial nozzle.

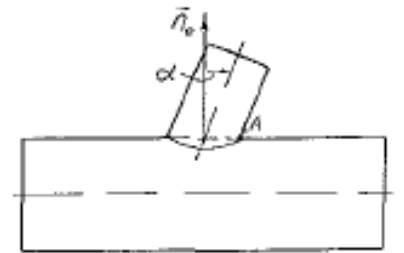


Fig4: Geometry of shell with non-radial nozzle.

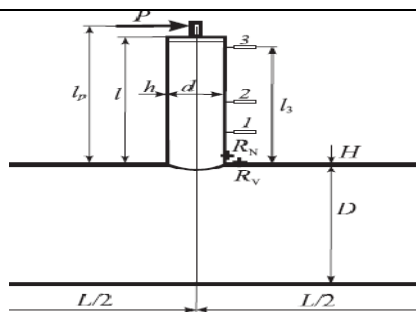


Fig5: Ext. Loading on radial nozzle.

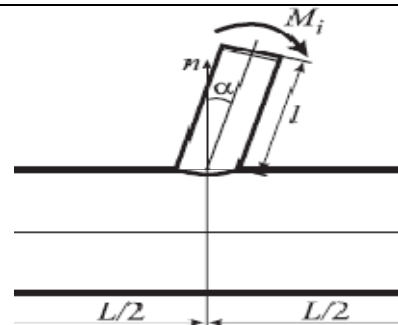


Fig5: Ext. Loading on non-radial nozzle.

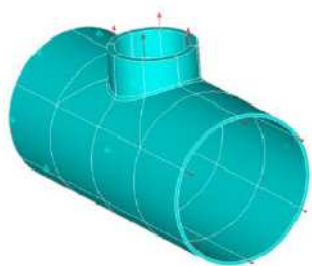


Fig7: FEA model of radial shell with nozzle.

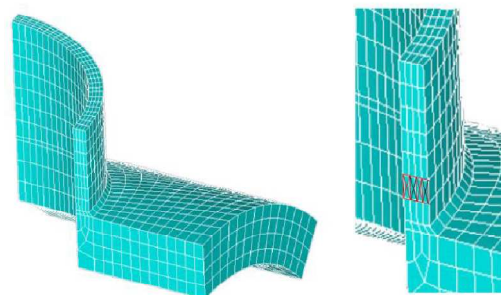


Fig8: FEA Model of radial nozzle.

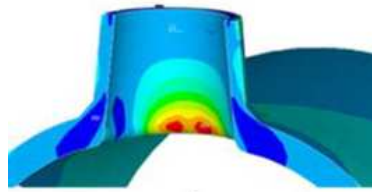


Fig9: FEA model of shell with radial nozzle.

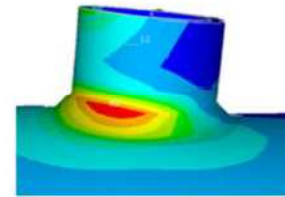


Fig10: FEA model of radial shell with non-radial nozzle.

Stresses due to external and internal loadings:

The stress analysis in pressure vessels having the nozzle connections in radially to the axis of shell and the nozzle connections in non-radial form are of a complex problem. The different position of nozzle connections, the geometry of pressure vessel with nozzles and the external loadings are shown in Fig 1 to Fig 10. Analytical method is one of the easy solutions for such kind of problems. In these studies, the nozzle connections are considered as an intersection of cylindrical sections as suggested by Skopinsky and Berkov [28]. Two typical planes are selected for cylinder sections. These planes pass through the normal n_0 to the shell surface at the point of the intersection of this surface by the nozzle axis. The main plane passes through the axis of the basic shell and the normal n_0 . The transverse plane is perpendicular to the main one. For radial positions $\alpha=0$ and for non-radial positions $\alpha \neq 0$. The analytical formulas to calculate the principal stresses in ellipsoidal head and the nozzles are listed in Table1 and Table2. The material for the vessel shell, head and nozzle is SA 516 GR 70 having density 8030kg/m^3 . The other properties of the selected material are Elastic Modulus, 210Gpa, Tensile Ultimate Strength 285Mpa, Tensile Yield Strength 260Mpa and Poisson's ratio 0.3. The stress concentration factor radial and non-radial nozzle is calculated using the expression given by Duan-Shou Xie and Yong-Guo Lu Equation. The equations for tangential, radial and circumferential stresses of cylinders and nozzles are tabulated in Table1 and Table2 for both internal and external loadings. The internal loading considered is 2Mpa and external loading considered in this study is 0.1MPa

Expression for Stress Concentration Factor for Radial Nozzle

$$K_r = 2.87 + \left[1.38 - 0.72 \left(\frac{h}{H} \right)^{0.5} \right] \left(\frac{D}{H} \right)^{0.43} \left(\frac{d}{D} \right)^{0.9} - \left(\frac{h}{H} \right)^{0.5}$$

Expression for Stress Concentration Factor for Non-Radial Nozzle

$$K_{nr} = K_r \{ 1 + (\tan \alpha)^{3/4} \}$$

Table 1: Nozzle subjected to internal pressure

Sr No	Principal Stress	At Inner Surface	At outer surface
	Circumferential stress σ_t	$\frac{P_i(d_o^2 + d_i^2)}{(d_o^2 - d_i^2)}$	$\frac{2P_i d_i^2}{(d_o^2 - d_i^2)}$
	Radial Stress σ_r	$-P_i$	0
	Longitudinal σ_l	$\frac{2P_i d_i^2}{(d_o^2 - d_i^2)}$	$\frac{2P_i d_i^2}{(d_o^2 - d_i^2)}$

Table 2: Nozzle subjected to external loading

Sr No	Principal Stress	At Inner Surface	At outer surface
1	Circumferential stress σ_t	$-\frac{2P_o d_o^2}{(d_o^2 - d_i^2)}$	$-\frac{P_o(d_o^2 + d_i^2)}{(d_o^2 - d_i^2)}$
2	Radial Stress σ_r	0	$-P_o$
3	Longitudinal σ_l	$\frac{2P_i d_i^2}{(d_o^2 - d_i^2)}$	$\frac{2P_i d_i^2}{(d_o^2 - d_i^2)}$

Parametric Analysis:

The radial and non-radial type of nozzles connected over the pressure vessels have most practical importance. The non-dimensional geometric parameters such as d/D , d/h and h/H are considered in this present work and these parameters have influence over stress state, maximum stress, minimum stress, stress locations and the principal stresses under internal and external loading conditions. The angle of nozzle connection is considered from 0° to 60° . The stress results of the parametric study are presented in the graphs. The principal stresses obtained in nozzles for internal and external loading conditions from the non-dimensional parameters of d/D , d/h and h/H are tabulated in the Table5. The true behaviour of the vessel could be understood by examining the influence of non-dimensional geometric parameters. The non-dimensional geometric parameters used in this research shows in Table 5. To determine the stress concentration factor (SCF) around the radial and non-radial nozzle attached to the pressure vessel shell, Duan-Shou Xie and Yong-Guo Lu Equations are used. Stress concentration factor is the ratio of max stress to the nominal stress due to internal as well as external pressure. The results of these stress concentration factors are tabulated in Table5 and also plotted in graphs.

Results and Discussions:**Table3: Stress values in nozzles due to internal and external loading**

Nominal Stress σ_n at nozzle N/m^2	Nozzle Inner Surface			Nozzle Outer surface		
	Circumferential Stress N/m^2	Longitudinal Stress N/m^2	Max Principal Stress N/m^2	Circumferential Stress N/m^2	Longitudinal Stress N/m^2	Max Principal Stress N/m^2
0.000878	29.03448	13.51724138	1523599.138	27.03448	29.03448	2277.95
0.000538	18.55405	8.277027027	1009075.591	16.55405	18.55405	3720.128
0.000504	17.52783	7.763913646	958694.2711	15.52783	17.52783	3965.9895
0.000475	16.61596	7.30797912	913927.1999	14.61596	16.61596	4213.422
0.000448	15.80039	6.900193628	873887.7618	13.80039	15.80039	4462.4255
0.000424	15.06667	6.533333333	837866.6667	13.06667	15.06667	4713
0.000403	14.4031	6.201550388	805289.7287	12.4031	14.4031	4965.1455
0.000383	13.80012	5.900060205	775687.1613	11.80012	13.80012	5218.862
0.000365	13.24982	5.624910317	748670.8818	11.24982	13.24982	5474.1495
0.000349	12.74561	5.372807018	723917.489	10.74561	12.74561	5731.008
0.000334	12.28197	5.140983607	701155.3279	10.28197	12.28197	5989.4375

0.00032	11.8542	4.927099045	680154.5375	9.854198	11.8542	6249.438
0.000307	11.45832	4.729159127	660719.3117	9.458318	11.45832	6511.0095
0.000295	11.09091	4.545454545	642681.8182	9.090909	11.09091	6774.152
0.000284	10.74902	4.374511773	625897.3747	8.749024	10.74902	7038.8655
0.000274	10.43011	4.215053763	610240.5914	8.430108	10.43011	7305.15
0.000264	10.13194	4.065968261	595602.2586	8.131937	10.13194	7573.0055
0.000255	9.852564	3.926282051	581886.8189	7.852564	9.852564	7842.432
0.000247	9.59028	3.795139897	569010.2987	7.59028	9.59028	8113.4295
0.000238	9.343574	3.671787186	556898.6043	7.343574	9.343574	8385.998
0.000231	9.111111	3.555555556	545486.1111	7.111111	9.111111	8660.1375
0.000224	8.891702	3.445850914	534714.4866	6.891702	8.891702	8935.848
0.000217	8.684287	3.342143405	524531.7056	6.684287	8.684287	9213.1295
0.000211	8.487918	3.243958954	514891.2198	6.487918	8.487918	9491.982
0.000205	8.301744	3.150872116	505751.2559	6.301744	8.301744	9772.4055
0.000199	8.125	3.0625	497074.2188	6.125	8.125	10054.4

Table4: Stress values in nozzle w.r.t variation in geometric parameters of nozzles

d/D	h/H	d/h	Max Principal Stress inner surface N/m ²	Max Principal Stress outer surface N/m ²
0.058	0.2	29.00	1523599.138	2277.95
0.0592	0.32	18.50	1009075.591	3720.128
0.0594	0.34	17.47	958694.2711	3965.9895
0.0596	0.36	16.56	913927.1999	4213.422
0.0598	0.38	15.74	873887.7618	4462.4255
0.06	0.4	15.00	837866.6667	4713
0.0602	0.42	14.33	805289.7287	4965.1455
0.0604	0.44	13.73	775687.1613	5218.862
0.0606	0.46	13.17	748670.8818	5474.1495
0.0608	0.48	12.67	723917.489	5731.008
0.061	0.5	12.20	701155.3279	5989.4375
0.0612	0.52	11.77	680154.5375	6249.438
0.0614	0.54	11.37	660719.3117	6511.0095
0.0616	0.56	11.00	642681.8182	6774.152
0.0618	0.58	10.66	625897.3747	7038.8655
0.062	0.6	10.33	610240.5914	7305.15
0.0622	0.62	10.03	595602.2586	7573.0055
0.0624	0.64	9.75	581886.8189	7842.432
0.0626	0.66	9.48	569010.2987	8113.4295
0.0628	0.68	9.24	556898.6043	8385.998
0.063	0.7	9.00	545486.1111	8660.1375
0.0632	0.72	8.78	534714.4866	8935.848
0.0634	0.74	8.57	524531.7056	9213.1295

0.0636	0.76	8.37	514891.2198	9491.982
0.0638	0.78	8.18	505751.2559	9772.4055
0.064	0.8	8.00	497074.2188	10054.4

Table5: Stress Concentration Factor variation with nozzle geometries

Nozzle Radius (r mm)	Nozzle wall thickness (h mm)	Nozzle angle α	SCF	Nozzle Radius (r mm)	Nozzle wall thickness (h mm)	Nozzle angle α	SCF
75.0	5.0	0	2.917342	83.0	8.2	48	4.704606
75.5	5.2	3	3.077085	83.5	8.4	51	4.859407
76.0	5.4	6	3.210643	84.0	8.6	54	5.035429
76.5	5.6	9	3.329267	84.5	8.8	57	5.239175
77.0	5.8	12	3.438155	85.0	9.0	60	5.479768
77.5	6.0	15	3.540437	85.5	9.2	63	5.770493
78.0	6.2	18	3.638306	86.0	9.4	66	6.13161
78.5	6.4	21	3.733471	86.5	9.6	69	6.595788
79.0	6.6	24	3.827386	87.0	9.8	72	7.219692
79.5	6.8	27	3.921381	87.5	10.0	75	8.111814
80.0	7.0	30	4.016748	88.0	10.2	78	9.512003
80.5	7.2	33	4.11482	88.5	10.4	81	12.08978
81.0	7.4	36	4.217036	89.0	10.6	84	18.83208
81.5	7.6	39	4.325015	89.5	10.8	87	18.83208
82.0	7.8	42	4.440652	90.0	11.0	90	18.83208
82.5	8.0	45	4.566235	90.0	11.0	90	18.83208

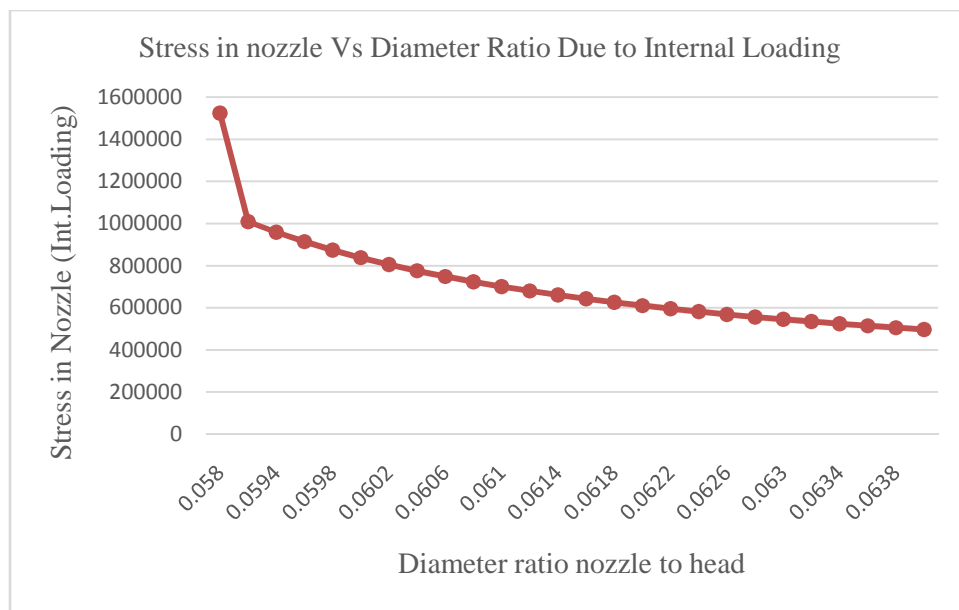


Fig11: Stress in nozzle Vs Diameter Ratio Due to Internal Loading

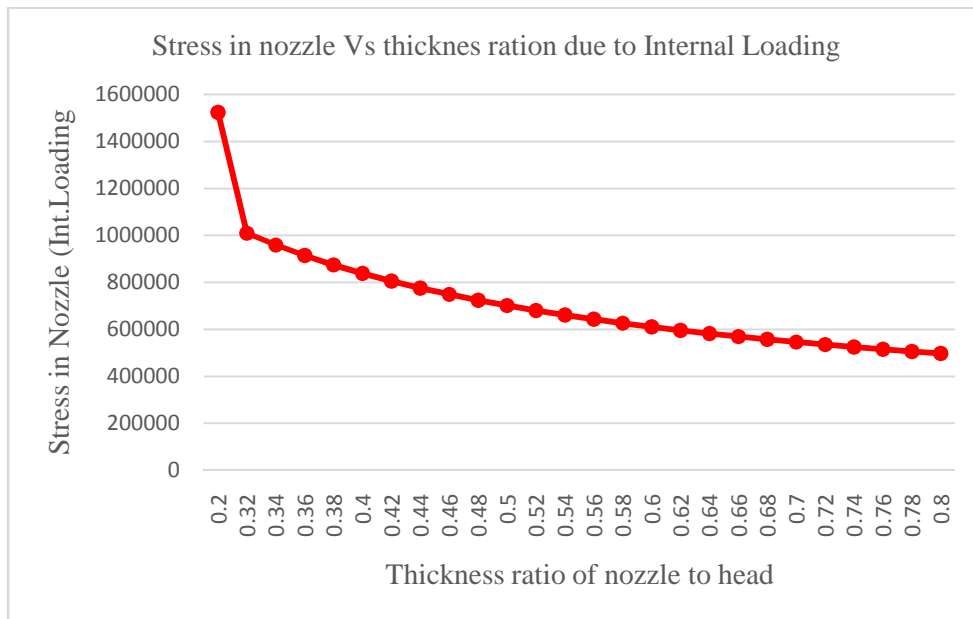


Fig12: Stress in nozzle Vs thickness ratio due to Internal Loading

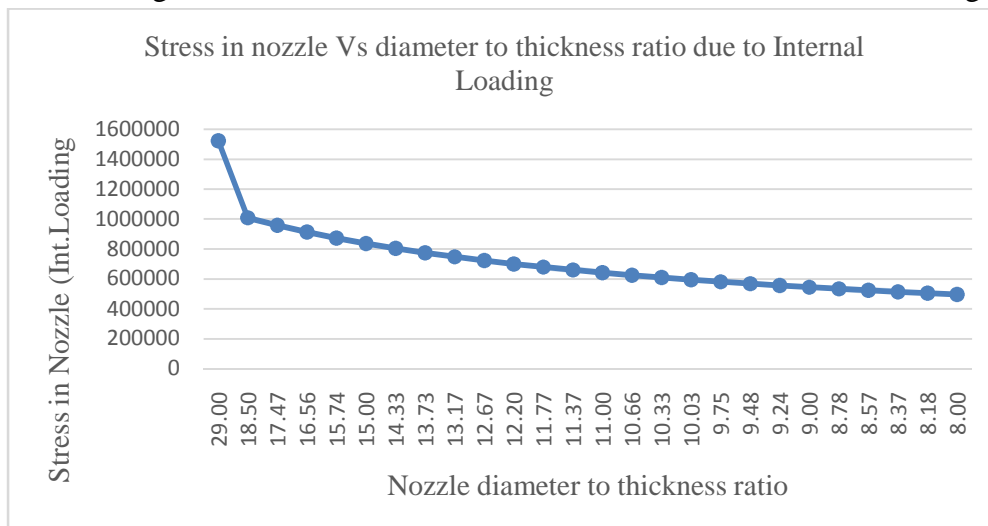


Fig13: Stress in nozzle Vs diameter to thickness ratio due to Internal Loading

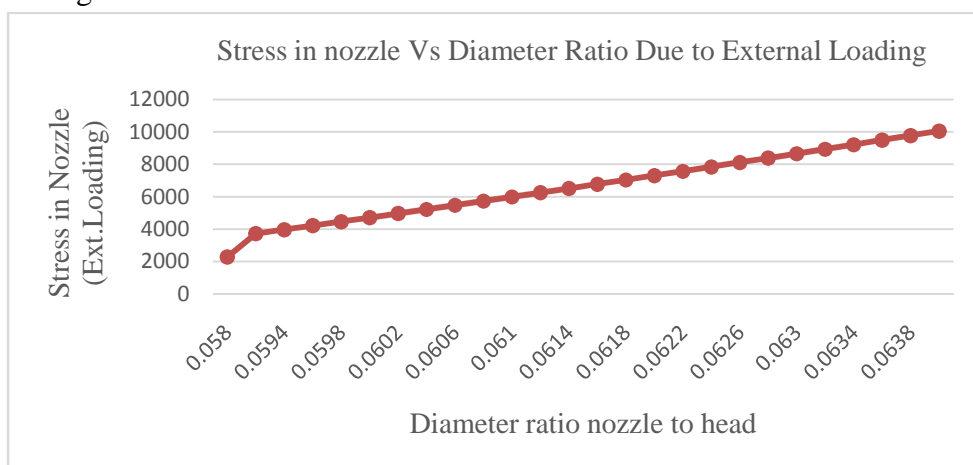


Fig14: Stress in nozzle Vs Diameter Ratio Due to External Loading

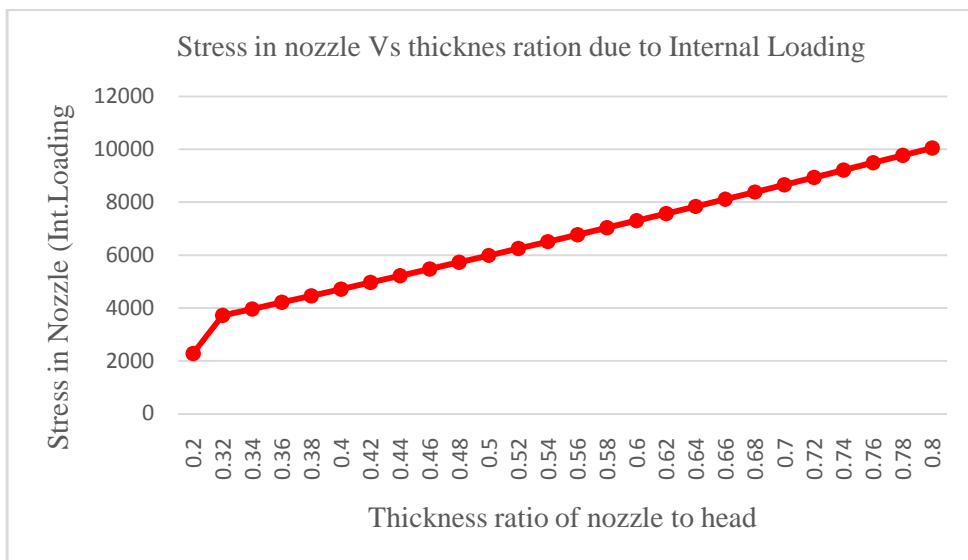


Fig15Stress in nozzle Vs thickness ration due to Internal Loading

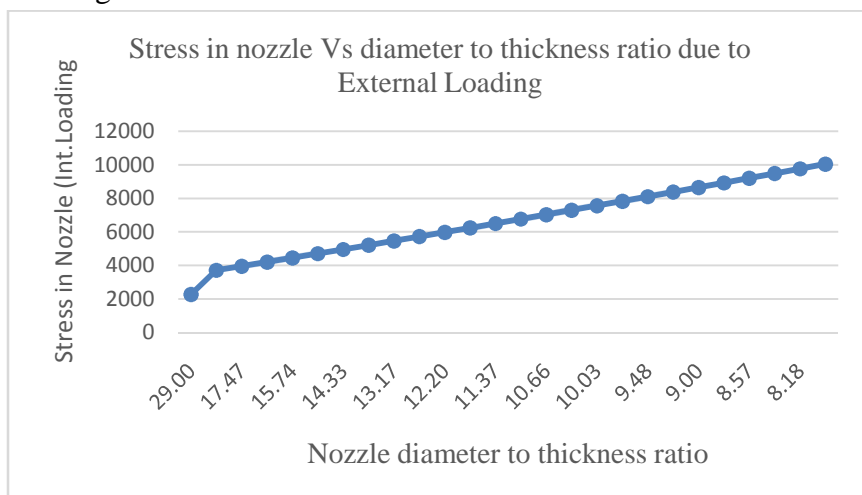


Fig16;Stress in nozzle Vs diameter to thickness ratio due to External Loading

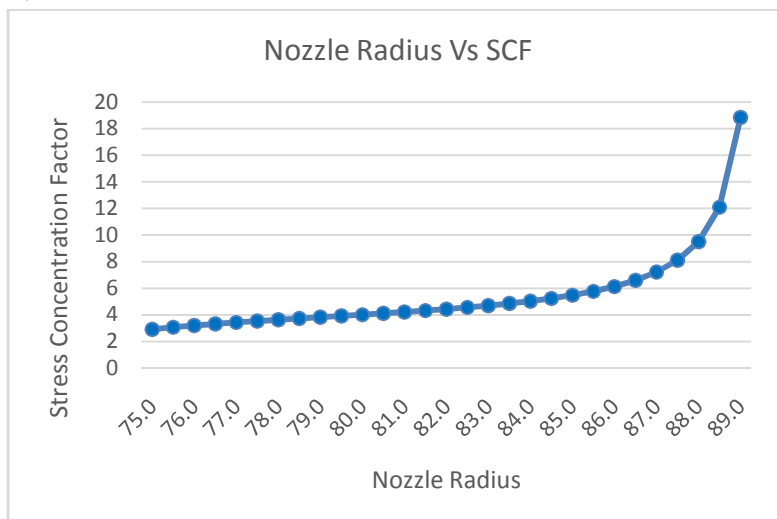


Fig17;Nozzle Radius Vs Stress Concentration Factor

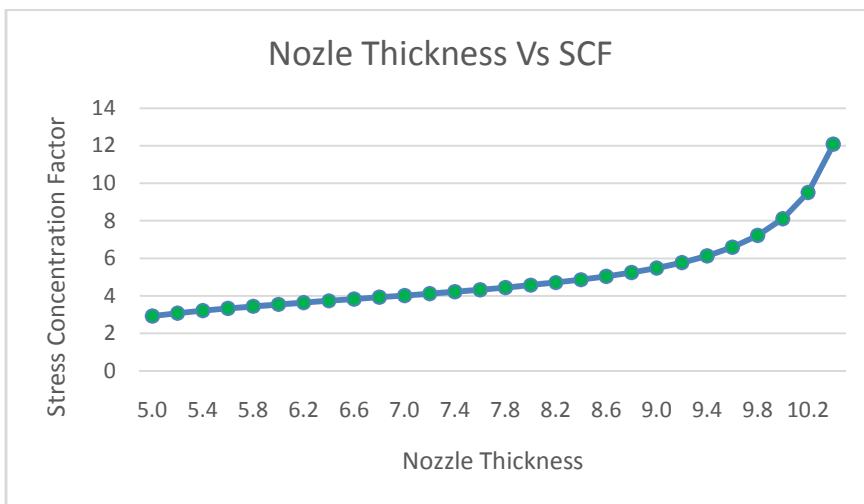


Fig18;NozzleThickness Vs Stress Concentration Factor

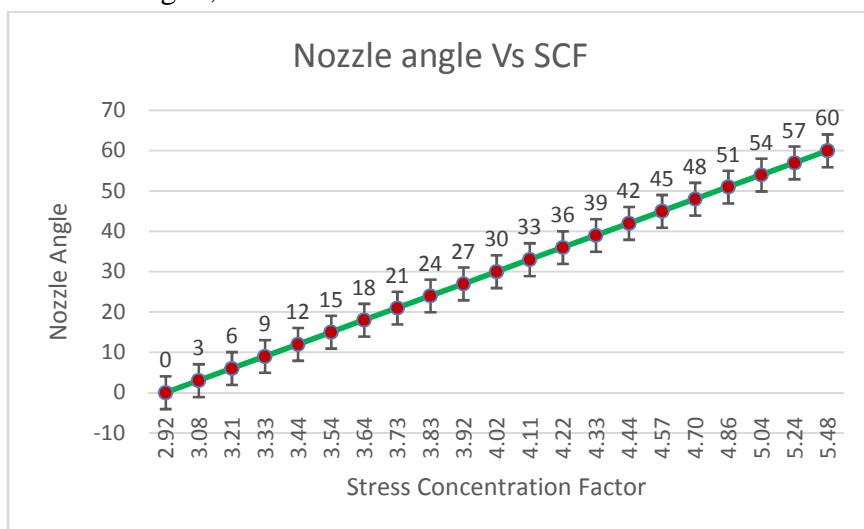


Fig19;NozzleAngle Vs Stress Concentration Factor

In this present research work a pressure vessel having mean diameter of 2500mm and of shell thickness 25mm is considered and the shell dimensions are kept constant. To the vessel shell a nozzle is connected along radial direction. The nozzle dimensions initially considered are, nozzle mean diameter 150mm and thickness as 5mm. The diameter varied from 150mm to 180mm. The thickness varied from 5mm to 25mm. The non-radial nozzle angles considered from 0° to 60°. The shell as well as nozzle are subjected to internal and external loadings. The internal pressure considered is 2Mpa and the external loading due to wind and other external piping is 0.1Mpa. Table3 depicts the stress values in nozzles due to internal and external loading. Table4 depicts stress values in nozzle with respect to variation in geometric parameters of nozzles and Table5 depicts the stressconcentration factor variation with nozzle geometries. The analytical method is used for determining the circumferential, radial and tangential stresses when the shell and nozzle are subjected to external and internal loadings. The stress concentration factors are calculated using the equation developed by Duan-Shou Xie and Yong-Guo Lu since it gives the better results compared with other methods. The stress values are calculated based on the general equations for cylinders and pressure vessels. Theory of shells and the principles developed bySkopinsky and Berkov are utilized in this research. The influence of non-dimensional parameters such as d/D, d/h and h/H over the stresses in nozzles are evaluated here. All the stress results and the stress concentration factor results

are shown in the form of graphs (Fig 11 to Fig.19). The stress concentration factor due to variation in thickness and radius of nozzle varies exponentially (Fig.17 and Fig 18). The stress concentration factor varies linearly with increase in angle of nozzle. Therefore, it is concluded that the nozzle angle is a critical parameter for the stress concentration factor when the pressure vessel is subjected to internal and external loadings. The results are verified with the previous researcher works. In some of the previous research work the solution for stresses and stress concentration factors for radial and non-radial nozzles subjected to internal and external loadings were carried out by finite element method and experimental methods. Also, the parametric study for non-dimensional parameters were carried out by few researchers. Our stress results, stress concentration factor results and the non-dimensional parameters results and the graphs are in good agreement with the previous research work[11][12][13][17].

Conclusions:

The longitudinal, circumferential and radial stresses in the shells and the radial and non-radial nozzle connected over the shell are estimated for internal and external loading. Also, the principal stresses at internal and external surfaces of nozzles due to internal and external loading are evaluated. (Table3). The principal stress values for the radial nozzle at mean diameter 150mm to 180mm due to internal loading (2Mpa) and external loading (0.1Mpa) are 1523599.138N/m² to 497074.2188 N/m² over internal surface of nozzle and 2277.95N/m² to 10054.4N/m² over external surface of nozzle respectively. The non-dimensional parameter values for d/D, d/h and h/H varies from 0.058 to 0.064, 0.2 to 0.8, 29.00 to 8.00 respectively. The principal stress values due to these non-dimensional parameters varies from 1523599.138 to 10054.4 N/m² over the inner and outer surface of radial nozzle respectively. The stress concentration factor for non-radial nozzle due to variation in angle of nozzle with respect to shell axis from 0⁰ to 60⁰ are 4.704606 to 18.83208 respectively. All the stress results and the stress concentration factor results are shown in the form of graphs (Fig 11 to Fig.19). From the Fig 11 to Fig 13, the graphs of non-dimensional parameters d/D, d/h and h/H vs Principal stress at inner surface of nozzles decreases as the non-dimensional parameters increases. Also, from the Fig 14 to Fig 16, the graphs of non-dimensional parameters d/D, d/h and h/H vs Principal stress at outer surface of nozzles increases as the non-dimensional parameters decreases.

Reference:

1. V. N. Skopinsky, "Stresses in ellipsoidal pressure vessel heads with noncentral nozzle," Nucl. Eng. Des., vol. 198, no. 3, pp. 317–323, 2000, doi: 10.1016/S0029-5493(99)00342-8.
2. H. A. Kasim and I. W. Kuntjoro, "Stress analysis of radial and non-radial nozzle connections in ellipsoidal head pressure vessel," *J. Mech. Eng.*, vol. 10, no. 1, pp. 67–83, 2013.
3. K. Magnucki, W. Szyc, and J. Lewiński, "Minimization of stress concentration factor in cylindrical pressure vessels with ellipsoidal heads," *Int. J. Press. Vessel. Pip.*, vol. 79, no. 12, pp. 841–846, 2002, doi: 10.1016/S0308-0161(02)00101-1.
4. Y. J. Chao and M. A. Sutton, "Stress analysis of ellipsoidal shell with radial nozzle," *Int. J. Press. Vessel. Pip.*, vol. 21, no. 2, pp. 89–108, 1985, doi: 10.1016/0308-0161(85)90042-0.
5. Y. J. Chao, B. C. Wu, and M. A. Sutton, "Radial flexibility of welded-pad reinforced nozzles in ellipsoidal pressure vessel heads," *Int. J. Press. Vessel. Pip.*, vol. 24, no. 3, pp. 189–207, 1986, doi: 10.1016/0308-0161(86)90122-5.
6. Y. J. Chao & M. A. Sutton "Stress Concentration Factors for Nozzles in Ellipsoidal Pressure Vessel Heads Due to Thrust Loads" *Int. J. Pres. Ves. & Piping* 19 (1985) 69-81.
7. Y. J. Chao & M. A. Sutton "Radial Flexibility Factors of Nozzles in Pressure Vessel Heads" *Journal of Strain Analysis* Vol 20 No. 2 1985.
8. Murat Bozkurt, David Nash, Dr. Asarf Uzzaman, "Investigation of the Stresses and Interaction Effects of Nozzle-Cylinder Intersections When Subject to Multiple External Loads" *Proceedings of the ASME*

- 2019, Pressure Vessels & Piping Conference PVP2019 July 14-19, 2019, San Antonio, TX, USA. "PVP2019-93306," pp. 1–9, 2019.
9. V. N. Skopinsky and A. B. Smetankin, "Parametric study of reinforcement of pressure vessel head with offset nozzle," *Int. J. Press. Vessel. Pip.*, vol. 80, no. 5, pp. 333–343, 2003, doi: 10.1016/S0308-0161(02)00138-2.
 10. C. Tangbanjongkij, S. Chucheepsakul, and W. Jiammeepreecha, "Large displacement analysis of ellipsoidal pressure vessel heads using the fundamental of differential geometry," *Int. J. Press. Vessel. Pip.*, vol. 172, no. August 2018, pp. 337–347, 2019, doi: 10.1016/j.ijpvp.2019.04.001.
 11. H. Abu Kasim and W. Kuntjoro, "Parametric study of nozzle connections in ellipsoidal head pressure vessel," *Appl. Mech. Materials.*, vol. 393, pp. 360–365, 2013, doi: 10.4028/www.scientific.net/AMM.393.360.
 12. C. R. Steele and M. L. Steele, "Stress analysis of nozzles in cylindrical vessels with external load," *J. Press. Vessel Technol. Trans. ASME*, vol. 105, no. 3, pp. 191–200, 1983, doi: 10.1115/1.3264264.
 13. V. N. Skopinsky, N. A. Berkov, and A. B. Smetankin, "Plastic limit load of ellipsoidal pressure vessel head with nozzle under internal pressure loading," *IJAME*, vol. 18, no. 4, pp. 1263–1274, 2013, doi: 10.2478/ijame-2013-0077.
 14. M. D. Xue, D. F. Li, and K. C. Hwang, "Theoretical stress analysis of intersecting cylindrical shells subjected to external loads transmitted through branch pipes," *Int. Journal of Solids and Structures*, vol. 42, no. 11–12, pp. 3299–3319, 2005, doi: 10.1016/j.ijsolstr.2004.10.016.
 15. V. N. Skopinskii, N. A. Berkov, and N. A. Stolyarova, "Elasto-Plastic Deformation of a Pressure Vessel with a Nonradial Branch Pipe and Determination of the Limit Load," *Journal of Machinery Manufacture and Reliability*, vol. 47, no. 6, pp. 507–515, 2018, doi: 10.3103/S1052618818060109.
 16. U. Rana, G. V Patel and M. Makwana, "Design & Finite Element Analysis of the Nozzles of Air-Surged Vessels," *Proceedings of RK university's first International Conference on Research and Entrepreneurship*, January, 2016. Page -1628-1634
 17. V. N. Skopinsky and A. B. Smetankin, "Modelling and Stress Analysis of Nozzle Connections in Ellipsoidal Heads of Pressure Vessels Under External Loading," *Int. Journal. Applied. Mechanics and Engineering*, vol. 11, no. 4, pp. 965–979, 2006.
 18. V. Skopinsky and N. Berkov, "Defining the Plastic Limit Moment for Shell Intersections Based on a New Criterion," *J. Eng. Mech.*, vol. 140, no. 8, 2014, doi: 10.1061/(asce)em.1943-7889.0000766.
 19. M. Bozkurt, D. Nash, and A. Uzzaman, "Effect of the internal pressure and external loads on nozzles in cylindrical vessel," *IOP Conf. Ser. Mater. Sci. Eng.*, vol. 938, no. 1, 2020, doi: 10.1088/1757-899X/938/1/012007.
 20. G. N. Brooks, "A parameter study of rigid lateral nozzles in cylindrical shells," *Int. J. Press. Vessel. Pip.*, vol. 48, no. 1, pp. 65–78, 1991, doi: 10.1016/0308-0161(91)90058-A.
 21. M. D. Xue, D. F. Li, and K. C. Hwang, "Analytical solution of two intersecting cylindrical shells subjected to transverse moment on nozzle," *Int. J. Solids Struct.*, vol. 41, no. 24–25, pp. 6949–6962, 2004, doi: 10.1016/j.ijsolstr.2004.05.057.
 22. M. De Xue, Q. H. Du, D. F. Li, and K. C. Hwang, "Theoretical stress analysis of intersecting cylindrical shells subjected to external forces on nozzle," *J. Press. Vessel Technol. Trans. ASME*, vol. 128, no. 1, pp. 71–83, 2006, doi: 10.1115/1.2138065.
 23. M. De Xue, Q. H. Du, K. C. Hwang, and Z. H. Xiang, "An analytical method for cylindrical shells with nozzles due to internal pressure and external loads-part-I: Theoretical foundation," *J. Press. Vessel Technol. Trans. ASME*, vol. 132, no. 3, pp. 0312061–0312069, 2010, doi: 10.1115/1.4001199
 24. E. O. Jones, "The effects of external pressure on thin-shell pressure vessel heads," *J. Manuf. Sci. Eng. Trans. ASME*, vol. 84, no. 2, pp. 205–216, 1962, doi: 10.1115/1.3667455.
 25. Z. F. Sang, L. P. Xue, Y. J. Lin, and G. E. O. Widera, "Limit and burst pressures for a cylindrical shell intersection with intermediate diameter ratio," *Int. J. Press. Vessel. Pip.*, vol. 79, no. 5, pp. 341–349, 2002, doi: 10.1016/S0308-0161(02)00028-5.
 26. Z. F. Sang, Y. J. Lin, L. P. Xue, and G. E. O. Widera, "Limit and burst pressures for a cylindrical vessel with a 30 deg - Lateral ($d/D \geq 0.5$)," *J. Press. Vessel Technol. Trans. ASME*, vol. 127, no. 1, pp. 61–69, 2005, doi: 10.1115/1.1845477.
 27. V. N. Skopinsky, "Numerical stress analysis of intersecting cylindrical shells," *J. Press. Vessel Technol. Trans. ASME*, vol. 115, no. 3, pp. 275–282, 1993, doi: 10.1115/1.2929528

28. V. N. Skopinsky and N. A. Berkov, "Stress analysis of ellipsoidal shell with nozzle under internal pressure loading," *J. Press. Vessel Technol. Trans. ASME*, vol. 116, no. 4, pp. 431–436, 1994, doi: 10.1115/1.2929612
29. V. N. Skopinsky, "Stress analysis of nonradial cylindrical shell intersections subjected to external loading," *Int. J. Press. Vessel. Pip.*, vol. 67, no. 2, pp. 145–153, 1996, doi: 10.1016/0308-0161(95)00009-7.
30. V. N. Skopinsky, "Comparative study of reinforced nozzle connections," *Nucl. Eng. Des.*, vol. 180, no. 2, pp. 175–179, 1998, doi: 10.1016/s0029-5493(97)00311-7.
31. V. N. Skopinsky, N. A. Berkov, and R. A. Vogov, "Plastic limit loads for cylindrical shell intersections under combined loading," *Int. J. Press. Vessel. Pip.*, vol. 126, pp. 8–16, 2015, doi: 10.1016/j.ijpvp.2014.12.003.
32. H. De Su, J. B. Li, and H. B. Li, "Stress and fatigue analysis of elliptical head with multi-opening in thermal environment," *Adv. Mater. Res.*, vol. 1046, pp. 161–164, 2014, doi: 10.4028/www.scientific.net/AMR.1046.161.
33. D. G. Moffat, "Nozzles in pressure vessels: Stress reduction by elliptical shaping," *Int. J. Press. Vessel. Pip.*, vol. 24, no. 3, pp. 239–250, 1986, doi: 10.1016/0308-0161(86)90124-9.
34. C. J. Dekker and H. J. Bos, "Nozzles - On external loads and internal pressure," *Int. J. Press. Vessel. Pip.*, vol. 72, no.1, pp. 1–18, 1997, doi:10.1016/s0308-0161(97)00014-8.
35. J. Fang, Q. H. Tang, and Z. F. Sang, "A comparative study of usefulness for pad reinforcement in cylindrical vessels under external load on nozzle," *Int. J. Press. Vessel. Pip.*, vol. 86, no. 4, pp. 273–279, 2009, doi: 10.1016/j.ijpvp.2008.09.010.
36. J. Lewiński, "Equivalent stress in a pressure vessel head with a nozzle," *J. Theor. Appl. Mech.*, vol. 52, no. 4, pp. 1007–1018, 2014, doi: 10.15632/jtam-pl.52.4.1007

A ROLE OF PRINTING PRESS TOWARDS DEVELOPING OF BRETHREN MOVEMENT IN KARNATAKA

By

Anand Jonathan Kanchan

Research Scholar

Department of History, University College Mangalore, Hampankatta Mangalore

Johann Gutenberg's invention of the printing machine in the fourteenth century had a profound effect on the world as it was at the time. It was one of the pivotal moments in the scientific revolution and revolutionised the society of the day. It also supported social movements like the Renaissance. A significant impact was also felt on the religious debate of the period, from bolstering the Church's authority to setting the foundation for the Protestant Movement. The fact that Christianity already played a major role in mediaeval Europe and the entire paradigm through a number of changes when the printing press was invented is perhaps one of the main reasons why the printing press had such a tremendous impact on Christianity. The written word had greatly influenced the pre-existing pattern in mediaeval Europe, where the idea of religion was tightly correlated with royal authority.ⁱ

In the history of India printing press played important role. It is a tool for the mass distribution of systemized printed matters. But it was mostly used Christian Missionaries to spread Christianity through to Christian literature.

Christian literature includes all books, tracts, and magazines, published in English or in the vernacular languages, with the purpose of expounding the teaching of Christianity, illustrating that teaching by biography, history, or story and applying it to home life, to social life, and to social problems such as caste. Christian literature also includes recreative and instructive publications inspired' by or in harmony with Christian ideals, and studies of non-Christian religions, systems of thought and sacred books for missionary purposes.ⁱⁱ

Three "Mission Presses" were used by the Brethren missionaries, however not all of the Christian literature they published was printed by these specific Presses. While Handley Bird continues to print both in the vernaculars and English in huge quantities in Bombay, the workers in the Bihar District have been able to produce large volumes of tracts specifically for distribution among Bengalis and Santali's. The idea behind dividing into three Press plants was to make the language more approachable. There are two smaller Press plants and one larger one.

First, this is looked for by Mr. E. C. Adams, located in the Godavari District. The only thing printed in Telugu using a platen machine is Telugu. The machine has the corresponding supply of types and equipment. Despite the limited equipment, 220,000 copies of periodicals of various sizes are produced annually on average. The primary products are tracts and booklets; larger works are not currently being attempted.

The Travancore District is home to the second small plant. It was previously in Mr. A. Souter's care, and it is currently in Mr. Noel's care. After a recent restart, it is anticipated that eventually this factory will be able to completely take care of the Malayalam literature. Once more, the factory is a platen machine with the required tools. There are printed tracts, booklets, and even

some larger-sized books. Because many classes in Travancore have relatively high literacy rates, the scope is very broad and the need for reading material is nearly insatiable.

The largest of the three plants is located in Bangalore, and it represents a clear and somewhat more ambitious attempt to print gospels, the latter of which is specifically Kannada, as well as magazines and books with a longer shelf life and slower sales in addition to the ephemeral tracts and booklets that are constantly in demand.

There are four printers in this area, the largest of which can print a sheet up to 35 by 22 inches in size. All use the neighbourhood's affordable electric power to operate. Along with other accessories like a power guillotine and a wire stitcher, there is a Linotype machine for typesetting in English. Hand labour is used to fold books and stitch them. The most often used languages are English, Tamil, Kanarese, and Urdu, with Telugu and Garo also frequently used, but to a lesser extent. Scripture passages in Malayalam are printed using stereotypes a good lot of the time. There are approximately 30 men and boys who are regularly working, and the monthly output is about \$245. The volume of Christian literature produced for this number is significantly higher than it would be in the Homelands, which is somewhat misleading to an English printer who must take into account the reduced wages in India. The Press in Bangalore produced and dispersed approximately 1.2 million copies of publications in various sizes during the year 1936. After all of that has been said, it is important to remember that regardless of how eager a missionary or group of missionaries may be to produce such literature, it is common knowledge to any missionary author that there are two "languages" in each vernacular. Although a "Mission Press" prints the tracts, the practical issue of cost cannot be disregarded. It must be paid for somehow, someday, and by someone.ⁱⁱⁱ

Mr. H. Y. Pickering Editor of "The Witness" An Unfettered Monthly Journal wrote a note under main title "The Editor's Special Charge" and subtitle "The Greatest Need of India Today". He writes "Some four years ago, owing to the difficulty of getting Magazines and other work from the local presses in proper time, and with a view of economising and increasing output, a Printing Press for India was set a going through the generosity of many friends. The plant was taken charge of by the brothers Alfred McDonald Redwood and Walter Redwood, in Bangalore, the whole being under the charge and supervision of a Council of Missionary and other Elder Brethren, so that it might be representative and permanent. Printing is done by the natives in English and three or four native languages. The work has so developed, and the demand so increases, the additions to plant, costing about £400 have been made, after consulting with brethren in India and at home. It is felt that never before was India in such need of Gospel and Truth literature as today therefore the work must "Go Forward."^{iv}

Mr. H. Y. Pickering wrote a note under the title "The Present Need of India" He writes The Indian Mission Press at Bangalore has been enlarged to meet the demand and increase the scope of circulating the Glad Tidings to India's millions.^v

A book store was established in Bangalore's Fraser Town in 1926 by Mr. Alfred MacDonald Redwood and Mr. Walter MacDonald Redwood Brethren missionaries who were keen on spreading Christian literature. Later, this moved to 263 Cavalry Road, and it was from there that literature was sent to many different countries. After purchasing a printing press, a successful business was created.

In 1936 about 1,250,000 copies of various sized publications were produced at the press and distributed throughout India. In 1938 it could boast thirty employees and printed in no less than six languages on four machines, all electrically driven. The Brethren missionaries in Mysore State now known as Karnataka were then publishing two English magazines from the press they are 'The

Indian Christian’ and **"Satshastrapradipika"** in Marathi edited by Mr. William. Irvine of Belagavi also known as Belgaum and **‘The Bible Student’** edited by Mr. Alfred McDonald Redwood and two magazines , **‘Kavalugaranu’** and **‘Bala Mitra’** edited by Mr. Ronald. H. C. Hill and Mr. James Stewart respectively. In 1934 the Brethren Mission published a Kanarese Hymn Book. **“Kavalagaranu”** has been launched and is still feeling its way into a wider ministry: the Christian adult and the child both being catered for, while a certain section is given up to the presentation of the Gospel to the non-Christian. **“Bala Mitra”** is definitely for young people and finds its way into more than two hundred Indian Schools throughout the Mysore State now known as Karnataka, and may well show the way to a form of ministry which would surely be very fruitful throughout the land. A far more aggressive and robust ministry could be rendered by magazines in the various vernaculars, but the real difficulty at the bottom of the whole question is that of finance.^{vi}

The Press in Bangalore has ventured to publish several books in English and these have had a wide ministry here and in other lands. Mention might be made of **“The First Epistle of John”** and **“The Epistle to the Romans”** by W.E. Vine, **“Studies in Bible Doctrine”** by William. Hoste, **“Suggestive Studies in Genesis”** by H. E. Marsom, **“The Minor Prophets”** by Robert Lee; while the book **“The Spirit-Led Life”** by George Goodman has been published in a special cheap Indian edition and has fulfilled a great ministry among Indian Christians engaged directly or indirectly in some form of Christian service. **“Heresies Exposed”** compiled by Mr. William Carleton Irvine has had a remarkable career, thousands of copies having been scattered not only in the East but throughout the English-speaking world. The Seventh Edition of the remarkable book giving a brief examination of Heresies and False Teachings of to-day: Annihilation, Conditional Immortality, British Israelism, Christian Science, Cooneyism, Freemasonry, Russellism, Mormonism, 7th Day Adventists, Spiritism, Tongues, etc. Lesser sized publications such as **“The Life of Christ,”** practically all in the words of Scripture with a few explanatory notes, and **“The Life of Paul,”** have been published in Tamil; about 20,000 of the former and 10,000 of the latter have found, or are in process of finding their way, into Indian homes, and, we trust, into Indian hearts. Also of interest is a **“Catechism”** book written by Mr. C. F. Hogg of London which has had a wide and acceptable ministry in China. It has been translated into Tamil, Indian mission conditions is aware of the 'hardness' of the Marathi-speaking area, yet remarkable has been the demand for Christian literature. Brethren Mission has been able to publish an Annotated Gospel of John in Marathi, its second edition of 5000 copies also sold. The well-known booklet **“The Reason Why”** has been translated and 25,000 copies published, while in the 1937 it promised to break all records of output of tracts, 100,000 being printed in the first seven months, the series has 29 titles.^{vii}

Mr. William Carleton Irvine from Belgaum writes letter to the H.Y. Pickering Editor of **“The Witness”** An Unfettered Monthly Journal He writes: **“I am greatly encouraged in literary work. It is a joy to have this far-flung ministry.”**^{viii}

A. C. Rose from Madras, India One of the Englishmen who have gone forth to that land to help in the development of the Railway System. He takes a deep interest in the Indian Mission Press and Mission work in India great country.

The Witness An Unfettered Monthly Journal gives information that Mr. Walter MacDonald Redwood from Bangalore wrote that Printing Press work is slowly increasing and proving of great value. And it also gives information that Mr James Stewart from Bannur sends accounts of 2 months tour being undertaken by a party of about 7, including a colporteur of the Scottish Bible Society, with his load of 1000 books. Day by day hundreds listen attentively to the Gospel, and a steady

stream of Gospels and booklets keeps flowing into hundreds of villages where the missionary has not yet been.^{ix}

Mr James Stewart Brethren Missionary and Correspondent of The Believer's Magazine He wrote another article under title Mysore State, S, India, He writes "When we came to South India in the year 1908, it was estimated that only 5% of the population could read, and there were only two hundred low-caste schools in the State. In those early days we travelled by horse and trap and lived mostly in tents, seeking to reach the people in their villages with the Gospel, but for the first ten years, owing to illiteracy, our sales for Gospels and Testaments were very poor. In 1914 we published "Bala Mitra" (means The Children's Friend), the first illustrated Kannada, and I continued as Editor and Publisher for 37 years. Missionaries subscribed for their own requirements of the paper, but 10 free copies were sent in each parcel ordered by about 200 Primary schools. From 1918 when literacy was estimated at 10%, we worked out from Bannur with the first Bible Van to operate on Mysore roads. Literature was produced in five different languages, Kannada, Malayalam, Telugu, Tamil, and Hindi, and was distributed freely after preaching the Gospel. About that time our yearly sales were a little over 5,000 Gospels, a few New Testaments, and fewer Bibles. It is now reckoned that at least 25% of the population can read, and in recent times we have spent nothing less than £100 yearly on literature for free distribution. At the low rates for printing in this land, compared with other countries, this is no small distribution. The Lord has risen up educated native brethren well able to write gospel tracts and leaflets which are distributed in hundreds of thousands at festivals, etc., and these are now found in all the villages of the Mysore State. The Scripture Literature Press is now entirely in the hands of our beloved native brethren. Another literary effort which has proved most fruitful arose out of one of the Annual Readings with these educated native brethren. These times of fellowship around the Word of God took place near the time of the Annual Mysore Festival, at which these devoted brethren gave help in the preaching and distribution of the Word. We were studying the Ephesian epistle together, and all felt burdened about the need for books calculated to build up and edify the native Christians. Amongst these brethren were some highly educated believers who undertook translation work into the five main dialects, Kannada, Telugu, Tamil, Malayalam and Hindi. The first book to be translated and spread all over South India was Franklin Ferguson's work entitled "The Church of God." Others followed, being translations from the pen of such teachers as John Ritchie, J.R. Caldwell and Oswald Smith. When the great religious amalgamation now known as the Church of South India took place in 1949 there was much searching of heart with many true Christians in the former denominations, and the books mentioned were greatly used by the Spirit of God, especially in the Telugu field, to lead many into the path of separation from the world and formal religion. Bible teachers made use of these books in Bible schools, evangelists sold them at cost price, and I count it an honour to have been entrusted by God to send forth some 52,000 volumes in association with beloved native brethren who helped in the translation and correcting of proofs. Thus the work of God and assembly testimony has been strengthened and established.

Special mention must be made of the wonderful work of the Scripture Gift Mission. In my long pilgrimage, the S.G.M. has supplied me with Scripture booklets in ten different languages at the merest fraction of the cost of production. No less than 80,000 of these Gospel booklets have been handled annually, and the kind invitation of these good friends is always, "Be sure and come back again." Their "work of faith and labour of love" will have an abundant reward. Through the wondrous grace of God we know something of what it is to "cast thy bread upon the waters and finding it after many days". To Him is all the glory."^x

Mr James Stewart Brethren Missionary and Correspondent of The Believer's Magazine He wrote an article under title News from other lands. "He writes In Mysore brother S. Satyadas, another ex-High School Master is translating "Prophecy-What lies ahead" into Canarese (Kannada). He also takes over my Monthly Paper in Canarese when I go on furlough."^{xi}

Mr Walter Redwood from Bangalore wrote a letter to the Franklin Ferguson Editor of The Treasury. He writes "The printing press is steadily progressing and I suppose we are putting through

the press twice as much as this time last year. We have been able to print as much as 79,500 booklets and over 10,000 pamphlets and tracts in the first four months of this year, for which we are profoundly thankful, for every whit of it is precious seed and all of it has been sown.^{xii}

The Witness An Unfettered Monthly Journal gives information under subtitle “Indian Mission Press” Mr W. S. Reddell, on his way home to New Zealand, paid a visit to several Mission Stations in India and speaks very highly of the work carried on by the brothers Alfred McDonald Redwood and Walter Redwood at the Mission Press at Bangalore. They have recently been compelled to add more machinery to keep up with the demand for magazines and other literature in several vernaculars and in English. About £400 is required to meet the expenses of this addition. We feel sure if Assemblies or the Lord’s Stewards realised the value of the increased circulation of such sterling literature in India at the present time.^{xiii}

The Witness An Monthly Journal gives information that G. J. Byrnell, late secretary of the Soldiers ‘Christian Association, has returned from a tour in India. He speaks well of the work of the Brothers Redwood, and their good work with the Printing Press, with Mrs. Redwood Senior, hale and active, and a few others.^{xiv}

The Witness A Monthly Journal of mentions that “Three years ago through the kindness of many Christian friends is supplying funds, a Mission Press was started in Bangalore under supervision of Alfred Macdonald Redwood, A.C Rose a business man and other will know workers. The work has so developed that they found the second- hand wharfedale Printing Machine with which they began inadequate, and have installed a new and greatly improved machine. The printing of books, tracts, and magazines various dialects, and other things, keep the native staff busy and enables the trustees accomplish much more than could ever have been done without the press. The samples of work sent home are very creditable and very much cheaper than could be done in Britain.

The Third Annual Report states that during the year they printed 2300 books, 163,440 booklets, 44,200 pamphlets and tracts, a large number of magazines and other matters. They are always in need of type in Kanarese and Tamil dialects and paper in large quantities.”^{xv}

The press was sold in 1939 prior to the departure to England of both the Redwood brothers and their families. 7000 Rupees of the proceeds was given to the given to the Kanarese Workers’ Conference for the establishment of another press which was begun almost immediately with Mr. Rowland Hill responsible for its running. In 1964 ‘The Scripture Literature Press’ was moved from Bengaluru to Malavalli where it has continued to Produce Christian literature both in English and Kannada. During 1968 over one million pieces of Christian literature rolled off the presses and in 1969 twelve new publications in Kanarese(Kannada) produced.^{xvi}

Reference

1. Vejas Liulevicius , The social impact of the Printing Press ,University of Tennessee,2020.
2. A.C. Clayton, Christian Literature in India and Ceylon, The Christian Literature society for India, Madras, 1920.
3. William Carleton Irvine, William Redwood, A.C Rose, W. Wilcox, Indian Realities, The Scripture Literature Press, Bangalore.
4. H. Y. Pickering, The Witness An Unfettered Monthly Journal, Pickering & Inglis Printers And Publishers of Christian Literature, 14 Paternoster Row London, EX. 4,1931.
5. Ken Newton, Brethren Missionary work in Mysore state, Paternoster Press Limited, United Kingdom, 1975.
6. John Ritchie, The Believer’s Magazine An Unfettered Monthly Journal, John Ritchie Christian Literature, Kilmarnock Scotland, 1961.

“A STUDY ON INDIAN TRIBAL DEVELOPMENT POLICIES ITS IMPLICATIONS AND FUTURE PROSPECTS”

Dr. BHARATI M. AVERI

Full Time Guest Faculty

Department of Sociology, Karnataka State Akkamahadevi Women's University Vijayapura-586108

Abstract:

A state's major obligation in providing justice to the poorer members of society is the formulation and implementation of fair policies. The tribal population in India has been battling for access to the day-to-day basics that are taken for granted by others while dealing with a variety of problems in their everyday lives. The development of tribes has long been a major issue for the federal and state governments. The government asserts that it has worked nonstop to close the gap between the tribal community as a whole and the path of development and sustainable progress. Since independence, a number of policies and programs have been developed to address tribal issues. However, it doesn't seem to be enough to lift up indigenous people, who have been living in poverty for decades. The research paper goes to great lengths to examine the plans, strategies, and programs implemented by the Indian government for the overall expansion and improvement of tribal communities.

Keywords: *Tribal Community, Scheduled Tribes, Schemes, Policies.*

Introduction:

Comparatively speaking to other nation states around the world, India has the largest number of tribal populations. Despite being the nation's original inhabitants, indigenous peoples lack access to basic necessities for daily living. In addition to being socially, economically, and educationally backward, they also experience widespread discrimination. They have been taken advantage of in a number of ways, including forced eviction from their homes and land alienation in the name of development. Tribal culture, customs, and traditions, as well as their way of life, have always been closely entwined with the forest or nature. However, the government frequently appears to be denying them access to the forest, which is like a fish without water given that the tribal identity is tied to the land, water, and forests (Jal, Jangal, and Jamin). Although the Forest Rights Act of 2006 allowed the tribal people the ability to utilize the forest and its products, there are still certain restrictions. However, the provision appears to be more on paper than anything else, and a significant implementation gap has been noted. Despite the nation's tremendous progress, the situation of the indigenous community is still subpar even after 72 years of independence. Slowly but surely, tribal community development is progressing. The federal government and state governments have occasionally implemented a number of policies and programs, but it still appears that there is a long way to go before the tribal community is strong enough to stand shoulder-to-shoulder with the rest of the world.

The original origin of the world is thought to have been tribes. They are regarded as indigenous people who reside in various communities or groups within civilization and who follow a largely consistent way of life despite varying degrees of culture, tradition, language, and religious belief from one group to the next. Tribes are also frequently referred to as "Adivasi," which is a term

for the original inhabitants of the motherland. When the Greek city-states and the early Roman Empire were in existence, the word "tribe" first appeared. The English translation of the Latin word "Tribus" is "A group of people establishing a community and claiming genealogy from a common ancestor" (Lal 2019: 2). According to the google search engine, a tribe is "a social division in a traditional society composed of families or groups related by social, economic, religious, or blood ties, with a common culture and dialect, and generally with a recognised leader" (Google 2020). A tribe is similarly defined by the Cambridge Dictionary as "A group of people, often of related families, who live together and share a common language, culture, and history, especially those who do not dwell in towns or cities" (Cambridge 2019).

Objectives:

- To perceive the tribal development in India.
- To study the schemes and policies provided by government.

Research Methodology:

The work is reasonable in nature, and the expert made use of supplemental data to promote basic grasp of the concept. In addition to this visit to several places, the investigation also made reference to numerous e-books, journals, periodicals, and newspapers.

Indian Scheduled Tribes:

Around 8.2% of the country's general populace is comprised of ancestral gatherings. Odisha, Jharkhand, Chhattisgarh, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Gujarat, Andhra Pradesh, and West Bengal are home to the majority of the world's tribal people. About 80% of the nation's total tribal population resides in these states. With 14.7% of all Indians being tribal, Madhya Pradesh has the greatest percentage of tribal people. Similar to how Maharashtra and Odisha place second and third in terms of the total number of tribal people, respectively. Lakshadweep has the highest percentage of tribal people—94.8% of the total population of the union territory—followed by Mizoram (94.4%) and Nagaland (86.5%), respectively. With 0.56 percent of its total population, Uttar Pradesh has the fewest scheduled tribes, followed by Tamil Nadu and Bihar with 1.1 and 1.28 percent, respectively (GoI 2011). According to the ministry of tribal affairs, the Indian government has notified 705 tribal groups. More tribal communities than any other state in the nation—62 in total—are found in the state of Odisha. 75 of the 705 tribal groups, located in diverse regions of the country, have been designated as Particularly Vulnerable Tribal Groups (PVTGs) (GoI 2020a).

Constitutional provisions:

The Indian tribal community needed unique provisions in the constitution to achieve social justice and empowerment, and this was known to the constitution's drafters. Numerous particular provisions were added to the constitution with this in mind in order to promote general growth and link the tribal group with the rest of society. The term "Scheduled Tribes" was first used in the Indian Constitution, which states in Art. "Such tribes or tribal communities, or portions of or groups within such tribes or tribal communities, as are deemed under Article 342 to be Scheduled Tribes for the capabilities of this constitution," is cited in Section 366 (25) of the Constitution. In accordance with Article 342, the President of India may, after consulting the governor of the region in question, identify or proclaim tribal populations or groups to be scheduled in reference to any state or union territory. Additionally, the Fifth and Sixth Schedules are provided for in Articles 244 and 244(a), respectively, for the specific administration of the tribals. To ensure local self-government for the tribal people, the Panchayats (Extension to the Scheduled Areas) Act, 1996 (PESA) was enacted in the Fifth Schedule Areas. The charter additionally forbids discrimination on the idea of race, caste,

sex, area of birth, or religion (Art.15), as well as equality of opportunity in areas of public employment (Art. 16), Protection of certain rights, such as the right to free speech, is provided by Article 19; Article 46 promotes the economic and educational interests of Scheduled Castes and Scheduled Tribes and other weaker sections; and Article 47 addresses the claims of Scheduled Castes and Scheduled Tribes to jobs and services (Art. 335). Additionally, Articles 330 and 332 specify that seats in the House of the People and state legislatures should be reserved for members of Scheduled Castes and Scheduled Tribes, respectively. Under Article 243 D, there is also a provision for reservations in Panchayat seats. Article 338 A established the National Commission for Scheduled Tribes (NCST) to handle matters pertaining to Scheduled Tribes (GoI 2015a: 3-9).

Tribal Progress in the Period Before Independence:

The British had controlled India for almost 200 years. Different policies were developed and put into place during the colonial era by the British, mostly in the interest of the colonial administration to maintain administrative control over India, a nation with a socially, economically, and culturally varied region. Tribal communities, which primarily lived in forested and hilly areas and were more secluded from the rest of society than they are now, used to be an important element of Indian society. Three distinct approaches to the formation of tribes—the isolationist approach, the assimilation approach, and the integrationist approach—were used by the British government to construct various policies in the form of acts. According to the history of forest policy in India, the reserve of teak forest in Malabar during the pre-British era generated interest in forestry for the first time in 1806. During the Napoleonic war, it was done to provide England with wood for the royal navy and other necessities. The Indian Forest Statute of 1865 and the subsequent act of 1878 were created to control deforestation and other forest-related activities so that the state would have exclusive rights to the forest. The rights of both tribal people and non-tribal people to natural resources had been violated, and tribal people could only access the forest at the whim of the British emperors. It led to uprisings in tribal areas, and the populace disapproved of the Forest Department's efforts (Pati and Dash 2002: 353-354). The then-British government recognized the challenges associated with managing the nation's extensive tribal regions. In order to exert effective administrative control over tribal territories and to safeguard tribal life and culture from being aggregated and exploited by the developed societies of the outside world, they also embraced the isolation or segregation method. The Scheduled District Act of 1875, which exempted the tribal districts from the common laws that existed in the nation, was created by the then-British administration to implement some specific measures in order to place tribals under special administrative authority. Under the Government of India Act of 1919, the tribal lands were once more split into "wholly excluded zones" and "areas of mitigated exclusion" (Shukla 2017).

Tribal Growth in the Post-Independence Period:

Soon after gaining independence, the Indian government concentrated on the overall development of the nation, which included a number of industries, large dams, mining, and other development projects to strengthen the economy. In addition to this, the government was deeply concerned with matters relating to tribal people and, in response, developed many policies and programs for the development of the tribal community as a whole. The constitution was written with specific considerations for the scheduled tribes in mind, allowing for the creation of a framework for progress for India's oppressed citizens. The "Ministry of Tribal Affairs" was established in 1999 to handle all matters pertaining to Scheduled Tribes in the country. The government took a number of actions to promote tribal development, including creating specific Scheduled Areas and creating a

number of constitutional entities, such as the National Commission for Scheduled Tribes (NCST). The NCST is a legally established agency created to address the many issues the tribal community faces and to hear its complaints. Earlier, under Article 338, there was a single commission for STs and SCs. It wasn't until 2004, however, when the 89th Amendment Act of 2003, which added a new article 388A to the Indian Constitution, split NCST from NCSC. Additionally, the Indian Constitution contains a number of provisions under several articles for the advancement of social, economic, and educational systems as well as for the preservation of tribal culture, language, history, and traditions of tribal populations living in India.

Initiatives and Regulations:

The government has created a number of specially designed programs, policies, and schemes for the overall development of the scheduled tribes in order to achieve the goals of the development of tribals as outlined in the constitution. The following can be said about these policies and programs.

Sub-Scheme for Special Central Assist to Tribal Groups (SCA to TSS):

The Indian government has been the sole sponsor of the Special Central Assist to Tribal Sub-Scheme (SCA to TSS) since 1977-1978. Except for grants for North Eastern States, which are a voted item, it is charged to the Consolidated Fund of India and is a supplement to State Plan money and efforts for Tribal Development through programs on education infrastructure and livelihood, among other things, to fill essential gaps. A dedicated source of support for tribal development across the nation is the Tribal Sub-Plan (TSP), which is now referred to as the Scheduled Tribe Component (STC) at the federal level. Through numerous institutional projects of central ministries and affiliated state governments, the majority of infrastructure in tribally dominant regions is developed, and basic services are offered to tribal people across the nation. In light of this, the Special Central Assistance (SCA) to Tribal Sub Scheme (TSS) program, which is a component of the Umbrella Scheme for Development of Scheduled Tribes, is designed to give grants to States and UTs to supplement their own initiatives to speed up tribal development and strengthen institutional structures. The Integrated Tribal Development Project (ITDP), Integrated Tribal Development Agency (ITDA), Modified Area Development Approach (MADA), Clusters, Particularly Vulnerable Tribal Groups (PVTGs), and dispersed tribal people will use this award to strengthen their economies. 23 States are included in SCA to TSS: Andhra Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Odisha, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttarakhand, Uttar Pradesh, and West Bengal (GoI 2019a).

Grants made in accordance with Section 275(1) of the Constitution:

The Indian Constitution stipulates that the union government must give the states 100% of its annual budget in grants-in-aid (Article 275(1)). The grants-in-aid sum is additional weight to State Plan funding and efforts for Tribal Development and is charged from the Consolidated Fund of India (with the exception of grants for NE States, which are a voted item). Through ITDA, MADA, and other organizations, funds are used for the socioeconomic development of tribals, clusters, and PVTGs. There are 27 States in the nation that receive grants-in-aid: Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Manipur, Maharashtra, Meghalaya, Mizoram, Nagaland, Odisha, Rajasthan, Sikkim, Tamil Nadu, Telang (GoI 2018).

Tribal Groups Developing That Are Particularly Vulnerable (PVTGs):

Within the tribal community, there are some tribes that are ageing and becoming more technologically and economically backward, with low levels of literacy and pre-agricultural technologies. The Indian government has recognised 75 such deteriorating tribal communities, also known as Particularly Vulnerable Tribal Groups, in 18 states and 1 Union Territory (PVTGs). The vast majority of these tribal groups have made little progress in the areas of education, economic development, and health. In order to lessen their vulnerability, PVTGs needed urgent protection and improvement in the areas of livelihood, health, nutrition, economics, and education. Housing, land distribution, land development, agricultural development, livestock, link road construction, installation of non-traditional energy sources for lighting, social security purposes, including JanashreeBimaYojana, or other invention activities are all included in the development plan for PVTG's comprehensive and general socioeconomic growth. This programme is appropriate because it gives states the freedom to enhance the socioeconomic conditions of areas where PVTGs reside. 100% of the Union government's sponsorship goes to it. According to the annual programme outlined for a particular fiscal year in the CCD Plan, the monies are released to States/UT in one or two instalments, depending on the amount of money on hand at the Ministry of Tribal Affairs. The programme is carried out in accordance with the CCD Plan created by the State/UT, and it is carried out through various State Government/UT Administration organisations, including Integrated Tribal Development Projects (ITDPs)/Integrated Tribal Development Agencies (ITDAs), Tribal Research Institutes (TRIs), State/UT Societies, and Panchayati Raj Institutions (PRIs). The involved State Government is accountable and liable for properly carrying out, implementing, supervising, and coordinating the scheme (GoI 2015).

Grant in Aid to Nonprofits Promoting the Welfare of STs:

With the aid of non-profit organisations working to create an environment for the socio-economic uplift and general development of the Scheduled Tribes, the primary goal of the programme is to expand the reach of government schemes to the beneficiaries in order to close the gap in administration lacking in tribal regions in the field of education, health, drinking water facilities, agro-horticultural productivity, social security, etc. Every innovative project receiving funding under the programme directly benefits the socioeconomic advancement or creation of sources of income for the scheduled tribes. Through this programme, grants are given to any registered voluntary organisation (VO) or non-governmental organisation (NGO) that has worked to conduct and promote the social welfare of STs for at least the previous three years and is registered under a statute or as a society registered under the Societies Registration Act, 1860. The utilisation of funds provided by the Indian government is regularly monitored by the competent authorities (GoI 2008a).

Assistance from Institutions for Tribal Product Development & Marketing:

The State Tribal Development Cooperative Corporations (STDCCs) and Tribal Cooperative Marketing Development Federation of India Ltd. (TRIFED), a multi-State Cooperative under the tribal ministry of India, receive financial assistance from the Indian government. With the help of this effort, people of many tribes in the area will receive comprehensive support in addition to manufacturing, product development, and preservation of traditional heritage. Funds are used to provide institutions with stronger infrastructure, design development, pricing information dissemination, product purchase, the assistance of government agencies for sustainable marketing, and the ability to carry out the aforementioned operations, assuring a fair pricing system. The government also ensures data sharing with Gram Panchayats and Gram Sabhas, skill upgradation,

and the enhancement of practical goods to boost their market worth. The plan's objective is to provide scheduled tribes with institutional support for their products, to aid in the growth of the livelihood-dependent activities they rely on, and to help with advertising. By taking particular steps like I market intervention; (ii) training and skill development for tribal artisans, craftsmen, Minor Forest Produce (MFP) gatherers, etc.; (iii) R&D/IPR activity; and (iv) development of supply chain infrastructure, these are attempted to be achieved (GoI 2014).

Encouragement of Tribal Research Institutes (TRI):

Tribal Research Institutes (TRI) receive every support available from the Indian government through the Ministry of Tribal Affairs, including periodic identified interventions and amended financial standards. Focusing on its fundamental duties as a knowledge and research organization, TRI delivers information on tribal development, conservation of tribal history, evidence-based planning, and relevant legislation to the nation. It aims to raise awareness, disseminate information, and empower tribes and individuals or institutions dealing with issues specific to them. This program's main goal is to support Tribal Research Institutes (TRI) in their infrastructure needs, research and documentation efforts, training and competency development initiatives, and other areas. The states of Andhra Pradesh, Assam, Chhattisgarh, Jharkhand, Gujarat, Himachal Pradesh, Jammu and Kashmir, Karnataka, Kerala, Maharashtra, Odisha, Rajasthan,

Sikkim, Tamil Nadu, West Bengal, Uttar Pradesh, Manipur and Tripura, and Madhya Pradesh are currently where TRI works.

Plan of Excellence Centers:

The program intends to support and strengthen active and dynamic research at universities, reputable institutions, and institutions with potential, including NGOs, Registered Professional Organizations, and Autonomous Bodies engaged in research and development for tribal communities. The Ministry of Indigenous Affairs provides funding to research institutes and organisations so they can conduct short-term research and outreach activities among the nation's tribal populations. The Ministry of Tribal Affairs has been recognizing institutes and organizations as the Centers of Excellence to involve them in long-term, policy-oriented research studies for the development of the nation's tribal people in order to continue the research studies on a regular basis. In the relevant areas or fields where they operate, support is required for this endeavor. The scheme's main goal is to I strengthen the institutional resource capacities of various NGOs, research institutes, and university departments to conduct qualitative, policy-oriented, and action-oriented research on tribal populations. (ii) To strengthen and update the NGOs, research institutes, and university departments' current skills, expertise, and technological knowledge in order for them to support the cultural variety of the nation's Scheduled Tribes and their empowerment. (iii) To increase the effectiveness of current institutions in developing appropriate tribal development strategies in collaboration with the Ministry of Tribal Affairs company (GoI 2020b).

EMRSs, or Eklavya Model Residential Schools:

In order to empower Scheduled Tribes (ST) students in distant areas of the nation to take advantage of reservations for higher education and professional studies as well as to compete for jobs in the public and commercial sectors with non-ST workers, EMRS was established. One of the most well-known schools, along with the Kendriya Vidyalaya, Kasturba Gandhi Balika Vidyalaya, and JawaharNavodaya Vidyalaya, is the Eklavya Model Residential Schools (EMRS) for ST kids. With funding provided under Article 275(1) of the Indian Constitution, Eklavya Model Residential Schools (EMRS) are established throughout the States and Union Territories. the selection of

students for enrollment in EMRS is carried out by appropriate selection or through open competition, with preference given to the first-generation students and PVTGs include tribals. The scheme's implementation and administration are overseen by the minister of tribal affairs, who also conducts annual reviews with regard to state governance (GoI 2010). The Ministry of Tribal Affairs has sanctioned 271 EMRS for the year 2019, of which 190 have received funding, and functionalized, while the others are at various levels of completion (GoI 2019b).

Enhancing Education for Girls from Scheduled Tribes in Low Literacy Areas:

The programme aims to bridge the literacy gap between tribal women and the broader female population by making it possible for tribal girls to enrol in all recognised locations or blocks, particularly those that are Naxal-affected. The programme focuses on providing an environment for education and reducing elementary school dropout rates in areas inhabited by especially vulnerable tribal groups (PVTGs). To participate in and gain from socioeconomic development effectively, tribal girls' literacy rates must rise. Voluntary Organizations (VOs), Non-Governmental Organizations (NGOs), and independent State or Union Territory Administration entities carry out the programme. In addition to the yearly mandated inspections conducted by District collectors, committees, and authorities, concurrent monitoring is also carried out by the authorised ministry of the central government and independent organisations. The Panchayati Raj organisation participates in monitoring the programme as well (GoI 2008b).

Training for Trades in Tribal Areas:

The program is designed to help tribal people, who are the most disadvantaged group in society. To support the socio-economic development of indigenous people, new employment and income-generating possibilities were urgently needed. Their objective is to help tribal youngsters develop their abilities in a variety of traditional and modern vocations, according to their educational background, present economic conditions, and market potential, so they can find suitable employment or start their own businesses. In compliance with periodically changed criteria, financial subsidies are given to organize vocational training in accredited institutions or in Vocational Training Centers (VTCs). According to the criteria, the program is executed for the benefit of scheduled tribes nationwide as well as PVTGs. However, priority is given to isolated tribal areas affected by extremist operations, particularly those with vulnerable tribes. Additionally, routine inspections are carried out according to a predetermined pattern by district collectors, commissioners, and institutional authorities. The central government's concern ministry also monitors the scheme's development (GoI 2009).

Ashram Schools Being Established in Tribal Sub-Planned Areas:

The program's goal is to improve education among PVTGs and other scheduled tribes. Ashram Schools provide instruction along with living amenities in a supportive setting. Since 1990–1991 the plan has been in operation. The Tribal Sub-Plan and UT Administration together run the scheme. The program would fund the building of an Ashram School for the primary, secondary, and senior secondary levels of education as well as the renovation of an Ashram School that currently serves tribal boys and girls, including PVTGs. The government provides 100% of the funds through the program for the construction of an Ashram school's infrastructure, including school buildings, shelters, kitchens, and staff facilities for girls in the TSP region. However, Ashram schools in the TSP region receive money on a 50/50 basis for other non-recurring costs. Meanwhile, the establishment of Ashram Schools for kids in the TSP region, which has been designated as a Naxal-affected area, will be funded entirely by all available monies, including both recurring and non-

recurring items of expenditure. The implementing organizations actively monitor the development and provide the minister of tribal affairs with quarterly reports (GoI 2008c).

Centrally sponsored program for ST boys and ST girls hostels:

The program's goal is to offer dorms for both boys and girls from scheduled tribes at various schools, colleges, and universities run by the federal, state, or union territory governments. The formulation of particular measures for the socioeconomic development of the underprivileged segment of society is mandated by Article 16 of the Indian Constitution. Since educating the underprivileged is the government's top priority, dormitory amenities must be improved to make it easier for indigenous students to pursue their studies. The program aids in reducing the rate of legal literacy and tribal student dropouts. The federal government authorizes grants for hostel construction, which are carried out by the states and union territories. In addition to building hostels at the middle school, secondary school, college, and university levels, the plan also includes vocational training facilities. For girls' hostels, the federal government covers all costs, whereas, for boys' hostels, a 50:50 financing split between the federal government and the states is used. However, the center provides a full grant for the stated purpose in Naxal-affected areas. Until the project is finished, the implementing agency will submit a quarterly report to the ministry of tribal affairs (GoI 2020c).

Class IX and X Pre-Matriculated and Post-Matriculated Scholarships:

The promotion of economic and educational interests of the less fortunate members of society, particularly Scheduled Castes and Scheduled Tribes, is discussed in Directive Principles of State Policy (Part-IV) in Article 46 of the Constitution. According to Article 38 (2) of the constitution, the state must reduce income disparity and eradicate inequality in services, opportunities, and facilities for individuals as well as between groups of people who live in various regions or hold different types of jobs. The system is intended to achieve the goal set forth in the aforementioned constitution articles. Students in classes IX through X who are recipients of the Pre-matric scholarship program are helped. Parents should earn more than Rs. 2 lakhs annually from all sources. For a period of 10 months each year, scholarships are paid out at a rate of Rs. 150 for day students and Rs. 350 for boarders per month. A post-metric scholarship enables students to enroll in classes at any reputable institution as long as they have completed class X or higher. Parental income should be greater than 2.50 shortages from all sources. Scholarships ranging from Rs 230 to Rs 1,200 a month for ten months a year are used to pay back the required tuition costs levied by the educational institution. The Indian government provides central aid for both scholarships in the proportion of 90:10 for NER and Hilly States to the state/UT (75:25 for the state/UT). The State Government/UT Administration distributes this (GoI 2020).

Nationwide Scholarship for ST Students in Higher Education:

The programme was launched in the academic year 2007–2008 with the goal of encouraging deserving ST students to enrol in graduate and postgraduate programmes at renowned public and private institutions in subjects like management, law, engineering, medicine, and information technology. The programme was formerly known by the name "Top Class Scholarship." The programme has selected 127 institutions in the public and private sectors, offering programmes in management, medicine, engineering, law, and business. The annual scholarship for students from scheduled tribes has 1000 available spots. The applicant's parents' combined annual income shouldn't be more than 6 lakhs. The programme covers the complete cost of tuition up to a maximum of 2.5 lakhs per year, as well as living expenses of 2200 per month, 3000 per year for books and stationery, and a one-time award of 45,000 for computer accessories (GoI 2017b).

Conclusion:

The largest obstacle to the sustainable development of tribal communities is their unawareness of the policies and programmes that have been created for them. Raising tribal literacy rates is the only way to strengthen these programmes. According to the 2011 census, 59% of indigenous people were literate, according to government data. However, it is an unfortunate fact that many of these literary tribes are literate merely for show. They stopped attending school at a young age, and they are uninformed of their rights and little is known about the policies and programmes designed with them in mind. Government policy should place equal emphasis on sustainable tribal development and the preservation of each tribe's unique culture, traditions, and language. This is because each tribe's unique culture and traditions—which it has inherited from its ancestors—are what give each tribe its unique identity. In this age of globalisation, the tribal group urgently needs certain special policies to safeguard and preserve its culture and identity. Development that puts the true identity of scheduled tribes in jeopardy is meaningless.

References:

1. Sumit Kumar Minz, "Tribal Development Policies in India: Its Implications and Prospects", Muktsabd Journal, IssnNo : 2347-3150, Volume IX Issue V, MAY/2020.
2. Cambridge Dictionary. (2019), 'Tribe'. <https://dictionary.cambridge.org/dictionary/english/tribe> (5 January 2020)
3. Google (2020), 'Tribe'. https://www.google.com/search?rlz=1C1CHBD_enIN898IN898&sxsrf=ALeKk03kSiRWJaShqmo9Tl6vMyV3YrXf4sclient=psyab&ved=0ahUKEwiUg9XSkZzpAhVfzzgGHVI_AEYQ4dUDCAw&uact=5 (28 December 2019)
4. Government of India. (2008a), *F.No.22040/31/2007-NGO*, New Delhi: Ministry of Tribal Affairs. <https://tribal.nic.in/writereaddata/Schemes/NGO-GIAtoVOsGuidelines.pdf> (8 January 2020)
5. (2008b), *No.22040/10/2006/NGO/Education*, New Delhi: Ministry of Tribal Affairs. <https://tribal.nic.in/writereaddata/Schemes/46NGOSchemeStrengtheningEducation.pdf> (26 January 2020)
6. (2008c), *Centrally Sponsored Scheme of Establishment of Ashram Schools In Tribal Sub-Plan Areas*, New Delhi: Ministry of Tribal Affairs. <https://tribal.nic.in/writereaddata/Schemes/AshramSchoolGuideline.pdf> (18 February 2020)
7. (2009), *Vocational Training in Tribal Areas*, New Delhi: Ministry of Tribal Affairs. <https://tribal.nic.in/writereaddata/Schemes/VTCGuidelines.pdf> (30 January 2020)
8. (2010), *Revised Guidelines For Setting Up Eklavya Model Residential School*, New Delhi: Ministry Of Tribal Affairs. <https://tribal.nic.in/DivisionsFiles/sg/EMRSguidlines.pdf> (20 January 2020)
9. (2011), *Census Report 2011*, New Delhi: Ministry of Home Affairs. https://censusindia.gov.in/Census_And_You/scheduled_castes_and_scheduled_tribes.aspx (07 Jan. 2020).
10. (2014), *F.No.2/17 /2013-CP&R*, New Delhi: Ministry of Tribal Affairs. <https://tribal.nic.in/writereaddata/Schemes/InstitutionalSupportschemeguideline.pdf> (12 January 2020)
11. Lal, B. Suresh. (2019), *Tribal Development in India: Some Observations*, Researchgate. https://www.researchgate.net/publication/334680540_Tribal_Development_in_India_Some_Observations (28 December 2019)
12. Pati R.N and J. Dash, (2002) 'Tribal and Indigenous people of India: problems and prospects', New Delhi: APH Publishing.

“A REVIEW ON CONTEMPORARY ISSUES AND CHALLENGES TO INDIAN DEMOCRACY IN THE ERA OF GLOBALIZATION”

Dr. PADMARAJ JAIN

Assistant Professor, Department of Political Science, VCBES Arts and Commerce College, Lingasugur,
Raichur District, Karnataka-584122

Abstract:

Democracy is one of the political systems that may be traced back to prehistoric times thanks to the ideological struggles that characterized ancient society. Democracies have been ruled by the people since the beginning of time. However, in contemporary times, democracy is a synthesis of this antiquated notion coupled with individual liberty and human rights. The entire world scene underwent a significant transformation in the twentieth century, and various challenges in the form of fascism and nazism were introduced. However, despite these difficulties, democracy has maintained its global dominance, particularly in the 20th and 21st centuries, when many countries adopted this type of government. However, many changes in production relations and the way people live now result from the adoption of globalization and a free market economy. Human rights have also been infringed, and the fundamental rights of the average person are being disregarded. In addition to enabling the free market economy, globalization has also denied millions of people's right to a life of dignity. It would be important to understand how the nation-state notion is being challenged, as well as the negative effects on the political economy and the political systems that have been at stake, in order to assess the problems faced by globalization. The purpose of this paper is to attempt to emphasize the difficulties that democracy faces in operating effectively against the backdrop of globalization.

Keywords: *Ancient, Conflicts, Democracy, Fascism, Nazism.*

Introduction:

Even while politics today play a crucial and significant part, we can see that it has existed in some form or another since man first began to produce and develop agriculture and was able to establish himself in one location. Politics dominates today's civilized society. In other words, politics determines how people live their lives, how the government runs, how the educational system works, etc. Politics can be decreased or limited but not entirely removed. Comparable to communism, the notions of democracy and liberty date back to the dawn of civilization. The first recorded legal code is created by Hamurabi, the king of Babylon, and provides the foundation for contemporary democracies. 1 The Greek Political System, which operated democratically, is another example of the roots.

For this reason, the renowned Greek political philosopher Aristotle views man as a political being. However, categorizing regimes has offered a contrasting perspective of democracy and thinks it is one of the worst forms of government because the populace rules at the expense of knowledge and riches. Contrary to Aristotle's theory, the modern era has undergone a great deal of change, and democracy in its infancy was able to bring about a fundamental change that led to the overall development of not only the nations but also the protection of the individual rights of the citizens, and it is now being practiced in nearly all of the countries in the world. It is possible to trace the beginnings of democracy in the contemporary age to the French Revolution of 1789, which led to the

adoption of democracy in many other countries. What makes the French Revolution notable is that it completely brought about a change in terms of individual freedom, rights, gender equality, etc., in addition to the political domain.

Objectives:

- To comprehend the fundamental principles of Indian democracy.
- To determine the main issues and obstacles to Indian democracy.
- To recognize the strategies for implementing democracy successfully in the era of globalization.

Research Methodology:

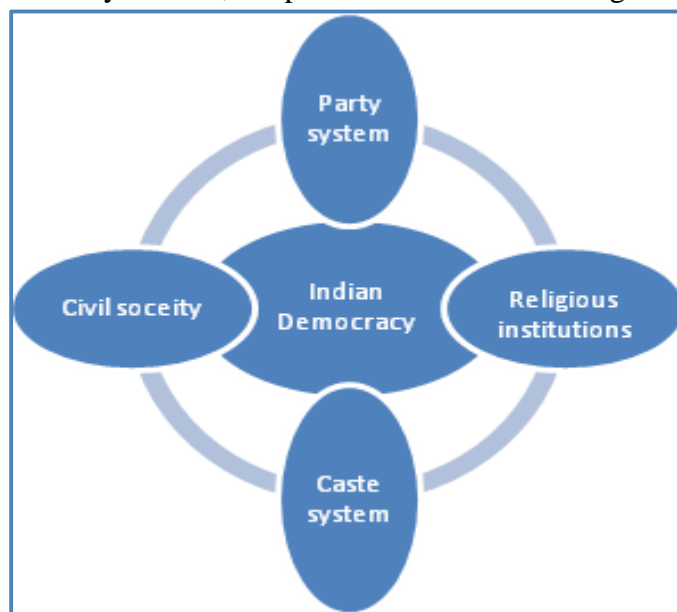
The information is based on a thorough analysis of supporting data acquired from numerous books, journals, and public and private distributions available on various websites and in libraries, focusing on modern challenges and issues to Indian democracy in the globalization era.

Democracy:

"Democracy actually means nothing more or less than the rule of the whole people, expressing their Sovereign will through their votes," according to Bryce. According to MacIver, democracy is largely a means of deciding who will rule and, in general, for what purposes, rather than a means of ruling, whether by majority or otherwise.

Democracy refers to popular rule, as opposed to monarchy, dictatorship, or oligarchy. It is a form of government in which everyone who is a member of the political party that makes decisions is actively involved in politics, has equal power, and is treated equally in the eyes of the law.

The fundamental idea of "one person, one vote" is the most significant revolutionary change since it affirms individual rights. The franchise was first only available to males who were educated and well-off. However, the extension of this freedom to everyone has been made feasible by the democratization of society. (There are certain exceptions, such as the fact that those who cannot read or write are not allowed to vote in some countries like Sudan, and that in some other countries, some groups of people, particularly women, are prohibited from exercising their right to vote.)



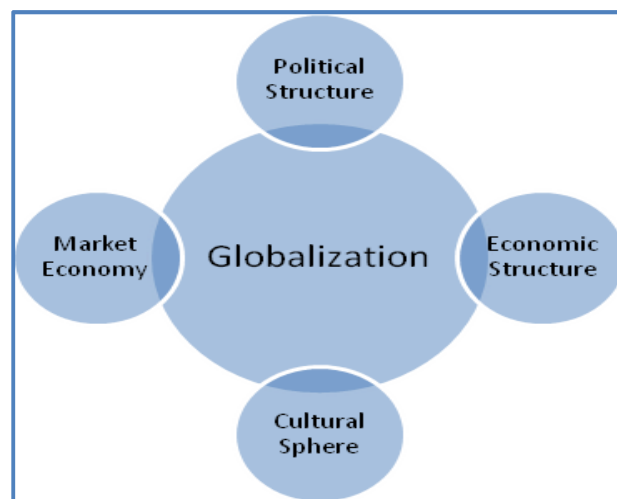
Birth of Indian Democracy:

After resisting British Imperialism, India created a democratic society that has endured for more than 65 years. When India decided to adopt a democratic form of government, capitalism and

imperialism ruled the whole world, and unlike in the west, Indian democracy was powerless to solve the country's many real issues in the social, economic, and political sectors and create a new political system. Another significant challenge facing Indian politics was the two power blocs that were affecting the various nations. Because of this, it was obvious enough to benefit from both power blocs and was able to "milk both cows at once"³ while still separating itself from these two superpowers. Indian capitalism developed gradually, but in recent years, as a result of the globalization era's far-reaching effects, its very existence has come into doubt. India has faced numerous problems in its socio-politico-cultural environment. India had to deal with issues right away and make herself known as a potential country after gaining independence. Many of these socioeconomic and political difficulties needed to be resolved in the early years of Independent India, which necessitated a capable leader and a powerful political party. A recently decolonized country has to deal with issues including the national integration crises, poverty, illiteracy, caste systems, and linguistic systems, among others. Social fairness and economic equality are two prerequisites for democracy to function well.

Everybody should be given the chance to live with dignity under democratic processes, which should ensure that social growth is supportive of the general development of society. All social programs must be made available to all citizens, without any discrimination, and citizens must be given the chance to access educational and employment facilities. The benefits of economic growth must be shared by all groups, especially the underprivileged and destitute. However, the parties that gained power eventually adopted corrupt practices, and the public was utterly disappointed by how they operated. In contrast, the parties that gained power likewise failed to meet the needs of the average person. The middle-class intelligentsia was perplexed and have since grown disinterested in politics and refrained from using their right to vote, a political privilege guaranteed to them by the Constitution. As a result, the foundation of democratic functioning has reached a fork in the road.

Globalization:



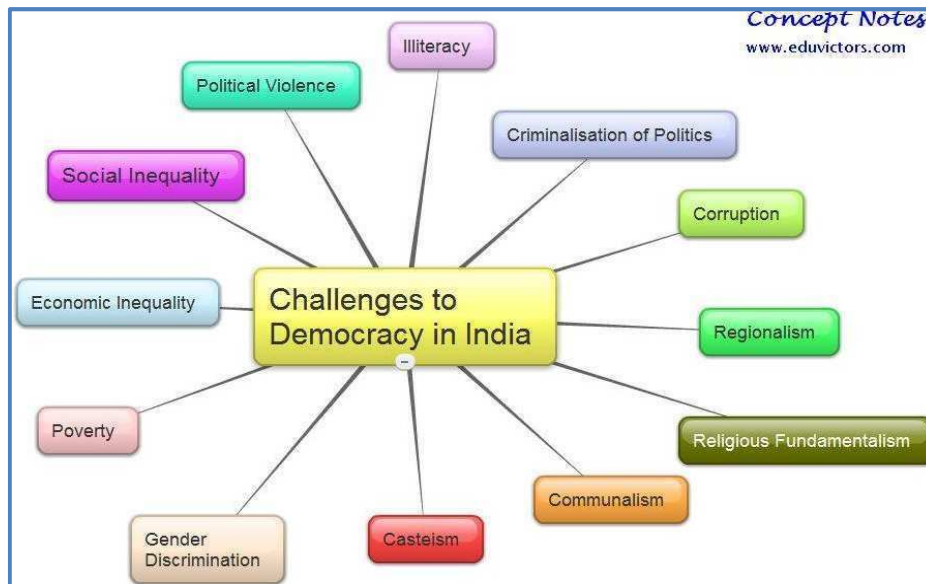
Capitalism's unavoidable result of globalization is that it has discovered new ways to exert influence on developing nations through its expansionist strategies. In other terms, globalization is an economic system built on free market principles, including commerce, investment, and capital movement.

The GATT Agreement's passage and the LPG policies' implementation were heralded as national victories and celebrated with great fanfare. India was led to believe that in the years to come, it will overcome all of its issues, emerge as a Super Power, and prosper across all fields. India

is still feeling the detrimental impacts of these policies twenty years after they were put into practice, and the then-Finance Minister, who is now the Prime Minister, recently bemoaned that "the pace at which the liberal policies are implemented in the country, would affect it in the long run."

Indian capitalism has reached an imperialist level now, and its practitioners are gradually attempting to broaden their global market. While the domestic economy is in deep crisis, we are also unable to meet the difficulties of globalization. A number of issues plague democracy, many of which demand appropriate solutions. In this situation, some questions that come up are:

- What issues or challenges does the country now face?
- How and to what extent can they be understood or solved?



"The challenges facing democracy are numerous, with social and economic issues posing a danger to the fundamental structure of the nation-state and the intellectual underpinnings of it. The rights of the people were preserved, and a country's democratic procedures were restricted to its territorial limits. However, globalization has increased the restrictions on the actual sovereignty of states due to the globalized economic principles (Held).

The social structure of the nation is currently experiencing an unparalleled and unheard-of catastrophe. We discover corruption in every nook and cranny of this enormous country, which has not only ruined the social fabric of the community but has also ingrained itself into everyday life and is being excused by those in positions of authority. The current national and state crises demonstrate the extent of political corruption.

According to recent figures, almost 80% of the population lives below the poverty line and relies on Rs. 20 per day to meet their daily needs. The vast majority of the masses are kept in the dark regarding economic matters and lack appropriate basic facilities.

Some of them even eat without having a full mouth. The nation is currently plagued by malnutrition, rising rates of maternal mortality, unemployment, and rising violence against women and children.

In addition to the issues mentioned above, India is currently facing the following difficulties in the age of globalization:

Political Issues:

- The connection between politics and organized crime is known as "political criminalization."
- Election Misconduct
- Various parties' lack of political commitment
- Issues with Defection
- Communalism
- Absence of Integrity in the Executive
- Corruption
- There is a significant ideological gap between theory and practise.
- Judiciary's Position in Government
- Successions inclinations
- Terrorism
- Fatalism

Economic Issues:

- Consequences of economic liberalisation that are negative
- Inflation - issues with price increases
- The "Globalization of Poverty"
- More people are unemployed

Cultural Issues:

- Globalization's Cultural Invasion
- Declining Moral Standards in Society

Social Issues:

- Rising Crimes Against Women
- Illiteracy
- Malnutrition

World's biggest democracy is at hazard:

India may have made more technological and scientific advancements than any other country, but the unpleasant truth is that we still lag all other tiny countries in terms of social, economic, and cultural development. The notion that states must seek the greatest happiness of the greatest number in their governance, as Bentham, a famous philosopher, had stated, has been debunked. The accompanying models give proof of this.

Nearly 90 million individuals in India earn less than Rs. 20 per day, making up about one-third of the world's severely poor. (From the August 2010 issue of Outlook). According to the World Bank, more than 450 million Indians survive on less than \$1.25 per day. Additionally, it has a higher percentage of residents who make less than \$2 per day than even sub-Saharan Africa. Approximately 42% of people in India are estimated to be living below the new international poverty line of \$1.25 per day. According to a Times of India news report, 33% of the estimated 1.4 billion individuals who are considered to be impoverished worldwide are from India. Mumbai alone is home to more than 6 million of these abjectly impoverished Indians or over half of the city's population. They coexist with the gleaming new towers that stand in contrast to the oversized slums and makeshift homes that represent India's revival. 22% of Pakistan's population, according to the World Bank and the UN Development Program (UNDP), is categorized as poor.

All areas of India suffer from widespread hunger and malnutrition. On the 2008 Global Hunger Index, which includes 88 nations, India is ranked 66th, Pakistan is somewhat better at 61, and Bangladesh is slightly worse at 70. According to the 2008 India State Hunger Index (Ishi) study, Madhya Pradesh had the worst degree of hunger in all of India, on par with Chad and Ethiopia. Punjab, Kerala, Haryana, and Assam were the four states that were classified as "severe." Haiti is ranked 69th and is below "affluent" Gujarat, which is ranked 13th in India. According to the authors, India's subpar performance was mostly brought on by its comparatively high rates of child undernourishment and malnutrition brought on by calorie-deficient diets.

India may be a rising economic power, but it is behind Pakistan, Bangladesh, and even Afghanistan in terms of delivering even the most basic sanitation services, which is a major contributing factor to the country's 2.1 million deaths of children under five. India is improving its sanitation system, but it still trails behind the majority of South Asian nations, according to Lizette Burgers, head of water and sanitation at Unicef. According to Mr. Raghuvansh Prasad Singh, a former Indian minister, more than 65% of rural residents in that country feces in the open, along highways, railroad tracks, and in fields, producing enormous amounts of waste each day. Challenges of Democracy, Wednesday, May 20, 2009 (Haq's Musings).

Another area where Indian political functioning has achieved its pinnacle is the political sphere where we can observe that it is ruled by money and muscle power.

- The criminalization of politics has damaged the value system, which has prevented democracy from operating properly.
- The system has been thoroughly infiltrated by corruption, and today India is one of the nations with the highest levels of corruption globally.
- Democracy's rights and interests of citizens are once again disregarded.
- The two threats the country faces today are communalism and terrorism.

Changes Proposed:

The following actions must be taken if Indian democracy is to be sustained and function effectively:

- Strengthening of the political institutions and the procedures to be used in their operation
- Boost and ensure effective participation of citizens in parliamentary politics.
- Supporting the local government's operation and granting it more authority
- To stop making politics illegal.
- To take the required actions to ensure that administration runs smoothly.
- To grant the Lokayukta additional authority
- To create an institution for the Ombudsman
- Control the affluent and powerful impact on the decision-making process
- Make sure elections are free and fair.
- To reject globalization and enhance domestic functioning.
- To make the operation of the federal government stronger
- Take action to enable women to participate in politics.
- To prevent violence against women, a gender-sensitive atmosphere must be created.
- Lift individuals out of poverty and meet their fundamental needs
- Achieve universal access to jobs and education
- Establishing a recall system (as in Switzerland)

- Citizens' proactive engagement in the political system (recently the formation of the Delhi Government by AAP)
- To prevent communalism, the state should refrain from meddling in residents' religious affairs.
- Abolishing regional inequities
- To ensure judicial and administrative changes

Conclusion:

Indian capitalism is not an exception to this, as it is currently experiencing a severe internal crisis. It has become imperative for it to seize the market and start conflicts in order to maintain itself. However, doing so just led to further issues. America's economy is already in jeopardy, and the issue is just getting worse. It is merely the tip of the iceberg, and many more issues are anticipated in the coming days.

Democracy ought to be practiced on a daily basis rather than just for political purposes. To make this a reality, theory and practice must be combined, and people must be involved not just in decision-making but also in the political process and made aware of their rights. India can only play a significant role in world politics after that.

References:

1. Democracy in Theory & Practice by Subrata Mukherjee & Sushila Ramaswamy, Mac Millan India Ltd., (pp3,237,)
2. Balancing Democracy edited by Roland Axtmann, published by Continuum, London,
3. Challenges to Democracy in the age of Globalisation by Benjamin Barbara
4. Challenges to Democracy by Jyothi Malhotra
5. Challenges to Indian Democracy by Rajesh M. Basrur
6. Challenges of Indian Democracy by Haq's musings
7. India's Democracy : New Challenges by Prabhat Datta
8. State Hunger Index Report, 2009
9. World Bank & UNDP Report, 2013
10. Haq's musings – Challenges of Democracy, Wednesday May 20,2009)
11. Girija K.S & Basavaraja," Contemporary Issues And Challenges To Indian Democracy In The Era Of Globalization", International Journal Of Humanities, Arts, Medicine And Sciences (Best:Ijham) Issn 2348-0521 Vol.2, Issue 9, Sep2014,1-8

“A VETTING ON MERGER & ACQUISITION IN BANKING SECTOR”

Dr. RAJINI T V

Assistant Professor, Department of Commerce, Government First Grade College, Varthur, Bangalore

Abstract:

The Indian financial area is a significant constituent of the Indian financial system. The Indian Financial Industry has gone through a change throughout the long term, which changed its design and works. The financial business has advanced and changed itself from social banking to a changed, modernized and innovation-situated industry. The Indian Economy's advancement in the mid-1990 has come about in the origination of different confidential area banks which brought about an extraordinary blast in the banking area during the beyond twenty years. Mergers and Acquisitions that have occurred in Indian financial area to figure out the subsequent collaborations and the long-haul ramifications of the consolidation. The discoveries propose that somewhat Mergers and Acquisitions have been fruitful in the Indian financial area. The current review focuses on the meaning of Mergers and Acquisitions and their influence on Indian Banking Area.

Keywords: Merger and Acquisition, Indian Banking Sector, Liberalization, Deregulation, Indian financial, Economy.

Introduction:

The Financial framework in India has seen significant changes during the last 10 years and has advanced more grounded with powerful administrative systems set up. In fact, India has been appreciated for the manner by which the economy dealt with the new worldwide monetary emergencies. The credit for this goes to how Save Bank of India as the national bank took care of the circumstance and the manner by which the financial framework answered. The framework has developed and is presently on the limit of numerous one-of-a-kind drives to make the banks in India connect with bigger segments of the general public in a straightforward, cordial, and quicker way. Treatment of the client and productivity in administration is currently the center region of the banks. The financial area changes attempted in India from 1992 onwards were essentially pointed toward guaranteeing the well-being and adequacy of monetary foundations and simultaneously at making the financial framework solid productive, practically different, and serious. The changes included measures for capturing the decrease in efficiency, effectiveness, and benefit of the financial area. Moreover, it was perceived that the Indian financial framework ought to be in order with worldwide guidelines of capital ampleness, prudential guidelines, and bookkeeping and divulgence principles. Monetary adequacy and steady administrative practices, as clear in the degree of consistency with the Basel Advisory group's Center Standards for successful Financial Management, have made our financial framework strong to worldwide shocks.

India has not confronted any major monetary/monetary emergencies, however in 1990-91, there was some tension in the outside area with the ongoing record deficiency and outside obligation overhauling arriving at enormous extents. Nonetheless, due to reasonable macroeconomic strategies, returning the country to supportable growth was conceivable way.

As well as the long history of guidelines and management, Indian banks have restricted openness to delicate areas like land, value, and so on, severe command over cockeyed sheet exercises, bigger possessions of government bonds, generally well enhanced credit portfolios, legal

limitations on associated loaning, sufficient command over money and development befuddles, and so forth, which has protected them from the unfavorable effect of monetary emergency and disease. Banks in India have played a critical job in the advancement of the Indian economy. In any case, with the underlying changes started in the genuine economy in the mid-1990s, it was basic that a dynamic and serious monetary framework ought to be set up to support the continuous course of changes in the genuine area.

The financial sector changes have given the fundamental stage to the banking area to work based on functional adaptability and useful independence, in this way, improving proficiency, efficiency, and benefit. The changes additionally achieved underlying changes in the monetary area and prevailed with regard to facilitating outside requirements on its activity, presenting straightforwardness in revealing methodology, rebuilding and recapitalizing banks, and upgrading the serious the component in the market through the passage of new banks. The continuous upset in data and correspondence innovation has, in any case, to a great extent skirted the Indian banking framework has given a low introductory degree of mechanization. The cutthroat climate made by monetary area changes has in any case constrained the banks to step by step embrace current innovation, but somewhat, to keep up with their piece of the pie. Banks keep on being the major monetary go-betweens with a portion of 64% of aggregate monetary resources. Notwithstanding, non-bank monetary organizations and improvement finance foundations are additionally arising as elective wellsprings of subsidizing. In India, unfamiliar banks represent just around 8% of the all-out resources of the financial framework. Further, homegrown families are not permitted to put stores abroad. Essentially, conditions for getting to abroad capital business sectors by homegrown corporates have been rigid, in terms of size, development, estimating, and so on. The effect of the section of unfamiliar banks on homegrown banks is probably going to rely upon different factors like the construction, strength furthermore, and seriousness of homegrown banks, the portion of unfamiliar banks, and the administrative/administrative system. While the passage of unfamiliar banks could work on the cutthroat climate, they are not liable to debilitate homegrown banks.

With better innovation and the ability in offering specific financial items, for example, subsidiaries, warning administrations, exchange finance, and so forth, unfamiliar banks can upgrade the sound contest and affects the homegrown banks. The homegrown banks would be feeling the squeeze to work on functional proficiency. It needs, in any case, it is perceived that the financial framework in India is very serious with the presence of public, private, and unfamiliar banks. In this way, the significant powers for change in the Indian setting have been the accompanying:

- Predictable and solid administrative and administrative system;
- Underlying changes in the genuine and monetary areas;
- Obligation to take on and refine administrative and administrative principles on a standard with globally prescribed procedures; and
- The rivalry between unfamiliar banks and new-age private area banks

Objectives:

- To study the concept of merger and acquisition.
- To perceive the reasons of merging of banks.
- To know the impact of merge on Indian banking sector.

Research Methodology:

The current article has used illustrative techniques to gather data. Auxiliary data has been gathered from various dispersed distributed assets, diaries, and articles. Examination of data is more on abstract circumstances instead of quantitative.

Chronicle of Mergers and Acquisitions within the Indian Banking Sector

In the beyond thirty years, India's financial framework has procured a few exceptional accomplishments amazingly. The most striking is its broad reach. It is no more restricted to cities or urban communities in India. Indian financial framework has reached, truth be told indeed, even to the remote corners of the country. This is one of the fundamental parts of India's banking development story. The main banks were the Bank of Hindustan (1770-1829) and The General Bank of India, laid out in 1786 and since ancient. The biggest bank, and the most seasoned still in presence, is the State Bank of India, which started in the Bank of Calcutta in June 1806 and very quickly turned into the Bank of Bengal. This turned into one of the 3 management banks, the opposite being the Bank of Bombay and the Bank of Madras, each of the three of which was laid out under contracts from the English East India Organization. The three banks converged in 1921 to shape the Majestic Bank of India, which, upon India's opportunity, turned into the State Bank of India in 1955. The Public authority of India gave a mandate and nationalized the 14 biggest business banks in 1969. These banks have 85% of bank stores in the country. A second round of nationalization of 6 additional business banks occurred in 1980. After that administration oversees credit conveyance. With the second round of nationalization, 91% of the banking business was held by the Public authority of India. Later on, in the year 1993, the public authority blended the New Bank of India with Punjab Public Bank.

The historical backdrop of Indian banking can be separated into three principal stages:

- Stage I (1786-1969) - Starting period of banking in India when many little banks were set up
- Stage II (1969-1991) - Nationalization, regularization, and development
- Stage III (1991 onwards) - Advancement and its repercussions Explanations behind Bank Consolidation

Rationales behind Combining Banks:

a) Merger of frail banks: The practice of consolidation of powerless saves money with solid banks was happening to give security to powerless banks however Narasimhan's board of trustees went against this training. Consolidations can enhance the risk of the board.

b) Market rivalry Increment: The advancement of new monetary items and the combination of the territorial monetary framework are the explanations behind consolidation. Markets created and turned out to be more aggressive and due to this piece of the pie of all individual firms diminished so consolidations and securing began.

c) Economies of scale: Ability to produce economies of scale when firms are blended.

d) Ability and Ability: Move of expertise happens between two associations happens which assists them with improving and becoming more cutthroat.

e) Innovation, New administrations, and Items: Presentation of e-banking and some monetary instruments/Subordinates. The expulsion of section obstruction opened the door for new saves money with high innovation and old banks can't rival them so they choose to combine.

f) Positive Collaborations: When two firms blend their only rationale is to make a beneficial outcome that is higher than the consolidated impact of two individual firms working alone. Two parts of it are cost-cooperative energy and income collaboration.

g) Debilitated banks made due after consolidation and Upgraded branch network topographically.

h) Bigger client base (country reach) and Expanded portion of the overall industry.

i) Fulfillment of framework and confine rivalry and forestall congestion of banks and use under and underutilized assets with the goal that the banks can contend the unfamiliar banks in the worldwide period.

Benefits of the Public Sector Bank Consolidations:

- The bank's administration conveyance will see a colossal improvement
- Consolidations empower a huge capital base that will help the acquirer to offer a greater credit sum
- Clients of the bank will have a lot more extensive scope of items they can pick from shared reserves, protection items, advances, and stores.
- The requirement for recapitalization from the public authority will diminish after a consolidation.
- The bank will have an amazing chance to lay out mechanical headways in their cycle.

Contemporary Consolidated Public Sector Banks in India:

In a transition to rebuild and rethink the nation's financial space, in 2021, the administration of India blended 10 public Area (PSU) Banks into 4 banks. Consolidation is an arrangement between substances where they pool their resources and liabilities and become one element. The consolidation of Public Area Banks (PSBs) is where the PSBs converged with 'anchor' banks starting today India has 12 Public Area Banks, including Bank Of India (SBI) and Baroda Bank.

List of Merged Public Sector Banks in India 2021

Anchor Bank		Banks Merged
Punjab National Bank	{	Oriental Bank of Commerce United Bank of India
Canara Bank	←	Syndicate Bank
Indian Bank	←	Allahabad Bank
Union Bank of India	{	Andhra Bank Corporation Bank
Bank of Baroda	{	Dena Bank 1 st April, 2019 Vijaya Bank 1 st April, 2019
State Bank of India	{	State Bank of Bikaner and Jaipur State Bank of Hyderabad State Bank of Mysore State Bank of Patiala State Bank of Travencore Bharatiya Mahila Bank (2017)

Effects of Consolidation and Acquisitions:

1. Growth: Organizations that want fast development in size or piece of the pie or enhancement in the scope of their items might find that consolidation can be utilized to satisfy the target as opposed to going through the tedious course of interior development or expansion. The firm might accomplish a similar objective in a brief time frame by converging with a current firm.

2. Synergy: The combined element has better capacity concerning both income improvement and cost decrease. Consolidations and Procurement permit firms to acquire proficiency acquired through cost decreases (cost cooperative energies) and income increments (income collaborations).

3. Purchase of Resources at Deal Costs: Consolidations and Acquisitions' have the valuable chance to gain resources, especially land mineral privileges, plant, and gear, at a lower cost than would be caused in the event that they were bought or developed at the ongoing business sector costs.

4. Enhanced Administrative Abilities: Sporadically a firm with great possible assets yet it is unfit to grow completely in light of lacks in specific areas of the board or a shortfall of required items or creative innovation. In the event that the firm can't employ the administration or the innovation it needs, it could consolidate with a viable firm that has required administrative, workforce, or specialized skills.

5. Acquiring New Innovation: Organizations need to keep steady over mechanical turns of events and their business applications. By purchasing a more modest organization with interesting innovations, an enormous organization can keep up with or foster a strategic advantage.

6. Broader Cluster of Items: When two firms blend, they have broadened assortment of items and after the consolidation, every shopper in both organizations will be benefited from the scope of items or administrations to browse Consolidations and Acquisitions assists firms with extending its buyer portfolio however it likewise prompts a more enhanced scope of administrations.

7. Income Duty Benefits: at times, personal expense thought might give the monetary cooperative energy propelling a consolidation. Charge concessions go about as an impetus for a solid bank to secure bothered banks that have gathered misfortunes and unclaimed deterioration benefits in their books.

8. Own Formative Plans: The reason for securing is supported by the acquirer organization's own formative plans. An organization thinks as far as securing the other organization just when it has shown up at its own improvement and intends to grow its activity having inspected its own inward strength. It needs to focus on a reasonable mix where it could have chances to enhance its assets by the issuance of protections; securing extra monetary offices taking out rivalry and reinforcing its market position.

9. Strategic Reason: The acquirer organization views the consolidation to accomplish vital goals through elective kind of mixes which might be even, vertical, item development, market extensional, or other determined inconsequential targets relying on the corporate techniques.

10. Corporate Cordiality: In spite of the fact that it is uncommon yet it is actually the case that business houses show levels of agreeable soul regardless of seriousness in giving salvages to one another from threatening takeovers and develop circumstances of coordinated efforts sharing generosity of one another to accomplish execution levels through business mixes.

Impression on the Banking Industry:

- Post-consolidation, public area banks (PSBs) have seen an improvement in productivity in the year finished Walk 2021 in spite of the Covid pandemic prompted disturbances.
- In Monetary Year 2021, 10 PSBs revealed a consolidated net benefit without precedent for five years. Just two public area banks, Punjab and Sind Bank and National Bank of India revealed a total deficit for the year. The critical justification behind PSBs to post a consolidated benefit of Rs 31,817 crore was the finish of their inheritance terrible credit issue. Different elements incorporate the lower cost of assets, diminished working costs, and higher additions on security portfolios in the midst of declining security yields.

- Last year, the consolidating elements posted immense misfortunes in the final quarter before the coordination, which added to the Rs 26,015 crore misfortune among public area banks in Monetary Year 2020. This year, in any case, the gaining banks created gains with Indian Bank beating the rundown at Rs 3,004 crore followed by Association Bank at Rs 2,905 crore.
- The pandemic year 2020-21 has seen most PSBs stay engrossed with the consolidation incorporation process. The awful advance cycle that elaborates huge corporate credits during Monetary Year 2016-17 to Monetary Year 2019-20 showed for the most part on PSB asset reports. Numerous loan specialists saw their capital disintegrate underneath the ordered administrative least when consolidations among PSBs were viewed as the main way out. The mixture of these banks happened on April 1, 2020.
- Having completed two rounds of bank union prior, the focal government in 2019 chose to combine six dissimilar and frail PSBs into four of every one stroke — the greatest combination practice in the financial space. Punjab Public Bank (PNB) took over Oriental Bank of Trade and Joined Bank of India; Allahabad Bank turned out to be important for Indian Bank; Canara Bank subsumed Partner Bank; and Andhra Bank and Enterprise Bank converged with Association Bank of India. Prior, the State Bank of India (SBI) with five of its partner banks while Vijaya Bank and Dena Bank converged with the Bank of Baroda.
- Consolidations of banks, first mooted by the Narasimham Panel in excess of 25 years prior, started in India during the 1960s to rescue the more vulnerable banks and safeguard the client interests. In the post advancement period, the mission to make an Indian bank that would be in the class of worldwide goliaths had been going on starting around 1990.
- Credit development keeps on excess consistent at lower levels of 3-4% year-on-year development for PSBs, but with better resource quality and productivity position, the majority of the public banks are very much positioned to help the development on the off chance that the credit development moves along. Regardless, the improvement in the announced gross non-performing resources (NPA) (9.4% as of Walk 2021 from 10.7% as of Walk 2020) and net NPA (3.1% versus 3.8%) in Monetary Year 2021, the late advance book across banks stays high.
- Going on, there are fundamental worries, which on the off chance that not tended to could bring about bigger and possibly more fragile banks.
- With gradual development from the corporate area remaining low, and retail being the critical motor for credit development, PSBs should continue upgrading their abilities to loan and further develop the time required to circle back by carefully authorizing the advances by improving their client profiling through internet-based apparatuses. At the point when the corporate credit cycle bounces back over the medium term, the capacity of the banks to carry out adequate gambling channels in credit determination and consolidate the learnings from the past credit cycle while authorizing new advances to corporates is something that is not yet clear.

After Merger, Anchor Banks' Status

Merged Entity	Total Assets (Rs.LakhCr)	Gross NPA	No.of Branches	Employees	Advances (Rs .Cr)	Deposits (Rs.Cr)
PNB+OBC+UBI	12.7	14%	10769	101802	674230	1106332

CanaraBank +SyndicateBank	11.54	9%	10416	88213	639048	1010874
UnionBankofIndia+C orporation Bank+AndhraBank	10.71	14%	9315	78202	590982	923805
IndianBank+Allahab ad Bank	6.26	10%	6007	41629	364010	538071

**Following the merger of the 12 PSUs in the Indian banking sector
(6 Merged and 6 Independent)**

MergedBanks	Independent Banks
SBI	UCOBank
BankofBaroda	IndianOverseasBank
CanaraBank	PunjabandSind Bank
IndianBank	BankofMaharashtra
PunjabNational Bank	CentralBankofIndia
UnionBankofIndia	BankofIndia

Oriental Bank of Trade (OBC) and Joined Bank of India will be converged into Punjab Public Bank (PNB). After the consolidation, these together will frame the second-biggest public area bank in the nation, after the State Bank of India (SBI). Partner Bank will be converged into Canara Bank, which will make it the fourth-biggest public area moneylender. After the consolidation, there will be 12 PSUs - six blended banks and six autonomous public area banks.

Observations, Recommendations and Conclusion:

The financial business has been going through significant Consolidations and Acquisitions in the new years, with various worldwide players arising through progressive. Consolidations and Acquisitions in all areas including banking. The decrease in the exhibition of combining firms can't be ascribed to consolidation alone. Yet, in the future, there are solid possibilities of upgrades in benefit. In any case, by and large, results demonstrate that consolidations prompted a more elevated level of cost efficiencies for the blending banks. Consolidation among bothered areas of strength for and yielded no critical effectiveness gains to taking an interest bank. Be that as it may, the constrained consolidation among these banks prevailed with regard to safeguarding the premium of investors of powerless banks yet partners of these banks have not shown any additions from consolidations. The exact discoveries of this study recommend that the pattern of consolidation in the Indian financial area has so far been limited to the rebuilding of powerless and monetarily upset banks. The Indian monetary framework requires extremely huge banks to assimilate different dangers that have risen up out of working in neighborhood and worldwide markets. Consequently, the Public authority and strategy producers ought to be warier in advancing consolidation as a method for harvesting economies of scale and extension. Banks can pursue a cooperative energy-based consolidation plan with minimization of innovation-related use. There is likewise a need that consolidation or huge size is only a facilitator, yet no assurance for further developed benefit. The

push ought to be on further developing gamble the executive's capacities, corporate administration, and key business arranging. In the short run, endeavor choices like re-appropriating, key coalitions, and so forth can be thought of. Banks need to exploit this quickly evolving climate, where item life cycles are short, and time to advertise is basic in concluding who wins in the future. The government shouldn't go for Consolidations and Acquisitions for rescuing frail banks. The solid banks ought not to be converged with feeble banks, as it will have an antagonistic impact on the resource nature of the more grounded banks. Solid banks ought to be converged areas of strength for with to rival unfamiliar banks and to enter the worldwide monetary market.

References:

1. Dr. Srinivasa Rao Kasisomayajula, "Emperical Study On Mergers And Acquisitions In Indian Banking Sector", IJEMR – January 2022 - Vol 12 Issue 1, ISSN 2249-8672.
2. Ghosal, (2010). "Consolidation of Banks", the Indian Banker, Vol. V, No.2, p.p. 28-35.
3. Alope Ghosh(2001), "DoesoperatingperformancereallyimprovefollowingcorporateAcquisition?" Journal of corporate finance, Vol7, pp.151-178.
4. Ansari, Muhammd Sadiq (2007) "An Empirical Investigation of Cost Efficiency in the Banking Sector of Pakistan," SBP Research Bulletin, 3(2)
5. Denizer CA, Dine M, Tarimcilar M (2007), "Financial Liberalization and Banking Efficiency: Evidence from Turkey Analysis," Journal of Productivity, 27:177-195.
6. Goyal, K.A. and Joshi, V. (2011). Mergers in Banking Industry of India: Some Emerging Issues. Asian Journal of Business and Management Sciences, 1(2), 157-165.
7. Murthy, G. K. (2007). Some Cases of Bank Mergers in India: A Study. In Bose, J. (Ed.), Bank Mergers: The Indian Scenario. (244-259).

“A SCRUTINY ON INFLUENCE OF FDI ON ECONOMIC MAGNIFICATION IN INDIA”

Dr. AMRUTHAMMA R

Assistant Professor, Department of Commerce, Government First Grade College Hoskote, Bangalore Rural District.

Abstract:

This examination depends on the effect of Foreign Direct Investments (FDIs) on financial development in India. There are sure parts that impact the Foreign Direct Investments. It contains Exchange transparency, Expansion rate, Financial solidness, Venture strategies, rules and guidelines embraced, executed Trade rates, Foreign stores, and Political steadiness of the country. Further, Foreign Direct Investments help to intensify exchange and it apportions monetary guide as well. Foreign Direct Ventures have improved the Equilibrium of Installment issues in the Indian economy. The first objective of this paper is to investigate the effect of Foreign direct speculation on the development of the Indian economy. Net Foreign Direct Investment inflows and Total national output are taken as the factors for the review. Basic Relapse and Pearson's relationship strategies are utilized for the review to quantify the effect of Foreign Direct Investments on the Indian Economy. The review is in view of Auxiliary information gathered through the World Bank site from 1970 to 2019. As indicated by the Observational outcomes it uncovers that Foreign Direct Investments are critical for the development of the Indian Economy and the positive relationship between FDI and Gross domestic product.

Keywords: *Foreign Direct Investments (FDI), GDP (Gross domestic product), Balance of Payments, Monetary Development.*

Introduction:

Foreign Direct Investment (FDI) which is called non-obligation monetary capital is known as the best method of capital inflow to any economy. Financial development is the multiplication and creation of labor and products throughout some stretch of time. Gross domestic product is assessed by rate increment in true overall country-wide output. The pace of monetary development implies the development among first and last throughout some undefined time frame. Typically FDI assumes a significant part in multiplying the overall capital improvement within the Indian economy. Besides, it is a truly necessary device for changing over the innovation furthermore, information. Significantly, Foreign Direct Investments (FDIs) lead to the profits underway through certain externalities towards supportable monetary development. (Mengistu and Adams, (2007). Notwithstanding, this is appropriate to a large portion of the non-industrial nations. India is essentially explored as the most enrapturing and normal objective for Foreign Direct Investments.

Indian Foreign Direct Investments had revolted as much as 17800 USD Millions through August 2020. There are exact parts that decide the Foreign Direct Investments. They are shortened pay and work, accessibility of natural substances, correspondence frameworks, and FDI strategies. A large portion of the Financial backers turns upward for low-pay work in South Asian nations like India. Accordingly, low-compensation work mesmerizes numerous Foreign Direct Financial backers. Likewise, correspondence abilities among laborers assume a huge part in enticing FDIs. In India, since the Proficiency rate is higher among the talented work lead captivates more financial backers towards India. Additionally, modest assets and unrefined components invigorate more FDIs. Then again simplicity and rotation in Foreign Direct Investment Approaches get more FDIs. As of late,

Byju's made USD 500 worth of Investment furthermore, Cashaa contributed USD 5 million for the intensification of the crypto market. Further, the Government of Singapore offered USD 63.84 million for the improvement of Phoenix Factories and Coralogix contributed 30 USD million.

Foreign Direct Investments have a fundamental impact on multiplying monetary development. FDI's escort new mechanical refinements which can be embraced to multiply the creation limit. Besides, FDI outfit more cash flow to the economy as well. FDI's decrease the equilibrium of installment issues while multiplying new promoting techniques to economies. Likewise, FDI brings about business amazing open doors which further prompts multiple monetary developments. Besides FDI's lead to multiplying the typical compensation pace of the representatives as well. Further, FDI works with products of host emerging nations as well.

The administration of India has found a way better approaches to help Foreign Direct Interest in different areas. Indian Government has adjusted the Foreign Direct Speculation Strategy in August 2020 which fascinated the business of coal mining. Further, it awards 100 authorizations for Foreign Direct Interests in coal mining exercises in 2019. In any case, the Administration of India has multiplied the Foreign Direct Speculation for protection producing. They have multiplied the rate from 49 to 74 percent. Also, Indian Government has modified the Foreign Direct Venture Strategy on assuming control over organizations from different countries. In any case, Non-Occupants in India are in all actuality consent to get a 100% stake from Air India.

Literature Review:

Malhotra (2014) inspects what FDI has meant for the Indian economy. Analysis of the difficulties in securing a favourable position in the global competition for foreign direct investments, particularly after two decades of economic changes, is also included.

Foreign Direct Investment (FDI) directly influences economic growth by supporting the fixed capital formation and indirectly supporting knowledge stocks, according to *Silajdzic and Mehic's (2015)* research. Furthermore, according to the conventional view, foreign direct investment has a direct impact on economic expansion. Even while foreign direct investment is having an impact on economic expansion, it will also have an impact on the lack of domestic investment and investment shortages. The study also demonstrates that foreign direct investments contribute favourably to economic expansion.

Furthermore, *Alvarado, Iniguez, and Ponce (2017)* discovered that foreign direct investment, particularly in high-income nations, has a favourable impact on the product. However, this research revealed that in upper-middle-income countries, the effect is unequal and not substantial.

In a 2019 study, *Sultana, Kagdiyal, Goyal, Chakkala, and Parmar* examined the effects of FDI on the population and the human development index in addition to Indian growth indicators. According to the study's findings, FDI has a large impact on the HDI, population, and Sensex index, as well as some impact on imports and exports.

Need of the Review:

The principal subject of this study is based "Effect of Foreign Direct Speculation on Indian Financial Development." This apporions the exact outcomes of what FDI means for the monetary development in India with the assistance of information from 1970 to 2019. Further, this study assists with figuring out the variables furthermore, the job of FDI on multiplying the financial development.

Issue Formulation:

The vital issue of this study is to examine the way that the Foreign Direct Investments impact the development of the Indian Economy and to sort out the relationship between Foreign direct Investments and Total national output in Indian Economy.

Objectives of the Review

- To learn about the variables which impact the Foreign Direct Venture to India
- To know the job of FDI on Monetary Development
- To explore the exact connection between Foreign Direct Speculation and Monetary development in India.

Study Strategies and Information Sources:

The examination information depends on auxiliary sources. The information gathered from the World Bank Site. The fundamental review time frame is from 1970 to 2019. There are two factors used to gauge the effect. Foreign Direct Speculation is taken as the free factor while Gross Homegrown Item is taken as the reliant variable. Pearson's relationship is utilized to sort out the relationship between Foreign Direct Investments and Total national output. Notwithstanding, Basic Relapse Model is utilized to quantify the effect of Foreign Direct Investments on Indian Monetary Development. Monetary development is estimated by Total national output. The basic Relapse Model can be referenced as follows:

$$Y_t = \alpha + \beta x_t + \mu t$$

$$GDP_t = \alpha + \beta GDP_t + \mu t$$

Y_t = Dependent Variable (GDP according to this study)

α = Autonomous Variable

β = Regression Coefficient

x_t = Independent Variable (FDI according to this study)

μt = Error term

Data Anatomy and Inference:

Ho – There is no measurably critical relationship between FDI and Gross domestic product

H1 – There is a measurably critical relationship between FDI and Gross domestic product

Table 1: Model Synopsis^b

Model	R	RSquare	Adjusted RSquare	Std. Error of the Estimate	Durbin-Watson
1	.952 ^a	.906	.904	2.49834E11	.960

a. Predictors: (Consistent), FDI

b. Dependent Variable: Gross domestic product

Table 1, shows the worth of R square is 0.906, which estimates the extent of the difference in the Gross domestic product which is unsurprising from FDI. As such it intends that 90.6 percent of the progressions in the Gross domestic product is a result of the progressions in FDIs and the other 10% changes in Gross domestic product are because of different factors which are characterized in the mistake term.

Table 2: ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	2.880E25	1	2.880E25	461.3	.000a
	Residual	2.996E24	48	6.242E22	40	
	Total	3.179E25	49			

- a. Predictors: (Consistent), FDI
- b. Dependent Variable: Gross domestic product

As indicated by Table 2, Experimental outcomes the P esteem is 0.000. Nonetheless, the α esteem is 0.05. Hence, the invalid speculation will be dismissed. As such the experimental outcomes show that there is a critical straight relationship between Unfamiliar Direct Ventures and GDP.

Table 3 – Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	2.302E11	4.260E10		5.405	.000	1.000	1.000
	FDI	47.083	2.192	.952	21.479	.000		

- a. Dependent Variable: GDP

Since the VIF esteem is under 10 multi co linearity doesn't exist.

$$Y_t = \alpha + \beta X_t + \mu_t$$

$$GDP_t = 2.302 + 47.083 FDI_t + \mu_t$$

As per the above Table, 3 change of 1 USD Billion in FDI will change the Gross domestic product by 47.083 USD Billion. Since the FDI and Gross domestic product is having a positive relationship an expansion of 1 USD Billion will expand the Gross domestic product by 47.083 USD Billion.

Table 4 – Correlations

		GDP	FDI
GDP	Pearson Correlation	1	.952**
	Sig.(2-tailed)		.000
	N	50	50
FDI	Pearson Correlation	.952**	1
	Sig.(2-tailed)	.000	
	N	50	50

** . Correlation is significant at the 0.01 level (2-tailed).

H0: There is no relationship between Gross domestic product and FDI

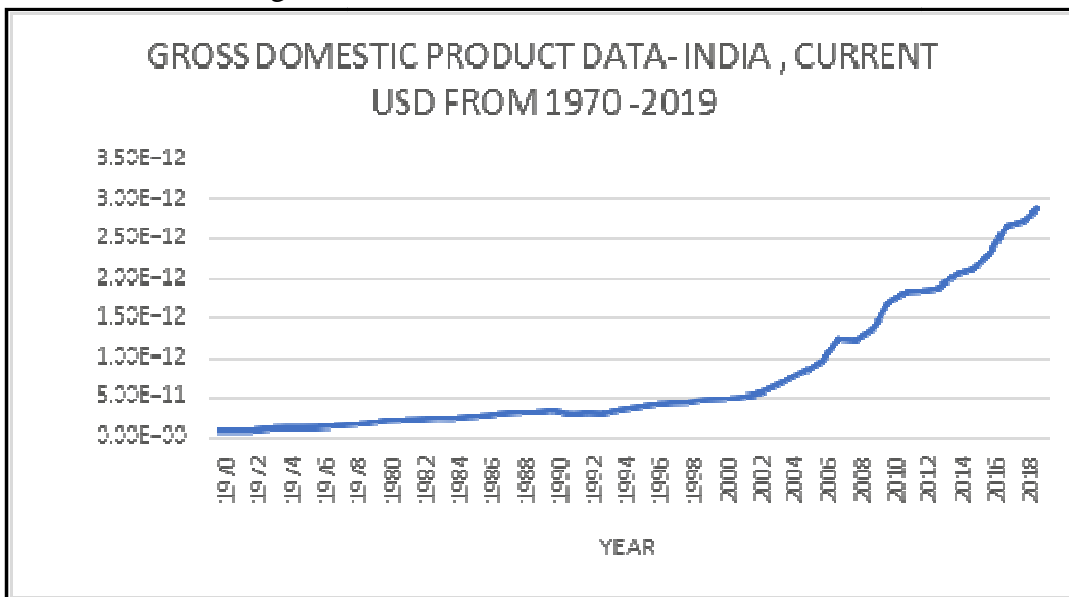
H1: There is a relationship between Gross domestic product and FDI

As per the Table 4 the worth is 0.05. Nonetheless, the P esteem is 0.00. Consequently, the invalid speculation will be dismissed, and that actually intends that there is a relationship between Gross domestic product and FDI. As indicated by the relationship results it portrays that there is a positive connection between Gross domestic product and FDI. In addition, the level of relationship between the factors is exceptionally high. In this manner, Gross domestic product and FDI are

having a highly sure relationship. Whenever FDI is built the Gross domestic product will likewise rise. At the point when the FDI diminishes the Gross domestic product will likewise fall.

Figure: 1

Source: World Bank



As per FIGURE 1, it shows the upsides of GDP in India from 1970 to 2019 in Current US Dollars. The information shows an ascent in Gross domestic product from 1970 to 2019 with changes.

Figure 2

Source : World Bank

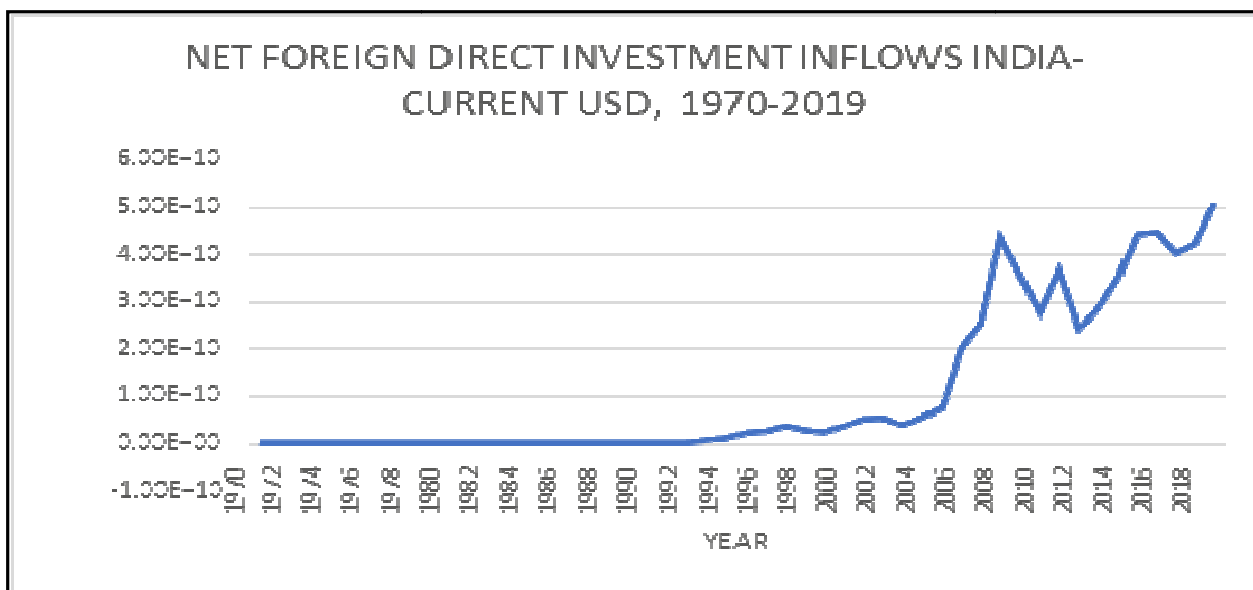


FIGURE 2 shows the information about net unfamiliar direct venture inflows in India from 1970-2019 which are addressed in Current US Dollars.

At first, the net FDI inflows were stale and afterward it shows an increment with variances between 2006 to 2016 and a short time later an ascent from 2016 to 2019.

Conclusion:

Foreign Direct Investments is a venture done starting with one country and then onto the next country with a wide range of assumptions. Foreign Direct Investments have a critical influence on Indian Financial Development. Foreign Direct Investments have both positive and adverse

consequences for an economy. The greater part of the time it multiplies the financial development. FDI's multiply the business's valuable open doors, it lessens uneven characters between balances of installment issues. It assists with fortifying the nearby cash with the assistance of Foreign holds as well. Notwithstanding, there are many adverse consequences too. Foreign Direct Investments lead to reducing the homegrown rivalry among the homegrown makers. Then again Foreign Direct Ventures are centered around the development part of the nation and don't think about the formative part of the country. The observational examination, straightforwardly showed that there is a huge effect on Gross Homegrown Creation by Foreign Direct Interests in India. In the straightforward relapse examination, it has demonstrated that almost 90% of the progressions in GDP are because of the progressions in Foreign Direct Ventures. What's more, by the connection investigation it had shown that Foreign Direct Investments and GDP have a positive relationship between one. Nonetheless, worried about the FDI strategy, India corrected it in August 2020. Since India had refurbished the Foreign Direct Speculation strategy before very long there is a pattern that India will be the most alluring business sector for FDI financial backers. This has been demonstrated by an EMPEA review (Developing Business sector Private Value Affiliation) Further, as per a UBS report yearly Foreign Direct Venture will be expanded up to 75 US Dollar Billion after the next five years. Also, India is attempting to accomplish more than this objective in the next two years of time.

References:

1. Thiththalapitige Natasha ManieshiFonseka, Dr. Rajender Singh, "Impact of FDI on Indian Economic Growth", GSJ: Volume 8, Issue 10, October 2020 ISSN 2320-9186.
2. Borensztein, E., De Gregorio, J., and J.-W. Lee, (1998)., "How does foreign Direct Investments affect economic growth?", Journal of International Economics, Vol. 45: pp. 115- pp.135.
3. Chowdhury and Mavrotas (2005)., "FDI and Growth: A causal Relationship", JOUR.
4. Malhotra, B., (2014)., Foreign Direct Investment : Impact on Indian Economy, Global journal of business management and information technology Vol. 4 (1) pp. 17- pp.23.
5. Silajdzic, S., and Mehic E., (2015)., "Knowledge Spillovers, Absorptive Capacities and the impact of Foreign Direct Investment on economic growth: Empirical Evidence from Transition Economies.", Procedia- Social and Behavioral Sciences, Vol. 195, pp. 614- pp.623.
6. Zhang, K., (2001)., "Does foreign direct investment promote economic growth? Evidence from East Asia and Latin America.", Contemporary Economic Policy, Vol.19 (2), pp. 175- pp.185.
7. Zhang, K. (2001a)., "How does foreign direct investment affect economic growth in China?", Economics of Transition, Vol. 9(3), pp. 679-pp.6
8. Alvarado, R., Iniguez, M., & Ponce, P. (2017)., "Foreign direct Investment and economy growth in Latin America.", Economic Analysis and Policy, Vol .56, pp. 176-pp.187.
9. Basu , Chakraborty, (2002)., "Foreign Direct Investment and Growth in India: A Cointegration Approach", Applied Economics, Vol. 34(9 pp.1061-pp.73.
10. Fadhil, M.A., &Almsafir , M.K. (2015)., "The Role of Foreign Direct Investment inflows in Economic Growth in Malaysia (Time Series: 1975-2010).", Procedia Economics and Finance, Vol. 23 , pp.1558-pp.1566.

MEDIA AND INDIAN DEMOCRACY

Dr. Sahana Priyadarshini

Associate Professor, Department of English, Government First Grade College, Malleshwaram
Bengaluru.

Abstract:

The role of media in a democratic system has been widely debated. India has the largest democracy in the world and media has a powerful presence in the country. In recent times Indian media has been subject to a lot of criticism for the manner in which they have disregarded their obligation to social responsibility. Dangerous business practices in the field of media have affected the fabric of Indian democracy. Big industrial conglomerates in the business of media have threatened the existence of pluralistic viewpoints. Post liberalisation, transnational media organisations have spread their wings in the Indian market with their own global interests. This has happened at the cost of an Indian media which was initially thought to be an agent of ushering in social change through developmental programs directed at the non privileged and marginalised sections of the society. Though media has at times successfully played the role of a watchdog of the government functionaries and has also aided in participatory communication, a lot still needs to be done.

Keywords: media, social responsibility, democracy, Indian media, Indian democracy, public sphere

Introduction

Democracy in general terms is understood to be a form of government which is subject to popular sovereignty. It is essentially a rule by the people which is in contrast to monarchies or aristocracies. One of the crowing glories of the democratic system is the freedom of expression and the space that is provided to views from different sections of the society. A democratic system can run to its utmost potential when there is wide participation on the part the general mass which is not possible without people getting informed about various issues. Reliable information resources are an important constituent of any democratic society. This is where media steps in. Mass media in its different forms have influenced human life in the present century. They have primarily provided information and entertainment to people across countries. Print media, being the leader over a considerable period of time has now got competition from Television, which is reshaping many of the social responses. Radio apart from providing news and views has also developed a flair for entertainment, thereby getting a lot of acceptance. There is also the new media with internet being its flag bearer. Internet has indeed made it possible to disseminate information and ideas in real time across the globe. However, among all these developments there is a cause of concern. Is media really fulfilling its social responsibility? Is a booming global mass media posing threats to the democratic way of thinking? In it posing challenges to a country like India where media has a greater role to play rather than merely providing information and entertainment? Media and Social Responsibility: The Normative Argument The normative view of the press argues that the conduct of the media has to take into account public interests. The main public interest criterions that the media need to consider include freedom of publication, plurality in media ownership, diversity in information, culture and opinion, support for the democratic political system, support for public order and security of the state, universal reach, quality of information and culture disseminated to the public, respect for human rights and avoiding harm to individuals and the society. The social responsibilities expected

from media in the public sphere were deeply grounded with the acceptance of media as the fourth estate, a term coined by Edmund Burke in England. With the formation of the 1947 Commission on the Freedom of the Press the social responsibility of media became a strong debating point. It was formed in the wake of rampant commercialization and sensationalism in the American press and its dangerous trend towards monopolistic practices. The report of the Hutchins Commission, as it was called, was path breaking on its take on social responsibility and the expected journalistic standards on the part of the press. The theory of social responsibility which came out of this commission was backed by certain principles which included media ownership is a public trust and media has certain obligations to society; news media should be fair, objective, relevant and truthful; there should be freedom of the press but there is also a need for self regulation; it should adhere to the professional code of conduct and ethics and government may have a role to play if under certain circumstances public interest is hampered. Democracy, Media and the Public Sphere Informing the citizens about the developments in the society and helping them to make informed choices, media make democracy to function in its true spirit. It also keeps the elected representatives accountable to those who elected them by highlighting whether they have fulfilled their wishes for which they were elected and whether they have stuck to their oaths of office. Media to operate in an ideal democratic framework needs to be free from governmental and private control. It needs to have complete editorial independence to pursue public interests. There is also the necessity to create platforms for diverse mediums and credible voices for democracy to thrive. It has already been discussed that media has been regarded as the fourth estate in democracy. Democracy provides the space for alternative ideas to debate and arrive at conclusions for the betterment of society. The publicly agreed norms are weighed over that of actions on the part of economic organizations and political institutions. This is close in essence to the concept of public sphere where rational public debate and discourse is given importance. Individuals can freely discuss issues of common concern. Media plays one of the crucial roles behind the formation of public sphere. However, Barnett is of the opinion that in modern times the true sense of public sphere is getting eroded with the media of public debate getting transformed to mediums for expressing particular interests rather than general interests which are universally accepted. This signifies that public sphere which is essential for a vibrant democracy can actually be channelized to serve vested interests rather than public good. Media and Indian Democracy The political system in India is close in spirit to the model of liberal democracy. In the constitution of India the power of the legislature, executive and judiciary have been thoroughly demarcated. The party system in operation is a competitive one with flexibility of roles of government and opposition. There is also freedom of the press, of criticism and of assembly. Indian democracy has always attracted attention worldwide and has made scholars to ponder over the secret of its success amidst considerable odds. In India diversity is almost everywhere and it is not a developed nation. The problems of poverty and inequality in distribution of income have been constant irritants. Nevertheless, till today democracy has survived in the country. The role of media in India, the largest democracy of the world is different from merely disseminating information and entertainment. Educating the masses for their social upliftment needs to be in its ambit as well. In a country where there is large scale poverty, unemployment and underdevelopment media has a responsibility towards developmental journalism. It has a role to play behind formation of public opinion which can force the political parties to address the core issues haunting the country's progress. However, public opinion can be manipulated by vested interests to serve their own goals. Media can conceal facts and project doctored ideas to influence the electorate and thereby the voting outcome. Values

like objectivity and truthfulness in presentation of news and ideas can be totally done away with. In India public service broadcasting was given much importance after independence. It was used as a weapon of social change. AIR and Doordarshan, the public service broadcasters in the country had the responsibility of providing educational programs apart from information and entertainment. However, it needs to be taken note of that the public service broadcasting system in the country was closely identified with the state. A monopolistic media structure under state control has the threat of becoming the mouthpiece of the ruling elite. The scenario was bound to change with the opening up of Indian economy in a bid to integrate with the global system. It signalled the emergence of a competitive market in the field of media with public service broadcasters getting challenges from private entities. This, however, had the seeds of a new problem of ownership. Ownership pattern of media across the globe and in India is a cause for concern. There are big corporate houses who own newspapers and television networks. A higher concentration of ownership increases the risk of captured media. Media independence in such a scenario gives way to safeguarding the interest of the owners who may not serve social responsibilities. The space for plurality of ideas is eroded sending ominous signals for democracy. Bogart opines that in many democratic countries media ownership has reached dangerous levels of concentration. He has cited the examples of News Corporation's 37% share in United Kingdom's national newspaper circulation and Silvio Berlusconi's ownership of top three commercial television channels, three pay TV channels and various newspapers and magazine in Italy which act as his political mouthpieces. Transnational powerful media organizations are in operation in India post liberalisation. These are big multinational corporations who own a chunk of the mass media market ranging from newspapers, television, radio, book publishing to music industry. Five of world's largest media conglomerates include General Electric, Walt Disney, News Corporation, Time Warner, Viacom and CBS. In India there are big players like the Times Group and ABP who rule the roost in the media arena. In a bid to open up the Indian market 26% foreign direct investment has been allowed in news publication and 74% has been allowed in non news segments by the Government. 100% foreign direct investment is available in the film industry. 100% FDI is also allowed in television software production subject to certain government norms. Cable networks and FM Radio networks have FDI limits of 49% and 20% respectively (FICCI and PwC, 2006). Research undertaken by PricewaterhouseCoopers has shown the FDI investment trend across mass media in India. Virgin Media Asia has a holding in HT media's foray into FM radio. Financial Times (Pearson Group) has an arrangement with Business Standard; Americorp Ventures, Mauritius has a stake in Nimbus Communications which deal in television and films and Reuters UK has equity sharing with Times Global Broadcasting, the Indian entity. Therefore, across mass media options have opened up for availability of transnational homogeneous content. The growth of media conglomerates and their powerful presence has raised fears of manipulation of ideas by a powerful few detrimental to the democratic fabric. The corporate giants have also engaged in severe competition among themselves dishing out news and content which is primarily dominated by denationalization, sleaze and glitz to capture wider markets. The disturbing trend that has emerged in the present media scenario is the use of media in the battle between rival political groups (Coronel, 2003). In fact, this new phenomenon is in operation in India with newspapers and news channels taking sides while presenting facts. The same event can be presented in two contrasting manners in two newspapers or two television channels. Coronel argues that promotion of hate speech in place of constructive debate and creating an atmosphere of suspicion rather than social trust has the danger of making people cynic about the democratic setup leading to its breakdown.

While discussing the dangers associated with the developments in media it needs to be said that media in India has also undertaken roles which have strengthened democracy. The media as a watchdog of the democratic system has unearthed its various shortcomings. Investigative reporting in print and television media has helped in exposing large scale corruptions which have robbed the nation. The Commonwealth Games Scam, the Adarsh Housing Society Scam, Cash for Vote Scam and the Bofors Scam are the highpoints of the Indian media. Across newspapers and television channels voices have been raised when the bureaucracy, judiciary or other public functionary have crossed the laxmanrekha. There have also been initiatives to promote community media for the citizens to air their concerns. This is a significant leap towards alternative media usage which is distant from the dominant structure. Here the importance lies more in participatory communication right from the grassroots rather than communication which flows top down. Various television channels have also given the space for ordinary citizens to air their views in the form of citizen journalists thereby promoting democratic participation. Newspapers have educated the masses by informing them of the developments in the field of science and technology. They have also expressed strong views against prejudices which harm the society. Much developmental news has also been aired through the medium of radio. Its comparative low cost and wide acceptance among poorer sections have made it a potent tool for expressing ideas beneficial to the public. Internet, a relatively newer entrant in the field of mass media, has proved to be more democratic than newspaper and television. Internet has provided the opportunity for citizens who are conversant with the medium to express their views about a number of issues. In many cases groups have been formed by likeminded people who discuss and debate over a number of decisions on the part of the government and seek new ideas for way ahead. The power of the internet can be easily judged from the developments in Egypt in recent times. Social networking sites like Facebook and Twitter were used to garner support against the regime of President Hosni Mubarak. Internet has been used by various public service organizations and N.G.Os to inform people about their objectives and also to make them aware of various initiatives on the part of the government as well as non government organisations for social upliftment. In internet the barrier to communication is minimal which helps in the formation of a participative environment. There is also greater empowerment of the users through higher level of interactivity and flexibility in choice of media outlets. The potential of the medium lies in its ability to be more personalized by offering user-created content. Nevertheless, there is the threat of advertising revenues influencing media outputs. Those who control considerable wealth have the opportunity to sway public opinion in their favour with the help of mass media. In the 2G scam the Radia Tapes controversy brought in focus the journalist, politician and industrial conglomerate nexus. Developments like these are a threat to democracy and undermine the media fraternity. Advertisements in newspapers, television, radio and at times the internet have become a part of the present election campaigns. Candidates with better funds have the edge over others in being voted to office because they can buy newspaper space and considerable air time. Conclusion In Indian democracy media has a responsibility which is deeply associated with the socio economic conditions. The present scenario is not quite encouraging and certain areas need to be addressed. Media organisations, whether in print, audio visual, radio or web have to be more accountable to the general public? It should be monitored that professional integrity and ethical standards are not sacrificed for sensational practices.

ONCLUSION-

The freedom of press in the country is a blessing for the people. However, this blessing can go terribly wrong when manipulations set in. The self regulatory mechanism across media organisations need to be strong enough to stop anomalies whenever they occur. Agencies like Press Council of India need to be vigilant to stem the rot. Big media conglomerates are a serious threat. To counter this problem pluralistic media organisations which are financially viable need to be encouraged. Community participation is a goal that the media should strive for in a country like India.

References

1. Coronel, S. (2003). The Role of the Media in Deepening Democracy.
2. Bogart, L. (1995). Media and Democracy. In E. E. Dennis & R. W. Snyder (Eds.), Media & Democracy
3. Panikkar, N. K. (2004, January 12). Opinion: Media and the public sphere. The Hindu.
4. Pelinka, A. (2003). Democracy Indian Style: Subhas Chandra Bose and the creation of India's political culture.
5. Barnett, C. (2004). Media, democracy and representation: Disembodying the public. In C. Barnett & M. Low (Eds.), Spaces of Democracy: geographical perspectives on citizenship, participation and representation.

“WOMEN'S FOSTERING – A PERSPECTIVE TOWARDS HURDLES AND ULTIMATUM IN INDIA”

Dr. RAJASHREE S MARANOOR

HOD and Assistant Professor, Department of Sociology, Government First Grade College, Vijaypur.

Abstract:

This paper tries to examine the condition of women's fostering in India and reveals insight into its concerns furthermore, challenges. Today Women' strengthening has become one of the main worries of the 21st 100 years. Starting from the start of the 20th century their position has continuously and bit by bit changed. The investigation discovered that Women in India are somewhat immature and, regardless of numerous endeavors by the public authority, are fairly second rate compared to men. Orientation holes exist in regards to admittance to training furthermore, business. The force of decision-production at home and the opportunity of development of Women change significantly in their age, schooling and work status. It has been tracked down that the acknowledgment of inconsistent sex standards by Women is as yet pervasive in the general public. Country Women are bound to experience more aggressive behavior at home than metropolitan Women. The orientation hole is additionally extremely huge in political investment. The review presumes that admittance to instruction and business are the just empowering factors, albeit the attention on objective achievement relies to a great extent upon the mentalities of individuals towards orientation fairness.

Keywords: *Women Fostering, Hurdles, Ultimatum, Violence against Women.*

Introduction:

Women Fostering is the freedom of Women from the evil impacts of social, financial, political, standing, and orientation separation. It implies giving women the opportunity to pursue life decisions. Women Fostering doesn't imply 'enabling women', yet fairness rather than manliness. There are different parts of Women Fostering in such a manner, for example,

Basic freedoms or individual privileges:- A woman has a presence with faculties, a creative mind, and considerations; She ought to have the option to uninhibitedly express them. Individual Fostering implies believing in talking and attesting to the ability to choose to arrange.

Social Women Fostering:- A significant part of women's social Fostering is the advancement of orientation balance. Orientation balance alludes to a general public wherein women and men appreciate equivalent potential open doors, results, freedoms, and commitments in varying backgrounds.

Instructive Women Strengthening:- It implies engaging Women with the important information, abilities, and certainty to take part completely in the improvement cycle. It implies making women mindful of their privileges and fostering the certainty to guarantee them.

Financial and Business Strengthening:- It infers better nature of material life through reasonable vocation possessed and overseen by women. This implies lessening their monetary reliance on their male partners by making them a critical piece of the human asset.

Lawful Women Fostering:- It proposes an arrangement to make a compelling legitimate structure supporting women's fostering. This implies overcoming any barrier between what the law recommends and what really occurs.

Political Women Fostering:- It implies the presence of a political framework for women's cooperation and control in the political dynamic cycle and administration.

The Fostering of women and the advancement of women's privileges have arisen as a component of a worldwidedevelopment that has been kicking off something new as of late. Days as *International Women's Empowerment Day* is likewise picking up speed. Fostering women is fundamental for the wellbeingalso, social improvement of families, networks, and nations. At the point when women carry on with a protected, great, anduseful life, they can arrive at their maximum capacity. Contribute their abilities to the staff and sustain cheerfulalso, sound kids. They assist with powering a maintainable economy and, generally, society andhumankind. However, in spite of much headway, women and young women face segregation and savagery in each partof the world.

Objectives:

1. To know the ideas of women fostering.
2. To concentrate on the viciousness against women in India.
3. To investigate the elements that influence women fostering.
4. To distinguish the difficulties in the way women foster.
5. To make valuable ideas in the radiance of the discoveries.

Research Methodology:

The aims of this review are to dissect the various kinds of women fostering. The review is enlighteningwhat's more, scientific in nature. The information utilized in this has been taken from simply auxiliary sources according to thenecessity of this review. Optional information is gathered from different reports of public andworldwide organizations, different credible sites, magazines, and e-content connected with women fostering.

Viciousness against Women in India:

Viciousness against women in India is physical or sexual savagery against women, particularly by men.Normal types of savagery against Women in India incorporate abusive behavior at home, rape, andmurder. This act should be done simply to consider brutality against women on the grounds that the casualty is awoman. Men with orientation difference jobs frequently commit these demonstrations. As per India's National CrimeRecords Department, occurrences of wrongdoing against women have expanded, and wrongdoing is carried out againstwomen at regular intervals.

Murders:- Share killing is the killing or self-destruction of a wedded lady because of an endowment question. In somecases, the spouse and father by marriage continually attempt to gather more endowments by endlessly bugging,at times the spouse has ended it all or there will be a trade of gifts, cash, or property atthe girl's wedding in the family. A large portion of these suicides has been committed by hanging,harming, or self-immolation. On the off chance that the share is killed the lady is set ablaze, it is considered consuming thelady of the hour. The homicide of the lady of the hour is frequently alluded to as self-destruction or mishap, now and again the lady is set ablaze so that it seems as though she put a match to the lamp oil oven while cooking. Share is unlawfulin India, however giving costly gifts to the lady and her family members at weddings is as yet normallycoordinated by the lady's loved ones. Honor killing is the homicide of a relative, which involvesshame and disgrace for the family. Honor killings incorporate declining to go into an arranged marriage,committing infidelity, picking a dismissed accomplice from the family, and being a casualty of assault.

In sometowns in India, station committees consistently execute individuals who don't adhere to the guidelines on their rank orclan. The killing of Women blamed for black magic in India

proceeds right up until now. Unfortunate Women, widows, and lower-station Women are most in danger of this sort of homicide. Sexual feticide is the particular killing of an infant kid or the end of a female embryo by a sex-specific fetus removal. Safeguarding the family at an advanced age in India and having the option to perform customs for perished guardians and progenitors motivated them to have kids. Young Women, then again, are viewed as a social and financial weight. Shareboycott is an illustration of this. Apprehension about not giving share and social prohibition can prompt female feticide in unfortunate families. Current clinical innovation has decided the sex of the child given that the child is still pregnant. When this advanced pre-birth analytic innovation decides the sex of the hatchling, families can decide if they have any desire to have a fetus removed in light of orientation. One review found that 7,997 out of 8,000 early terminations were performed on female embryos. Fetal sex assurance and pre-birth fetus removal by clinical experts is currently a Rs 1000 crore industry.

Sexual violations:- India is viewed as the most hazardous country on the planet as far as sexual brutality against Women. Assault is perhaps the most widely recognized wrongdoing in India. In the Criminal Regulation (Amendment) Act, 2013, assault is characterized as the interruption of a man into a lady's actual magnificence without the assent of a man or a lady and not being rebuffed. As indicated by the National Crime Records Department, one lady is assaulted like clockwork in India. Conjugal assault is definitely not a criminal offense in India. India is one of fifty nations where poor people are yet restricted from conjugal assault. 20% of Indian men concede to constraining their spouses or accomplices to engage in sexual relations. Illegal exploitation in India, albeit unlawful under Indian regulation is a significant issue. Individuals are in many cases carried through India with the end goal of business sexual double-dealing and constrained/subjugated work.

Aggressive behavior at home:- Aggressive behavior at home is the point at which one accomplice manhandles one more in a personal connection, for example, dating, marriage, closeness, or family ties. Aggressive conduct at domestic is in any other case referred to as homegrown brutality, conjugal maltreatment, attack, aggressive behavior at home, dating misuse, and private accomplice viciousness. Aggressive behavior at home can be physical, personal, verbal, monetary, and sexual maltreatment. Aggressive behavior at home can be inconspicuous, coercive, or rough. As per legislator Renuka Chaudhary, 70% of Women in India are victims of hostile household conduct.

Constrained and kid marriage:- Young Women in danger of being constrained into marriage at an early age face a twofold risk: a youngster and a lady. Young men and young Women frequently don't comprehend the importance and obligations of marriage. Due to such relationships, young Women are troubled by their folks and fear losing their holiness before marriage.

Corrosive tossing:- Corrosive tossing, otherwise called corrosive assault, hostility assault, or vitriol, is a type of vicious assault on Women in India. Tossing corrosive means tossing "corrosive seeds or elective destructive substances" on a singular's body to deform, ravage, torture, or kill. Id si assaults are normally aimed at the casualty's face causing skin harm and frequently uncovering or breaking the bone. Corrosive assaults can cause extremely durable scarring, visual deficiency as well as friendly, mental, and financial issues. The Indian lawmaking body has controlled the offer of corrosive seeds. Women in India have a higher gamble of corrosive assaults than Women all over the planet. No less than 72% of revealed corrosive assaults in India include Women. Corrosive assaults have been on the ascent in India for as far back as a decade.

Need of Women Fostering:

This is vital for the confidence of women and furthermore for the general public. To enable women isto enable women. Women can have equivalent freedoms to take part in training, society, the economy, and governmental issues. Women can join the general public as they are blissful by picking their strict, language, work, and different exercises. Women strengthening is the best method for improvement in India nowadays; women all around the world are effectively filling in as a pioneer and outperforming others in varying backgrounds. As the entire world is pausing its breathing and imploring each and every day for an incredible departure from the Coronavirus pandemic, the women lead representatives and the country are driven by these astonishing characters who are assuming the liability and battling alone. Women strengthening in India isto a great extent subject to various factors including geological setting, societal position, instructive status, and age factors. Activity on women strengthening exists at the state, nearby, and public levels. In any case, women face segregation in many regions like schooling, financial opportunity, well-being and clinical guidance, and political interest, it is a sign to show that there hole between procedure progress and genuine practice at the local area level.

Hurdles of Women Fostering:

There are many difficulties confronting women's privileges issues in India. Focusing on these issues will straightforwardly benefit women fostering in India.

Training:- The nation has taken a jump since freedom and is worried about instruction. The hole between women and men is wide. 82.14% of grown-up guys are accomplished, while in India as it were 65.46% of grown-up females are viewed as educated. Orientation predisposition is in advanced education; specific professional preparation that emphatically impacts women in business and accomplishes top administration in any field.

Destitution:- Neediness is viewed as the greatest danger to world harmony and the destruction of destitution ought to be as significant a public objective as the destruction of lack of education. This prompts the abuse of women as homegrown partners.

Wellbeing and Security:- women's well-being and security issues are foremost in light of a legitimate concern for the country furthermore are significant variables in the appraisal of women strengthening in the country. Notwithstanding, there are stressing concerns where moms are concerned.

Proficient Imbalance:- This disparity is pervasive in business and advancement. In government workplaces and confidential enterprises, women face a horde of obstructions in a male-endlessly overwhelmed climate.

Family Imbalance:- Family connections all over the planet, particularly in India, are appearing distinctions in sexual orientation in tiny however significant ways. Sharing schoolwork, childcare, and paltry responsibilities from the alleged division of work.

Joblessness:- It is turning out to be increasingly more challenging for women to secure the right position for themselves. They become more defenseless against double-dealing and badgering in the working environment.

Agonizing Circumstances:- Uninformed women are bound to separation and leave their spouses at any phase of life. They should carry on with their entire lives inspired by a paranoid fear of separation. At times they have to take their lives because of agonizing conditions.

Findings of the Review:

- Numerous regulations have been made in India however wrongdoings against women have not decreased.
- There are numerous obstructions to women fostering in India.
- Destitution and absence of instruction are significant impediments to women fostering.
- Fostering is conceivable just when the financial and economic well-being of women gets to the next level. This is conceivable exclusively by depending on specific social and monetary arrangements for the comprehensive improvement of
- Women and understanding that they can possibly become competent men.
- Fostering requires building trust in the personalities of women.
- We should begin by engaging women to make a feasible world.

Conclusion:

At the point when women drive the family, the town advances and the country pushes ahead. This is fundamental since their thoughts and their worth framework foster a decent family, a decent society, and at last a decent country. The most effective way to engage ladies is to remember them for the standard of advancement. Women fostering will be genuine and powerful just when they have pay and abundance with the goal that they can stand on their own feet and fabricate their personality in the general public. Women fostering has become one of the main worries of the 21st century, broadly as well as globally. Government drives alone are sufficient not to accomplish these objectives. There ought to be no orientation separation and society ought to step up to the plate and establish such a climate women ought to have full an open door to self-assurance to partake in the social, political, and financial existence of the country with a feeling of fairness.

References:

1. Dr. Eknath Shankarrao Mundhe, “*The Study on Issues and Challenges of Women Empowerment in India*”, ISSN No. 0976-0822 (UGC-CARE List Group I), Volume – 36 No. (VII) 2021.
2. Tandon, T. (2016). Women empowerment: perspectives and views. *The International Journal of Indian Psychology*, 3(3), 6-12.
3. Mokta, M. (2014). Empowerment of women in India: A critical Analysis. *Indian Journal of public administration*, 60(3), 473-488.
4. Waghmode, R. H., & Kalyan, J. L. (2014). Women Empowerment in India. A Study. *Reviews of Literature*, 1(7).
5. Mandal, K. C. (2013, May). Concept and Types of Women Empowerment. In *International Forum of Teaching & Studies* (Vol. 9, No. 2).
6. Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic literature*, 50(4), 1051-79.
7. Varghese, T. (2011). Women empowerment in Oman: A study based on Women Empowerment Index. *Far East Journal of Psychology and Business*, 2(2), 37-53.
8. Hazarika, D. (2011). Women empowerment in India: A brief discussion. *International Journal of Educational Planning & Administration*, 1(3), 199-202.
9. Pachorkar, S., Kawishwar, S., & Sharda, P. (2020). Women entrepreneurship and women empowerment in India: A case study of Jwala Mahila Samiti. *Prest. Int. J. Manag. Res*, 12, 254-264.
10. Gupta, M. (2021). Role of NGOs in women empowerment: case studies from Uttarakhand, India. *Journal of Enterprising Communities: People and Places in the Global Economy*.
11. Banerjee, M. (2020). Empowering rural women in India during Covid-19: A brief study considering future sustainability. *Journal of Studies in Social Sciences*, 19.
12. Rehman, H., Moazzam, D. A., & Ansari, N. (2020). Role of microfinance institutions in women empowerment: A case study of Akhuwat, Pakistan. *South Asian Studies*, 30(1).
13. Priyadarshini, A., Thiyagarajan, R., Kumar, V., & Radhu, T. (2016, December). Women empowerment towards developing India. In *2016 IEEE Region 10 Humanitarian Technology Conference (R10-HTC)* (pp. 1-6). IEEE.
14. Gupta, K. (2020). Globalization and Women Empowerment. *Journal of Social Sciences & Multidisciplinary Management Studies*, 1(1), 1-4.

THE ECONOMIC AND SOCIAL CHANGES THROUGH SCIENCE AND TECHNOLOGY

Dr. YASHODA.R

Assistant Professor, Department Of Commerce, Government Firstgrade College, Davanagere.

ABSTRACT

Innovation is widely recognized as essential condition for business success ensuring growth, sustainability and competitiveness. Innovation is a very broad concept and involves many different stakeholders varying from governments and scientists to business executives, marketing specialists and consumers. The diversity of the involved parties leads to different perspectives to innovation, thus resulting in different understanding of the concept. From the very general point of view innovation can be understood as a process from idea generation to commercialization – bringing the idea or invention to the market as a new product, process or service through the phases of idea generation, research and development, product development, marketing and selling a new product or service. The idea becomes an invention, when it is converted into a tangible new artifact. The inventions are necessary seed for innovations, but the inventions do not inevitably lead to the innovation.

Keywords: Innovation of Technologies, Different Technologies.

THE ECONOMIC AND SOCIAL CHANGES THROUGH SCIENCE AND TECHNOLOGY

Introduction

Since Independence, India has endeavored to bring economic and social change through science and technology. The effort has been both on upgrading the traditional skills to make them relevant and competitive and developing advanced capabilities in frontier areas of science and technology. The visionaries who led the growth of science and technology (S&T) in India were convinced that S&T could play an important role in transforming India in to a modern, industrialized society. Experience and results show that this confidence was well placed. Science, technology, and innovation are even more relevant today. Scientific knowledge and expertise, innovation, high technology, industrial infrastructure and skilled workforce are the currencies of this new era .The investments made in Research and Development (R&D) by the developed countries reveals that the comparative strength of India in knowledge sectors would be seriously disadvantaged in competition to other nations with similar or even smaller sizes of economy relative to India if adequate investments are not made in this domain.

Objectives Of The Study

1. To know the Domains for Focused attention for the economic plan: Innovation for faster and more inclusive growth
2. To observe the Science and Technology as a career option or career choice for the young.

Review Of Literature

A review of literature on evaluating the scientific and technological impact on economic and social changes in globalised market.

- 1 **EmanuelaReale, DraganaAvramov 2018¹** “Evluating the scientific and technological impact on economic and social changes” in his study he focuses to understand the need to contribute to the evaluation of the scientific and technological impact on economic and social changes in global market. This article reviews the existing scientific knowledge on evaluation

tools and techniques that are applied to assess the scientific impact of economic and social research.

- 2 **Norman B Ryder 2019²** “The cohort as a concept in the study of social change” in his observation he identified society persists despite the mortality of its individual members, through processes of demographic metabolism and particularly the annual infusion of birth cohorts.
- 3 **GiovanyCajaiba-Santana 2020³** “Moving the field forward. A conceptual framework” Research on social innovation has gained momentum over the last decade, spurred notably by the growing interest in social issues related to management, entrepreneurship, and public management.

Methodology Of The Study

Type of Research of the study is Exploratory & Descriptive in nature. The major Criteria for the validity of any research study lies in the methodology adopted to get relevant and accurate data, analysis and interpretation of data and to end up with proper results, However, in this study I referred only secondary data, all possible periodicals, journals, printed leaflets, books on abridged case collections, newspapers etc

Domains For Focused Attention For The Economic Plan: Innovation For Faster And More Inclusive Growth

Innovation for Increasing Returns from Raw Materials Innovation is linked to first application of concepts and the creation of value from an idea or concept. In the global market economy, the ability of nations to create, absorb and commercialize innovations determines their competitiveness. Innovation is closely linked to the creation of wealth in a modern knowledge economy. Value addition to raw materials in India through applications of technology has remained low compared to other nations such as Israel, Finland, Japan, and South Korea. Typically, innovation led manufacturing provides 20–25% increase in value to raw material inputs. Increasing labour productivity through technology change and innovation is the main route for the creation of additional wealth to enterprises and better wages to employees. Innovation as the Means for Sustained and Sustainable GDP Growth There is a vast untapped potential in India for wealth creation by increasing the levels of innovation content in the entire economic development activities of the country. It is a tall call but an essential one, if the current levels of growth of GDP were to be maintained over the next two decades.

There are several case histories of nations benefiting substantially from a flow of innovations. Innovation will also be a key for sustainability—the ability to meet developmental objectives while ensuring sustainable use of natural resources. Institutional Elements of an Innovation Eco-system The elements of an innovation ecology identified earlier fall into a number of institutional domains. An institutional representation of the innovation system is a useful tool for exploring the role of various actors in the innovation process and the way in which they may interact. Five categories of institutional participants can be identified:

- Governments, which play a key role in setting broad policy directions and a primary role in funding basic scientific research;
- Private enterprises and their research institutes, which contribute to development and other activities that are closer to the market than governments are;
- Universities and related institutions that provide key knowledge and skills;

Science And Technology As A Career Option/Choice For The Young

Attracting and retaining young meritorious students in science and technology is a major concern. The general perception among students and their parents about science as a career is that it is not an attractive enough option as it requires a long time to enter the job market, and that good employment opportunities do not exist for science degree holders, including those with doctorate degrees. The absence of colleges/universities with a brand value equivalent to that of the IITs for pursuing courses after Class XII also acts as negative factor. In order to make science an attractive career option for the talented, scientists need encouragement.

Peer reviewed good performance should be given recognition through a suitable scheme of incentives. Assured career support for 15 years may induce meritorious students to opt for the science stream after the senior secondary ('PlusTwo') stage. There is a need to multiply institutions like the Indian Institutes of Science Education and Research(IISER) at Pune, Kolkata, and Chandigarh, and discipline specific institutions like the National Institute of Science Education and Research (NISER) at Bhubaneswar and Indian Institute of Space Science and Technology(IISST) at Thiruvananthapuram, with a view to capture talent at senior secondary level for developing quality human resources in the country. There is also need to strengthen universities/colleges which already have accomplishments to their credit and who show promise for future growth.

Conclusion

There is also a need for an appropriate legislative framework for incentivizing the innovators and commercialization of public funded R&D, where the government, the recipient(s) of funds, the inventor, as well as the public benefit from the protection and commercialization in the Global Market. The researchers, engineers, designers must work together with investors to determine before the project launch and in the long run how efficiently the capital invested into the effort is used.

REFERENCES

1. Docherty, M. (2006) Primer on open innovation: Principles and practice, PDMA Visions, Nr. 2, pp 13-17.
2. Du Preez ND, Louw L. (2008). A Framework For Managing The Innovation Process. Proceedings: International Conference on Management of Engineering & Technology, pp 546-558
3. Ibrahim, L. & Bradford, B. & Cole, D & LaBruyere, L & Leineweber, H & Piszczek, D & Reed, N. & Rymond, M & Smith,
4. Lee, D.H & Richardson, J.J. (1990). A Technology Transfer Model for Industry-University-Government Partnerships. Proceedings: Engineering Management Conference, 1990. Management Through The Year 2000 - Gaining The Competitive Advantage, pp 352-358.

“A SCRUTINY EXCURSION OF CRYPTO CURRENCY IN INDIA CONSIDERING FINANCIAL BUDGET 2022-23”

Dr. RAVI.S. P

Principal & Assistant Professor of Commerce, SC/ST Residential Government First Grade College,
Malladihalli-577531.

Abstract:

As of late, Indian Finance minister Nirmala Sitharaman declared in the Association spending plan 2022-23 that the Indian government will put 30% expense (the most elevated charge piece in India) on pay created from digital currencies. Large monetary organizations, specialists, and academicians have various assessments in such a manner. They guarantee that it would mean the demise of the digital currency market in India or it would be conceivable that RBI (Reserve Bank of India) may send off its own crypto or computerized cash. So in this unique situation, in this article, the excursion and future parts of digital currency in India are examined and we trust that it will be a reference for additional examination and conversation around here.

Keywords: *Block chain, Cryptocurrency, Cryptography, Money, Association Financial plan, Security, Exchanges.*

Introduction:

Looking years and years back, nobody envisioned the manner in which the web would control the world. Nowadays, cryptographic forms of money are similarly situated, with the absence of consciousness of rethinking the monetary and financial scene and making a beneficial outcome across the world potential. Digital forms of money were designed to rethink the manner in which individuals store, move, and make esteem. Notwithstanding, they can add monetary incorporation and fill a more serious need by giving the choices to exchange and venture to every one of the clients, regardless of identity, ethnicity, orientation, race, or financial status. Cryptographic forms of money are accessible broadly and address terrifically significant computerized monetary standards. They are constant and independent resources for settlement. They have as of late acquired a gigantic standing as advanced money. It is fundamentally genuine cash which is framed by advanced tokens for the general population. It is feasible to follow advanced money with electronic records or "blockchains".

Crypto Currency:

Cryptocurrency should be visible as computerized/virtual money and cryptography give areas of strength for exceptionally to it and it is close to difficult to do twofold spending or duplicating with digital money. Digital money follows a decentralized network that depends on the Blockchain idea (Circulated Record). The trading of digital money happens between assent parties with practically no inclusion of intermediaries or directing organizations.

Sorts of Cryptocurrencies:

Just significant digital currencies are given underneath in table 1 in diminishing request of their estimated market esteem (as it is liable to change habitually) for the prepared reference of per users of this article.

Table 1: Displays the market capitalization and current value of the top cryptocurrencies.

S.N.	Name	Marketvalue (inbilliondollars)	Currentprice (indollars)
1	Bitcoin	825	36,729.32
2	Ethereum	388	2,624.64
3	Binancecoin	80	365.31
4	Cardano	65	1.04
5	Dogecoin	62	0.14
6	Thther	57	1.00
7	XRP	50	0.60
8	Polkadot	31	18.43
9	InternetComputer	24	20.43
10	BitcoinCash	21	275.45

Objectives:

- To perceive the concept and excursion of crypto currency in India.
- To study the impact of crypto currency in India.

Research Methodology:

The ongoing article has utilized illustrative procedures to assemble information. Assistant information has been accumulated from different scattered dispersed resources, journals, and articles. Assessment of information is more on dynamic conditions rather than quantitative.

Indian Cryptocurrency Market Thus Far:

• **During 2013-17:** The length of 2013-17 should be visible as the beginning of the Cryptocurrency pattern in India. Questions, ambiguities, and disarrays were exceptionally high for digital currency advancement in India during this time. In 2013, RBI has cautioned the public about cryptographic forms of money. Here the expression "public" signifies shoppers, holders, exchanging people/organizations, and so forth. RBI has likewise expressed that it is seeing all the cryptographic money-related improvements intently including Bitcoins (the extremely famous one) and other digital currencies (Altcoins-An Altcoin is an optional advanced cash to Bitcoin). In February 2017, RBI has cautioned the public once more, and in the last quarter of 2017, RBI has given an obvious admonition that "virtual monetary standards/digital currencies are not a lawful delicate in India". Because of some PILs (Public Interest Suits) recorded in court as a response to RBI's advance notice, the public authority of India has framed a council to look at different issues connected with digital money and tell about the expected activities in the future. So, therefore, no prohibition on virtual monetary standards occurred in this period.

• **2018:** It is important to note that the council designated by the Indian finance service wrote a bill on digital currencies in April 2018 but "was not in that frame of mind of boycott."

• **2019 (Digital Currency Fee Ban):** Here are some highlights-

1. Trading, mining, storing, or transferring/using digital currencies in India is subject to regulation with a fine and/or imprisonment of up to 10 years.
2. Each owner/customer/individual must redeem/dispose of all digital currencies in their possession within 90 days of the release date of this demo.

3. Digital currency circuits/innovation can be used for research/development or educational and scientific purposes.
4. RBI may in the future send computerized rupees to India as a legal delicacy.
5. The Indian Authority may relax some (albeit fundamental) trading practices in the public interest.

• **2020 (RBI Fix):** In the 2020 fight, the Supreme Court of India met with the RBI and lifted the digital currency restrictions imposed by the RBI.

Ruling: The panel, composed of Justices Rohinton Nariman, Aniruddha Bose, and V. Ramasubramanian, issued a 180-page decision assuring that: Banks/other financial institutions and so on and moreover RBI continues to be hostile to everyone's Influence is exposed, directly or implicitly, in whole or in part to the trading of virtual forms of money. Equity Ramasubramanian, who led the deliberations, said RBI's position was extremely "muddled". The Supreme Court further demonstrated Indian lawmakers' disappointment at the government's failure to produce a legal computerized Indian rupee, even after several bills and commissions.

• **2021:** A high-level interdepartmental committee has been formed (with the Treasury Secretary as Director of the Board) and the Board is busy focusing on various digital currency issues and ideas for future action. This was announced by Nirmala Sitharaman Financial Service in February 2021 in Rajya Sabha. In a similar situation and later, Secretary of State for Finance Anurag Thakur also told Parliament that the public authority was not entirely convinced to push the digital currency law forward. Finance Serves Nirmala Sitharaman also revealed that public authorities need to enhance exploration and development in cryptocurrency-related regions with open prospects. In November 2021, the Standing Committee on Finance, chaired by Jayant Sinha, will meet with various representatives of cryptocurrency exchanges in India with the Blockchain and Crypto Assets Council (BACC) and concluded that it would be unfair to ban cryptocurrencies in India but they should be regulated. Soon after, RBI Chief Executive Shaktanta Das said forms of cryptocurrency could pose a threat to the monetary picture because they were unregulated, and examined RBI's strict expectations of computerized money-sending. Money serves Nirmala Sitharaman, who told Rajya Sabha that the authorities have not taken any action to ban digital currency advertising in India, but the government will raise awareness about digital currencies through RBI and SEBI.

Union Budget 2022–2023's effect on cryptocurrencies in India:

1. The Indian government has clearly stated in the Union Budget 2022-23 that the transfer of virtual currency/cryptocurrency assets will be 30% tax deductible.
2. Operating losses cannot be carried forward.
3. Gifts of virtual goods/cryptocurrencies are taxed in the hands of the recipient.
4. Central Bank Digital Currency (CBDC) with blockchain concept will be published by RBI by 2023.
5. A tax of 1% will be deducted from payments made for the transfer of digital assets.

• **Impact:** This clear statement by the Indian government can consider cryptocurrencies as legitimate assets and related trading as a legitimate business. The transparency of the tax tables dispels doubts and can increase the size of the sector.

• **Terrible for financial backers:** No convey forward misfortunes will be a difficulty for financial backers as digital currencies are exceptionally unpredictable. This dread will constantly put financial backers down (explicitly retail financial backers) from exchanging digital forms of money. The high

duty section will chop down the net benefit of financial backers and with impact from the first April 2023, the 115BBH arrangements on pay produced from virtual monetary standards will be in force.

- **Problem:** Forcing charges on digital forms of money doesn't totally and expressly pronounce digital currencies lawful on the grounds that personal duty in India is dependent upon resources not on the technique/way of procuring those resources.

- **Future:** From past history and ongoing duty statements, one might say that it is impossible that the administration of India will acquaint a new bill with pronounced digital forms of money unlawfully.

Conclusion:

It very well may be closed from the above conversation that the excursion of digital money isn't excessively lengthy in India yet it has seen many promising and less promising times in this limited capacity to focus. The prohibiting of digital forms of money bills in 2019 and the High Court decision in 2020 are the central points of contention. Yet again digital forms of money have a high potential and as of late after the association's financial plan for 2022-23 (introduced on the first of February 2022), Indians have begun discussing it. It will be extremely fascinating to see how after 30% expense burdens, how financial backers respond to digital currencies in India. The send-off and elements of RBI's-future advanced cash will likewise be vital. After the association spending plan 2022-23, financial backers are begun saying that India is following China by giving sole power to RBI to send off and advance computerized monetary standards. On the off chance that the administration of India will introduce a new bill on digital money, seeing the nature and guidelines it will be very revenue. Aside from the real factors and expectations, one thing is certain cryptocurrencies (and subsequently Blockchain) will be the question of conversation for impending years and this article might be helpful as a kind of perspective for additional examination and concentrates on the said respect.

References:

1. Varun Shukla, Manoj Kumar Misra, AtulChaturvedi, "Journey of Cryptocurrency in India In View of Financial Budget 2022-23".
2. RohitMorbale, BhushanPatil, NripeshNrip, "Effect of Cryptocurrency on Indian Economy - An Overview of Current Status and Future Prospects", International Journal of Multidisciplinary Research Transactions (A Peer Reviewed Journal), IJMRT: Volume (4), Issue 6, 2022 ISSN (Print) : 2663-2381 ISSN(Online) : 2663-4007 .
3. Cretarola, G.F. Talamanca, C. Grunspan, Blockchain and cryptocurrencies: economic and financial research, Decisions in economics and finance, volume 44, 2021, 781-787.
DOI: <https://doi.org/10.1007/s10203-021-00366-3>
4. P. Kayal, P. Rohilla, Bitcoin in the economics and finance literature: a survey, SN business & economics, volume 1, article number 88, 2021, 1-21.
DOI: <https://doi.org/10.1007/s43546-021-00090-5>
5. N. Rossolillo, The motley fool, Types of cryptocurrency, available at <https://www.fool.com/investing/stock-market/market-sectors/financials/cryptocurrencystocks/types-of-cryptocurrencies/>
6. M. Qureshi, From ban to regulation, Cryptocurrency's journey so far in India, The Indian express, available at <https://indianexpress.com/article/technology/crypto/cryptocurrency-in-india-a-look-at-the-regulatory-journey-of-cryptocurrencies-7648767/>
7. S. Babu, K.M. Abraham, Central bank digital currencies: policy and operational perspectives for India, CSI transactions on ICT, volume 9, 2021, 85-94, DOI: <https://doi.org/10.1007/s40012-021-00327-6>
8. Draft banning of cryptocurrency & regulation of official digital currency bill, 2019, available at <https://prsindia.org/billtrack/draft-banning-of-cryptocurrency-regulation-of-official-digital-currency-bill> , 2019.
9. K. Rajagopal, The Hindu, available at <https://www.thehindu.com/news/national/supreme-court-sets-aside-rbi-ban-on-cryptocurrency-transactions/article30979301.ece>
10. S. Kulkarni, Budget 2022 levies 30% tax and TDS on cryptocurrency assets, The economic times, available at <https://economictimes.indiatimes.com/wealth/tax/budget-2022-levies-30-tax-and-tds-on-crypto-assets/articleshow/89267756.cms?from=mdr>

POLICY MEASURES THAT HELPED THE COUNTRY'S TOY INDUSTRY RAISE THE BAR

Dr. KRISHNE GOWDA B S

Associate Professor of Commerce, Government College for Women, Chintamani,
Chikkaballapur District, Karnataka-563125

ABSTRACT

After a prolonged phase of inertia, the country's toy industry has woken up. Around the same time, the government of the day woke up too and initiated a slew of policy measures that sought to lead the industry to achieve its potential. Surprisingly, the measures clicked. The industry performed well on all parameters. Mention must be made of outcomes like a rise in exports of toys, a fall in imports of toys and the advent of ancillary units that support the main toy manufacturing units. Impelled by curiosity, the researcher set out to identify the policy measures that led the industry to what it is today. He interacted with two stakeholder categories strongly associated with the industry, namely, toy industry experts and the toymakers themselves. The interaction led the researcher to conclude that the government of India (GoI) issuing the Quality Control Order of 2020 concerning the quality of toys, raising the import duty on toys and finally, the cost advantage accruing to the industry in terms of cheaper labour have helped it raise the bar.

Keywords: *ancillary, bar; inertia, parameter; potential; slew; stakeholder*

Theoretical background of the topic

The country's toy industry is no longer the Cinderella that it used to be until recently. Lately, it has been proving that given the attention it deserves, it can contribute to the country's economic development in more ways than one. Realising its potential, policymakers introduced a slew of measures to help the industry get back on its feet – after all, the country was among the world's pre-eminent toy manufacturers not long ago.

Statement of the problem

The toy industry of the country lay low for a long time for a variety of reasons. Ironically, it had all the requisite resources at its disposal. It was no longer the pre-eminent force that it used to be. The pioneer had become a follower. Fortunately, the industry woke up with the government announcing a slew of policy measures to revive the industry's fortunes. The measures worked and the industry has been growing at a fast clip. Hence it is necessary to assess the policy measures that helped the industry raise the bar.

Review of literature

In the following paragraphs, some of the studies on the research topic are reviewed:

1. *Thaker*, while reminding that India's toy manufacturing sector is worth approximately USD 1.35 billion, remarks that the sector accounts for only 0.5 percent of the global market (*Thaker, 2023*). Quoting a *Research and Markets* report, the researcher states that the industry is expected to grow to USD 2.73 billion by 2027, at a compound annual growth rate (CAGR) of 12 percent.
2. The toy manufacturing industry in India was valued at USD 1 billion in 2019 and was expected to surpass USD 2 billion by 2024 according to a joint report filed by industry body FICCI and KPMG (*SolutionBuggy, 2022*). Exports of Indian toys rose from USD 109 million in 2018 to USD 177 million in 2021 according to the Ministry of Commerce & Industry.

Further, imports of toys into India fell from USD 304 million in 2018 to USD 36 million in 2021, which augured well for the toy industry. Quoting the Toy Association of India, the researcher says that three years back, 80 percent of the toys were imported and only 20 percent of the toys were locally manufactured. The imports have fallen drastically by 70 percent now. Local toy manufacturers were importing only small components and assembling them in India.

Research gap

The reviewed literature has given new insights into what has been happening in the country's toy industry lately. The learned researchers could have added value to their otherwise valuable findings by explaining the policy measures per se that helped the toy industry to achieve this kind of turnaround in its fortunes. It is this gap the present study seeks to plug.

Scope of the present study

The study confines itself to 50 toymakers and 50 experts on the toymaking industry and based in Bangalore (Urban and Rural) districts.

Objective of the study

The objective of the study is to ascertain the measures needed to optimise the performance of the country's toy industry.

Hypothesis proposed to be tested.

The study proposes to test the following hypothesis:

“India enjoying a cost advantage in the form of cheaper labour has helped the industry raise the bar”

Research design

The following paragraphs furnish the research methodology.

Research methodology

The study is descriptive in nature and has used the 'fact-finding' survey method.

Sources of data

Primary data has been collected from 50 toymakers and 50 experts on the toy industry based in Bangalore (Rural) and Bangalore (Urban) districts. Secondary data has been collected from leading journals, magazines, newspapers, the web sites of the Union and Karnataka governments and the financial press in hard as well as soft version.

Sampling plan

Toymakers: The researcher selected 50 toymakers, using the purposive or judgement sampling technique under the non-probability method.

Experts: Given the limited number of experts operating in the area covered by the study, the researcher used the purposive or judgement sampling technique under the non-probability method. The researcher selected 50 such experts.

Data collection instruments

The researcher administered interview schedules to the respondents and interacted with them for collection of primary data.

Data processing and analysis plan

The researcher used manual and mechanical methods for data processing. He used the Microsoft Excel spreadsheet package for data analysis, reporting and deployment. To collect primary data, he used a 4-point Likert scale to elicit the respondents' replies to the queries raised in the Interview Schedule.

Limitations of the study

The researcher has deduced primary data through constant topic-oriented discussions with the respondents too. It is possible that a certain degree of subjectivity has influenced the views of the researchers. However, the researcher is confident that the subjectivity, if any, will not affect the quality of the findings of the study.

Analysis of primary data collected from 50 toymakers.

In the following paragraphs, the primary data collected from the 50 toymaker respondents is analysed.

Policy measures that helped the country's toy industry raise the bar.

The country's toy industry has been growing impressively allegedly because the policy measures announced by the government helped it to raise the bar. Hence the researcher sought to know from the respondents the policy measures that helped the toy industry raise the bar. The respondents' agreement or otherwise with the statement is expressed at four levels, namely, Strongly Agree, Agree, Disagree and Strongly Disagree. These variates are assigned the values 1, 2, 3 and 4 respectively. Their levels of agreement or otherwise with the said steps are reflected in the following Table.

Table-1
Policy measures that helped the country's toy industry raise the bar.

<i>Sl No</i>	<i>Policy measures</i>	<i>Strongly agree (1)</i>	<i>Agree (2)</i>	<i>Disagree (3)</i>	<i>Strongly disagree (4)</i>	<i>Total (5)</i>
a)	GoI's Toys (Quality Control) Order, 2020 mandated compliance with seven Indian Standards that require the toys to bear the ISI Mark	15	21	9	5	50
b)	The Indian government raised the import duty on toys to 60 percent leading to a 50 percent reduction in import of toys	11	14	15	10	50
c)	India enjoys a cost advantage in the form of cheaper labour	7	12	19	12	50
	Total	33	47	43	27	150

36 respondents agree that GoI's Toys (Quality Control) Order, 2020 mandated compliance with seven Indian Standards that require the toys to bear the ISI Mark, which helped the industry raise the bar. The remaining 14 beg to differ. 25 respondents agree that the Indian government raised the import duty on toys to 60 percent leading to a 50 percent reduction in import of toys, which helped the industry raise the bar. The remaining 25 beg to differ. 19 respondents agree that India enjoys a cost advantage in the form of cheaper labour, which helped the industry raise the bar. The remaining 31 beg to differ.

Analysis of primary data collected from 50 experts.

In the following paragraphs, the primary data collected from the 50 expert respondents is analysed.

Policy measures that helped the country's toy industry raise the bar.

The country's toy industry has been growing impressively allegedly because the policy measures announced by the government helped it to raise the bar. Hence the researcher sought to know from the respondents the policy measures that helped the toy industry raise the bar. The respondents' agreement or otherwise with the statement is expressed at four levels, namely, Strongly Agree, Agree, Disagree and Strongly Disagree. These variates are assigned the values 1, 2, 3 and 4 respectively. Their levels of agreement or otherwise with the said steps are reflected in the following Table.

Table-2
Policy measures that helped the country's toy industry raise the bar.

<i>Sl No</i>	<i>Policy measures</i>	<i>Strongly agree (1)</i>	<i>Agree (2)</i>	<i>Disagree (3)</i>	<i>Strongly disagree (4)</i>	<i>Total (5)</i>
a)	GoI's Toys (Quality Control) Order, 2020 mandated compliance with seven Indian Standards that require the toys to bear the ISI Mark	16	23	7	4	50
b)	The Indian government raised the import duty on toys to 60 percent leading to a 50 percent reduction in import of toys	14	19	10	7	50
c)	India enjoys a cost advantage in the form of cheaper labour	18	20	9	3	50
d)	Rising exports have been spawning a few larger manufacturers	13	18	10	9	50
e)	The larger manufacturers have been spurring the growth of ancillary MSME units that take up packaging and manufacture of toy components	15	21	9	5	50
	Total	76	101	45	28	250

39 respondents agree that GoI's Toys (Quality Control) Order, 2020 mandated compliance with seven Indian Standards that require the toys to bear the ISI Mark, which helped the industry raise the bar. The remaining 11 beg to differ. 33 respondents agree that the Indian government raised the import duty on toys to 60 percent leading to a 50 percent reduction in import of toys, which helped the industry raise the bar. The remaining 17 beg to differ. 38 respondents agree that India enjoys a cost advantage in the form of cheaper labour, which helped the industry raise the bar. The remaining 12 beg to differ. 31 respondents agree that rising exports have been spawning a few larger manufacturers which helped the industry raise the bar. The remaining 19 beg to differ. 36 respondents agree that the larger manufacturers have been spurring the growth of ancillary MSME units that take up packaging and manufacture of toy components, which helped the industry raise the bar. The remaining 14 beg to differ.

Conclusions

Conclusions are inferences / generalisations drawn from the findings and relate to hypotheses. They are answers to the research questions or the statements of acceptance or rejection of hypotheses. As explained already, this study proposes to test the following hypothesis:

“India enjoying a cost advantage in the form of cheaper labour has helped the toy industry raise the bar”.

Hence, H_0 and H_a are as follows:

H_0 : “India enjoying a cost advantage in the form of cheaper labour has helped the toy industry raise the bar”

H_a : “India enjoying a cost advantage in the form of cheaper labour has not helped the toy industry raise the bar”

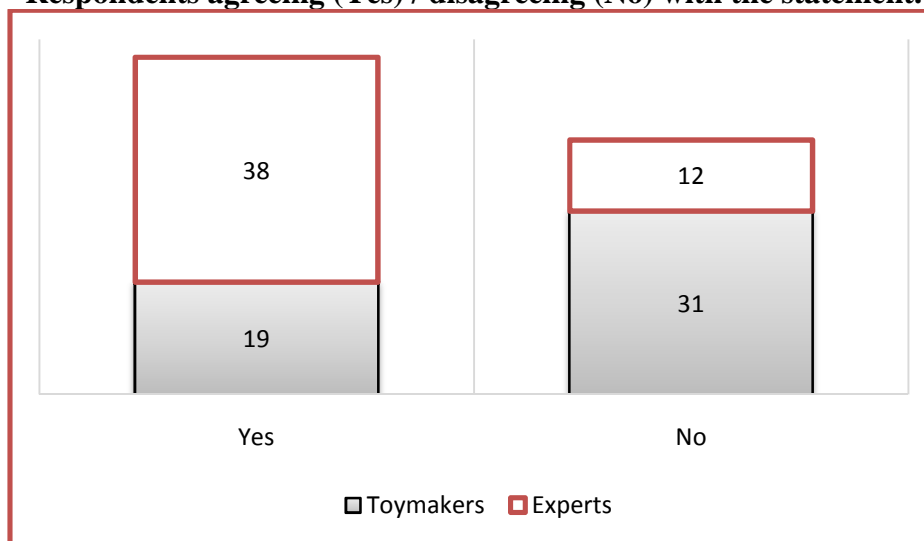
The data on the number of respondents (as culled from Tables-1 and 2 that agree (Yes) / disagree (No) with the statement that India enjoying a cost advantage in the form of cheaper labour has helped the toy industry raise the bar is tabulated and charted below, vide: Table-3 and Figure-1.

Table-3
Respondents agreeing (Yes) / disagreeing (No) with the statement.

Category	Yes	No	Total
Toymakers	19	31	50
Experts	38	12	50
Total	57	43	100

Figure-1

Respondents agreeing (Yes) / disagreeing (No) with the statement.



The researcher applied a chi-square test to ascertain the association, if any, between the two variables. The following Table reveals the computation made using MS-Excel. It is clear from the Table that the calculated value of chi square is 14.7287, which is higher than the table value of 3.8415 for an alpha of 0.05 at one degree of freedom. $p=0.0001$ is the inverse of the one-tailed probability of the chi-squared distribution. The researcher has set the alpha (α), the cut-off probability for p-value, as 0.05. Since the p-value 0.0001 is less than the alpha level of 0.05, the researcher rejects H_0 .

Category	Observed Values		
	Agree	Disagree	Total
Toymakers	19	31	50
Experts	38	12	50
Total	57	43	100
	Expected Values		
Category	Agree	Disagree	Total
Toymakers	28.5	21.5	50
Experts	28.5	21.5	50
Total	57	43	100
	Agree	Disagree	
o-e	-9.5000	9.5000	
	9.5000	-9.5000	
(o-e) ²	90.2500	90.2500	
	90.2500	90.2500	
((o-e) ² /e	3.1667	4.1977	
	3.1667	4.1977	
CV	6.3333	8.3953	14.7287
TV			3.8415
p			0.0001

Recommendations

The following are the researcher's recommendations in the light of the findings arrived at:

1. It is not often that policy measures announced and implemented by the government succeed all the way. In the case of the toy industry, the measures have helped revive the fortunes of the toy industry, lower the imports of toys and raise the exports of toys.
2. The measures have led some units to scale up and become large players and spawn MSME units. The latter add value to the industry by taking up activities like packaging and manufacture of toy components. In other words, the measures have triggered a virtuous cycle.
3. Much as the toymakers may hesitate to endorse it fully, the industry does enjoy a cost advantage in the form of cheaper labour. The industry must exploit this advantage to the hilt.
4. The toy industry has been a dynamic and evolving industry across the globe. The dynamic of the toy market demands constant change and adjustment. In other words, the country's toy industry cannot afford to be complacent about its future. Nor can the policymakers afford to sit back, smiling smugly at the success the policy regime has achieved so far.

Works Cited:

1. SolutionBuggy. (2022, 11 18). *Home: SolutionBuggy.com*. Retrieved from SolutionBuggy.com Web site: <https://www.solutionbuggy.com/blog/the-rise-of-toy-manufacturing-industry-in-india/>
2. Thaker, N. (2023, January 21). *Special Report: INDIA Forbes*. Retrieved from Forbes India Web site: <https://www.forbesindia.com/article/budget-2023-special/will-the-rs-3500-crore-pi-scheme-for-toy-manufacturers-make-india-a-global-hub-for-playthings/82645/>

THE EVALUATION MECHANISM FOR PEOPLE REPRESENTATIVES IN INDIA: CHALLENGES AND POSSIBILITIES

SRIKANTHA H HANDRALA

Assistant Professor, Department of Political Science, Government First Grade College Shanthinagara, Domlur, Bangalore – 560071 (Affiliated to Bangalore City University, Bangalore)

ABSTRACT:

Elections are inevitable in country like India which is having biggest democracy in the world. Therefore, without elections democracy is worthless where people have the power of voting without any discrimination.

The people representatives must serve the public without any personal expectations. But the reality is that, most of the people representatives in India, forget the public after winning the elections through false and fake promises and indulge in private affairs which are favourable for their self-development in politics. They misuse the trust of public and dishonour the democratic values and morality. Hence there is a need for a separate evaluation mechanism for to effectively evaluate the people representatives in their entire tenure.

This research article is aimed to propose the evaluation mechanism for people representatives in India and to achieve reforms through rebuild the trust of Indian people about democracy.

KEYWORDS: Evaluation, Agenda, Democracy, Election and Politics

INTRODUCTION:

According to Amith Kalantri – “To examine the quality of thinking of any person, we must evaluate his / her implemented functions not their vocal promises”. In present times this definition applies to people representatives of India, which the political system is dominated by falsification and unimplementable promises to the public during elections.

Most of all political parties get over used of false agenda before the public to win elections and form a government. This kind of unevaluated Agenda or Manifesto would be resulted in disaster of democracy where the people lose their hope in entire election system and get used to alienation from active politics.

Now it is the very urgent necessity of systematic evaluation mechanism for to evaluate the people representatives in India and to rebuild the trust and faith of Indians towards democracy as well as election and politics.

THE CHALLENGES TO IMPLEMENT EVALUATION MECHANISM FOR PEOPLE REPRESENTATIVES IN INDIA :

1. Lack of political will.
2. The strong opposition from present political system which is dominated by corrupt politicians.
3. Most of the politicians thinks that the politics is the lost resorts for their success in life.
4. Lack of political awareness among the public.
5. The problem of illiteracy.
6. The political domain is dominated by rich and wealthy people.
7. The Indian youth consider politics as Oldman’s paradise.

8. Family politics
9. Criminal and political nexus.
10. Lack of transparency and efficiency in organs of the government.

THE MAIN REASONS FOR NEED OF EVALUATION MECHANISM :

1. Fake promises by contestants during the elections.
2. Lack of transparency of people representatives.
3. Lack of efficiency in politics.
4. Lack of accountability in political system.
5. Lack of good public behavior of people representatives.

THE STRUCTURE OF EVALUATION MECHANISM :

National Commission for Agenda Evaluation (NCAE)	State Commission for Agenda Evaluation (SCAE)
Established at national level	Established at state level
Evaluation of members of Parliament	Evaluation of members of State legislature
Constitutional body	Constitutional body
Structure : Chairman + 10 Members	Structure : Chairman + 06 Members
Qualifications : Chairman – The Political Scientist with 05 years' experience as a Professor. Members – 10 year's experience in Public Administration, Economics, Sociology, Finance, Law, Agriculture, Industry, Social Service, Psychology and Computer Science.	Qualifications : Chairman – The Political Scientist with 10 years' experience as an Assistant Professor/ Associate Professor. Members – 08 year's experience in Public Administration, Economics, Sociology\ Psychology, Law, Agriculture and Social Service.
Tenure: 06 years or 65 Years	Tenure: 06 years or 65 Years
Autonomous body	Autonomous body

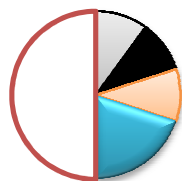
POWERS AND FUNCTIONS OF NCAE AND SCAE :

1. Evaluation of Agenda/Manifesto of people representatives made during elections.
2. Evaluation of the functions of people representatives.
3. Evaluation of public behavior of people representatives.
4. Evaluation through gradings.
5. The NCAE and SCAE have the complete autonomy.
6. No judicial scrutiny of evaluation.
7. Submission of reports to the president /governors with grading recommendations.
8. Recommendations to the president / governors to disqualify the candidates who get low gradings in evaluation criteria.

EVALUATION CRITERIA FOR PEOPLE REPRESENTATIVES :

SI. NO	INDICATORS	SCORE
01	Time sense and Responsibility	10
02	Discipline, Tolerance and Concern	10
03	Methods used in public service	10
04	Conduct in public life	20
05	Agenda implementation	50
	Total =	100

Evaluation Criteria



- Time Sense and Responsibility
- Discipline, Tolerance and Concern
- Methods used in public service
- Conduct in public life
- Agenda Implementation

EVALUATION GRADINGS FOR PEOPLE REPRESENTATIVES :

SI. NO	ATTAINED SCORES	TYPE OF EVALUATED REPRESENTATIVES
01	85 – 100	Worthy Candidate
02	75 – 84	Deserving Candidate
03	60 – 74	Tickling Candidate
04	50 – 59	Hanging Candidate
05	0 – 49	Boggling Candidate

Instructions:

- The representatives who achieve the gradings of Worthy Candidate and Deserving Candidate in 02 tenures are only eligible to contest in prime ministerial elections at national level and chief ministerial elections at state level.
- The representatives who achieve the gradings of Worthy Candidate, Deserving Candidate, Tickling Candidate and Hanging Candidate are only eligible to contest in Lok Sabha and Rajya Sabha elections at national level and Vidhana Sabha and Vidhana Parishad elections at state level.
- The representatives who get the grading of Boggling Candidate are not eligible to contest in elections of Lok Sabha and Rajya Sabha at national level nor Vidhana Sabha and Vidhana Parishad at state level.

CONCLUDING OBSERVATIONS :

The evaluation mechanism for people representatives will be facilitate to achieve the reforms in Indian political system which empower the people in effective way and this effort will also reboots the trust and believe of citizens towards election and politics. The structural mechanism of evaluation is going to attract the young and active citizens who have the interest towards politics and boost up the active participation in political activities which are essential for nation building as well as help us in removal of the representatives who are inefficient, corrupt and irresponsible to the public.

REFERENCES :

- M V Paylee: Constitutional Government in India, S.Chand & Co, 1984.
- Robert Dahl: A Preface of Democratic Theory, University of Chicago Press, Chicago, 2006.
- J C Johari, Indian Government and Politics, Vol I, Shoban Lal & Co, 13th Edition, 2012.
- Manav Malhotra: Law of Elections in India, Singhal Law Publications, New Delhi, 2021.
- Pradeep Gupta: How India Votes, Juggernaut Publication, New Delhi, 2022.
- Academia.edu
- www.jstor.org
- www.citizenmatters.in
- <https://www.journalsofdemocracy.org>
- www.thought.com

“A PERSPECTIVE TOWARDS THE IMPACT OF GLOBALIZATION ON RURAL MARKET AND FARMERS IN INDIA”

Dr. LOKESH C S

Assistant Professor, Department of Sociology, Government First Grade College Sirsi(UK)

Abstract:

Globalization is the coordination of the country's monetary advancement with rural farmers in India. Globalization can be seen as the incorporation of provincial sources of info and results into worldwide business sectors. It is sharing the data and information of rural farmers to the worldwide market. In emerging nations like India, little and minor ranchers are the central members for taking horticulture products to the worldwide market. This paper presents the effect of globalization and how it coordinates the provincial market and small farmers in worldwide accomplices.

Keywords: Global market, Gross domestic product, Provincial business, Heterogeneous market, Marginal farmers.

Introduction:

Certain individuals imagine that the idea of globalization is the free development of exchange, speculation, administration, and trade of culture the world over. Yet, as indicated by certain specialists, globalization is the joining of a country's monetary framework with worldwide market influences. Incidentally, some other depict globalization as a methodology of the radical powers to steal from 'Underdeveloped nations. As far as we might be concerned, globalization is the versatility of money capital across the world, especially in unfortunate nations. The phenomenal mechanical advancement has empowered the simple progression of money capital at the quickest speed to any country. During the time spent on globalization, the three Global Establishments to be specific, International Monetary Fund (IMF), World Bank (WB), and World Trade Organization (WTO) assume a significant part. These three associations in a nearby coordinated effort capability as the "Knowledge Organizations" on the monetary strategies of the immature nations. Exchange Related Licensed innovation Privileges Framework (Outings) seems to have the best effect. What's more, finally, some vibe that Globalization represents a definitive right of worldwide organizations to dispense assets as indicated by their own measures.

Globalization, progression, and privatization began in India in 1991 when the Legislature of India carried out the New Financial Strategy under the mandates of the International Monetary Fund (IMF) and World Bank (WB). After that countless changes have been made in the Indian economy. Legislature of India had opened the Indian market for global organizations to carry on their exchange, and business with their Indian partners. Prior to beginning globalization in India, IMF and WB had forced a few essential circumstances on Indian Govt. to follow that. One of them is to pull out appropriation from Indian horticulture. Hence, progressive Indian State-run administrations have been adhering to the directions of those organizations and in this way pulling out the sponsorships from the horticultural area. Subsequently, the expense of the creation of development has expanded in manifolds, making conventional cultivating an unbeneficial choice for Indian ranchers. Then again land acquisitions for the sake of different formative ventures have delivered numerous workers landless and jobless. Presently days, Indian ranchers are in some hot water. The NSSO (59th round)

Report, which was held in 2003, uncovered that 27% of ranchers could have done without cultivating in light of the fact that it was not beneficial and 40 percent of the ranchers want to stop cultivating and would take up another call. Accordingly, numerous minor and unfortunate laborers have been compelled to move to metropolitan regions for their work. The report of the Public Commission for Ventures in the Disorderly Area says 77% of the Indian populace lives on rupees 20/- or less each day. At this point, global organizations and large Indian corporate have entered the Indian provincial market which no question would significantly affect the rustic economy and the job of the country's individuals.

Objectives:

- To study the perspective of globalization influence on rural market.
- To know the outline of impact of globalization on farmers in India.

Research Methodology:

The idea of this study is spellbinding. Data from the prior year have been analyzed in the study. A variety of websites, including those owned by the Indian government, magazines, journals, and other publications were consulted to find the necessary secondary data. The data was then evaluated and processed in order to make inferences and come to conclusions.

Enormous and Dispersed Market:

- It comprises around 75 crores of rustic buyers who live in roughly 6, 38,365 towns and the provincial market is geologically dispersed.
- Around 1,45,098 towns or 23% of the absolute number of towns in India have a populace under 200 and one more 21 percent have a populace somewhere in the range of 200 and 500 and then again 13% of towns have 50% rustic populace and groups 60% of the provincial abundance.
- Heterogeneous Market
- It shows semantic, strict, and social varieties and financial incongruities. Upwards of 20,000 ethnic gatherings are available in rustic India and this represents an imposing test to the advertiser.
- There are 24 dialects and 1,642 vernaculars (boli) which shift each 100 km or so and consequently fostering a uniform special message is incredibly troublesome.

Earnings from Agriculture:

Agribusiness is the fundamental kind of revenue. Almost 55% of rustic pay comes from horticulture and the pay being occasional in nature is fluctuating. The sort of yield creation technique for farming and how much land straightforwardly impact this pay.

Standard of life:

North of 70% of the provincial populace is utilized in limited-scope horticulture and its connected occupations the rustic market is lacking, as individuals who comprise it actually need sufficient buying power. It is generally agrarian arranged, with an unfortunate way of life, and low-per capita pay.

Framework offices:

The infrastructural offices like Streets, Stockrooms, Correspondence framework, and monetary offices are deficient in provincial regions. Almost 50% of the rustic towns in the nation are not as expected associated with streets. More than 50% of provincial family approaches power as a fundamental wellspring of lighting yet 46% use lamp oil or different means for lighting.

FMCG organizations seek to reach domestic buyers through city markets, horticultural industries, resistant markets (molasses), and many alternative means. Caps is a public event for commodity buyers and traders that meet in a standard, regular-duration area. Most of these one-time business segments occur once a week. Haats' ability to sell as a true line of business, garden surplus, and retail is focused on daily purchases of items and growing supplies. State legislatures set up mandis, or agricultural trade sectors, to work in agricultural trade and for the supply of grain by government agencies. Organizations use mandis to grow their brands by creating "slowdowns" to practice transactional development and social statistics. Molasses or markets are an integral part of human existence. There are different types of fairs: dress fairs, and endless cow fairs for rigorous celebrations. Most fairs follow strict regulations and only promote compliance to a limited extent. In any case, the remnants of the fairs are used by organizations to develop their products and brands.

The globalization of the Indian economy brings other benefits in the form of complex creation, expansion, and massive dispersion of labor and products. With the rapid pace of mechanical improvements and the expansion of people's purchasing restrictions, the growing interest in superior workmanship and products no longer wanes. Rustic India is real India. Most of the Indian population lives in cities. Today the rustic market is the largest planned market in India. Around 70% of India's population lives in rural areas and the situation in the provincial market is changing rapidly and steadily. Every day, rustic shoppers spend about \$9 billion a year on "FMCG," and that usage is growing much faster than in metropolitan areas. The motivations of organizations settling in the countryside are complex. Higher rural wages, fueled by agricultural expansion, higher elementary school enrollments, heavy television ratings, and other high-profile news has increased brand affinity and the value of commodity consumption in rural areas. How Francis Kanoi's Focus on Chennai Showcasing Arranging Administrations Pvt. Ltd., the Indian FMCG market is currently worth Rs. 45,000 and while Farm Trucks and Farm Inputs account for Rs. 45,000, provincial commercial two- and four-wheelers are worth Rs. 8,000.

The effect of globalization has been felt by the Indian provincial market as much as the metropolitan partner. Consequently, we can see that today changes are occurring quickly in varying backgrounds and rustic regions are no special case for this. Further developed framework offices, financial progression, reestablished accentuation on agribusiness and little ventures, quick changing farming innovation, scope for commercialization of horticulture, and more prominent monetary arrangement for country individuals are not many motivations to specify. In addition, different socio-social, mental, and political parts of rustic life are likewise evolving. Country individuals today are less fatalistic, less connected to strict convictions, getting more individualistic, accomplishment-arranged, and yearning than previously. This has opened up new vistas for the advertisers in the states, which are driving in per capita pay with a supported development, similar to Punjab, Haryana, Maharashtra, Tamilnadu, Karnataka, Gujrat, Delhi, Western UP, and so on. Many highlights of provincial India have been investigated by the National Council for Applied Economic Research (NCAER) and a portion of these are as per the following:

Rural India comprises 70% of India's all-out populace.

- It represents 56% of public pay.
- It adds to 1/3rd of India's absolute reserve funds
- It represents 64% of absolute India's consumption.
- The country's economy is assessed to arrive at a size of Rs 18 trillion by 2012-2013 as against Rs. 12 trillion in 2007-2008.

- Provincial buyers' portion of absolute responsibility for cost things like bikes, pressure cookers, and watches during 2006-07 was 60 percent.

The portion of provincial India in the FMCG market is around 53% and is supposed to arrive at 60% in the future. There are as many 'center pay or more' families in the country regions as there are in the metropolitan regions.

The Indian provincial market is bigger when it is contrasted with the metropolitan partners in many regards. The provincial regions prior used to be overwhelmed by countless variables like low per-capita pay, low degree of foundation offices, issue of metal streets, low proficiency levels and slow advancement of industrialization, and so on. These variables were answerable for restricting the limit with respect to the utilization of labor and products and the incongruity was that advertisers were not really keen on these business sectors. As of late, notwithstanding, the scene has changed in farming and united exercises like cultivation, animal farming, rustic industrialization, and so on. In provincial regions, the extension for showcasing labor and products relies vigorously upon farming, as it is the fundamental control of the country's individuals. Great rainstorms prompting guard harvests, expansion in obtainment cost for farming things, a fourfold expansion in the expense for country improvement from the 10th to the twelfth Long term Plan, and so on have added to this rustic blast. The market for horticulture inputs like composts, work vehicles, water system types of gear, and crossover seeds has been in the development stage for the most recent couple of many years and subsequently contributed an amazing forward leap in the procuring limit of the ranchers.

It is therefore evident that rural India has become a hotspot for FMCG companies. India's rural market has been growing steadily for years (53% of the total market share) and is now larger than the urban FMCG market. Because of this, FMCG companies are developing their rural marketing strategy to capture this potential market. Industrial giants like Hindustan Lever Company limited, Colgate-Palmolive, Britannica, Marico, Tata Tea, Parle, P&G, etc. show a keen interest in marketing to rural India. As part of the strategy of Godrej Consumer Products Ltd. the company recently introduced smaller packs of its soaps and launched them for as little as Rs 5. HLL also introduced a special brand of Lifebuoy soap for villagers. HLL has created a unique distribution channel by consolidating its products and this channel aims to build a network of distribution partners. In a similar manner, Coca-Cola India started creating a distribution route to go to the villages. Cavin Kare Limited, a Chennai-based hair dye company, is holding live demonstrations in remote areas, giving residents a free pack of hair dye patches to use. Brook Bond Lipton India is giving out a free pack of tea to the villagers. Reckitt and Coleman use rural NGOs to educate customers about the benefits of their products. Focusing on rural and semi-urban markets, LG India deliberately enters rural India. Here are some examples of marketing strategies by leading FMCG companies targeting customers in rural India.

The rural population accounts for about 74% of the total population of India. The demand for products and services has increased significantly in rural areas. The Green Revolution in the North and the White Revolution in the West brought new prosperity to the lives of the villagers. The government's emphasis on rural development has led to significant changes in rural areas. In addition, the special consideration of infrastructure development in the subsequent five-year plans has improved the shopping and consumption habits of the rural population.

The fact is, however, that many rural consumers are unknowingly exposed to the unscrupulous and unethical business practices of greedy vendors. Substandard and counterfeit products are sold to rural consumers under brands that confuse them with well-known brands.

Example: "Colgate" instead of "Colgate". Due to a lack of information, most rural consumers have less bargaining power. The MRP is printed on product packaging, but many rural consumers do not check it. They are duped by fake traders. There are also other unethical marketing practices like selling illicit drugs, false advertising, etc., and unscrupulous traders blatantly ignore trading regulations in rural areas.

The government protects consumers from unethical and unscrupulous traders. India and various state governments have taken preventive measures and enacted legislation. These are:

- Prevention and Detention of Black Market Suppliers of Essential Goods Act 1980.
- Measurements and Measurement Standards (Enforcement) Act 1985.
- Bureau of Standards in India Act 1986.
- Consumers Act. Protection Act 1986.
- Competition Act etc.

Recently the Department for Consumer Affairs has run awareness programs, here are some examples:

- "Jago Grahak Jago" campaign program focusing on consumer rights.
- Make students aware of their consumer rights and mobilize young people to strengthen the consumer movement in the country.
- A national consumer hotline has been set up by the Ministry of Consumers to handle consumer complaints across India. The Ministry of Consumer Affairs engaged the IIPA in New Delhi as a key government agency. of India, responsible for adopting consumer protection and welfare. However, traditional media can also educate rural consumers about counterfeit products and protect them from unethical marketing.

In India, about 90 percent of the rural population is engaged in agriculture. In absolute terms, it is almost 600 million or 60 crore. Since 1990, when globalization was introduced in India, there have been many significant changes in cultivation (e.g. VHY seeds, machines, techniques, know-how) as part of the opening of the agricultural sector to international companies and large corporations. As a result, the cost of agricultural production has increased, as has the cost of chemical fertilizers, pesticides, irrigation, etc. They are grown in many varieties. Capital-intensive, import-based agricultural activities naturally began to displace land mainly from poor, small, and marginal farmers. Today the estimated annual turnover of the rural farm equipment market including tractors is worth Rs 45,000. Multinational agribusinesses like Cargill, Pepsico, Monsanto, ITC, etc. They are poised to monopolize this lucrative market. During globalization, a new class emerged in rural India that benefited from this globalization. They are mainly farmers of the affluent and upper-middle class. Many landowners do not farm the land themselves, they oversee the farms, and these controlling families are usually involved in government or private services or activities specifically related to agribusiness.

Conclusion:

In some places they also act as loan sharks, lending poor farmers money at high-interest rates and controlling local political power. In general, these classes have more purchasing power and are the major buyers of durables and other luxuries in rural India. The remaining poor and marginalized peasants, who ironically make up the majority in rural areas, are severely affected by globalization and their purchasing power is too low and has been falling for years. Small farmers in particular benefit less from this globalization, while large farmers, with their economic and political clout, can

benefit from globalization because they can get the best technologies, grow cash crops, negotiate contracts, and move their produce. On the other hand, the poor farmers who feed the nation are largely in debt. According to the National Crime Bureau, up to 2 lakh farmers in India committed suicide in the decade between 1998 and 2008.

References:

1. Dr. K. Mahendran, "Impact of Globalization on Rural Market and Farmers in India" International Journal of Science and Research (IJSR) ISSN: 2319-7064 SJIF (2022): 7.942, Volume 11 Issue 4, April 2022.
2. S.L. Gupta, Rural Marketing Text and Cases.
3. S. John Mano Raj-Social changes and the growth of Indian rural market.
4. M. Wath & Preeti Agarwal-Exploring Indian rural market : The way ahead.
5. Pollack, Andrew. "The Green revolution yields to the bottom line." New York Times, May 15, 2001.
6. Shukla, R.K., "New Perspective in rural Marketing". Marketing: Thrust and Challenges, National Publishing House, New Delhi, 1997.
7. Agricultural Marketing in India: S.S. Acharya & N.L. Agarwal.
8. EconomicTimes.indiantimes.com/news
9. FinancialExpress.com/news
10. www.business-standard.com/india/news
11. EPW-Review of rural affairs,2012.
12. Economic Review-2011-12, Govt. of India.
13. www.rural.gov-ncaer.org

“A REVIEW ON SOCIAL INFLUENCE ON MIGRATION IN INDIA”

Dr. BHARATI A. HOSATTI

Associate Professor and HOD Department of Sociology, Government First Grade College for Women's
Vijayapura. Karnataka.

Abstract:

Migration is a balance interaction that decreases provincial differences at various progressive phases and a cycle that is pretty much as old as human civilization. Relocation including outcast streams, refuge searchers, inward dislodging and advancement actuated removal has expanded extensively in volume and political importance since the finish of the virus war. It has turned into a vital piece of North-South connections and is firmly connected to current cycles of worldwide social change. This makes it as significant for sociologists to foster experimental exploration and examination of movement for all intents and purposes to remember it for their hypothetical understandings of contemporary society. The investigation of relocation is connected to explore on financial movement yet has its own particular examination subjects, strategic issue, and calculated issues. Movement should be dissected as a social cycle in which human office and interpersonal organization have a significant impact. It leads to loss of state control, especially with regard to late worries about relocation and security. In this unique situation, it is vital to question whole humanistic methodologies, which have been founded on the standard of somewhat independent public social orders.

Keywords: *Migration, Human Culture, Individual Migration, Outcomes of Human Migration, Financial Determinants.*

Introduction:

A huge part of any evaluation is to take a gander at what movement has meant for social connections inside society. At one level the effects that have been felt in Positions, public administrations, etc tend in a roundabout way to color the way in which people since the effects on the networks in which they live and work. This might be felt by some more than others, contingent upon whether workers are seen to have carried rivalry or decision to neighborhood networks. More noteworthy tensions in unabashedly estimated business markets are probably going to move through into abstract felt nerves about nearby networks. The equivalent is additionally evident while taking a gander at what nearby local area relations are seen and meant for by public political discussions about the movement. The Social Effects of migration are likewise felt in a more straightforward way. This should be visible while analyzing people opinions towards their nearby areas and explicitly the way in which far they feel that everyone around them is arranged and can be relied upon and depended on when required " Harmony " as this has been named has oftentimes examined by analysts. Halfway to sticking down its quintessence, yet additionally to disengaging what is probably going to build up or disrupt this opinion. It is famously deceiving to gauge provide that sensations of normal motivation are many times impressions of prosperous networks bound with productive public administrations.

Objectives:

- To study the socio-monetary states of the traveler workers when they migrate.
- To read up on the Purposes behind the movement.
- To comprehend - migration, out-movement, and net movement levels, everything being equal.

- To comprehend State to state migration streams of the results
- To see a few experiences on the determinants of inner movement in India.

Migration is one of the normal patterns nowadays. Similarly, horticulture work relocation is additionally normal nowadays. Worker deal with countless issues in their everyday environment and these issues pull them from their local spot and move to different spots where they get great business and pays an open door. Scientists have credited this decrease in populace portability to the development of transport offices which has made driving to the workplace progressively simpler over the period.

Research Methodology:

The analyst has gathered data on migration in view of spatial and transient angles. In India, the spot of birth and spot of last home of an individual gives data on the spatial parts of development, while the span of the home gives information on the worldly parts of migration the information covers the spatial development of people inside a state or between the states in view of crossing geological and managerial limits enumeration in any case, doesn't give monetary qualities of the states. For the financial factors, the paper utilized information from different sources including distribution of the Hold bank of India, focal statical association, and arranging the commission of India.

Migration and Human Culture:

Migration significantly affects human social order. The impacts of relocation are seen in both the social orders that individuals leave called „sending societies“, and those wherein they settle, called „receiving societies“. These social orders are not dependable nations or countries. Individuals may, for example, move from a provincial society, like a town, to a metropolitan one, like a city, inside a similar country. The effects of these inward moves might be as serious for the towns as global developments are for ideas. The Effects of relocation are currently critical to such an extent that a scholastic discipline has been created around the investigation of human development. This discipline is called social science of movement or relocation studies, and has united the abilities like:

- Demographers who diagram the populace outcomes.
- Sociologists report and investigate social outcomes.
- Financial specialists who graph the monetary results.
- Geographers concentrate on the ramifications of the spatial rearrangement of individuals.
- History specialists who give the settings of developments.
- Analysts who check out individual results of development.
- Clinical specialists take a gander at the well-being effect of developments.

These individuals have become keen on understanding and making sense of the

- Processes
- Designs
- Social outcomes (cost and advantages)
- People and gatherings encounter human developments of numerous kinds.

Interior or Homegrown Migration:

These terms allude to human developments inside a Country. It for the most part results from individuals moving from, Country regions to reside in little habitats, Little focuses to enormous urban communities, Between urban areas, Urban areas to provincial regions where new businesses make new positions. A portion of this interior relocation is transitory as ranchers move to town to

sell their yields and produce and afterward return to their homesteads and estates. Some are semi-super durable as individuals move to town to work and return solely after their retirement. Some inner relocation is super durable as families move always avoid their origination.

Migration Illustration in India:

There are four migration streams: provincial rustic, country metropolitan, metropolitan country, and metropolitan. Further, the stream can be intra-area, intrastate, or between states. As is obvious larger parts of the transients move inside the state, for example, move inside the same regions or move to a different locale of a similar state. Between state movement in India is basically from states having low agrarian productivity. Orissa, Bihar, Eastern Uttar Pradesh, part of Bengal, and Telangana district in Andhra Pradesh fell in this classification. Between states, relocation happens for relaxed and transitory work in the accompanying spheres.

1. Occasional farming work is expected at the hour of collecting and for rural activities in Punjab, Haryana, and western UP.
2. Development work took part in water system projects and significant street and rail projects all around the country.
3. Specific work like Oriya work in Madhya Pradesh block ovens, sugarcane reaping work in South Gujarat and other waterfront states, and material work in Surat and Bhivandi in Maharashtra.

There is no uniform example in the place of transient specialists as the factors deciding it changes from one area to another and state to state. For example, the place of the transient horticultural worker from Bihar and UP is somewhat better compared to the construction workers from Orissa, and AP farming worker, in the wake of finding their direction in the new domain turns into an "old hand" in ensuing years and a connection with the business is laid out. Consequently, the conspicuous reasons are that there is a coordinated connection between the business and the workers, and some sort of congruity is there on account of the farming area. These relations once settled go on because of the nature of work. Both these elements are missing on account of development laborers. The transient specialist knows neither the business nor the nature and work environment is known beforehand. When the task is finished, the laborer and the business free agreement, and both have to another work site. This adds to the weakness of the workmen. With respect to significant distance (Entomb-state) development in India, a reasonable sex differential is found from registration in 2011. Among the male highway transients, country to metropolitan stream arose as the most noticeable representing 47% percent. Then again, provincial to the country has stayed the significant example of Female development, with 38% percent of them moving from rustic to provincial regions.

Entomb State Migration: Financial Determinants:

There is developing proof in India to recommend that the nation is moving quickly in the general turn of events. Underlying change during the 2001s has impelled the development of the economy further. The level of individuals underneath the neediness line has diminished and per-capital utilization has improved at the same time. Albeit the Indian economy is overwhelmingly rural, the extent of the workforce taking part in farming exercises has fallen altogether. This decrease is maybe an indication of upgraded open positions in different areas.

Kinds of Inner Migration in India:

Work migration streams incorporate long-lasting, semi-super durable, and occasional or round transients. A significant part of the accessible information surveys transients in the long-lasting and semi-super durable classifications and extensively less enormous scope measurable

information are accessible on the numbers and qualities of roundabout migrants. Semi-extremely durable travelers are the people who are probably going to have unstable positions in their objective regions. Or on the other hand, miss the mark on assets to take a super durable action. While they might dwell in their objective urban communities for years or many years, they probably have homes and families in their sending district. Seasonal or round transients paradoxically, are probably going to move from one spot to another looking for a business or to keep getting back to similar spots for a large number of years. Such round streams include travelers who might remain at their objective for quite a long time or more at a time and hence need social administrations at their objective. Researchers have long portrayed this relocation as a type in which the extremely durable home of a person. Many of the ones who move for marriage are likewise members on the lookout, regardless of whether their essential justification behind the movement is marriage. For instance is a quickly developing area that utilizes ladies, the vast majority of whom are country - to - metropolitan, transients.

Housing:

Migration and ghettos are inextricably connected, as work interest in urban communities and the subsequent provincial-to-metropolitan movement make more noteworthy tensions to oblige more individuals. In 2011, 68 million Indians lived in ghettos, containing one-quarter of the number of inhabitants in India's 19 urban areas with more than 1,000,000 occupants. The nation over, the encounters of ghetto occupants are portrayed by unexpected removals without satisfactory recovery and neighborhood governments that don't give minimal expense lodging to the metropolitan poor. The essential issue is laying out personality brings about a deficiency of admittance to qualifications and social administrations. The absence of recognizable proof means transients can't get to arrangements, for example, sponsored food, fuel, well-being administrations, or instruction that are intended for the monetarily weak segments of the populace. The issue was the absence of admittance to training for the offspring of travelers. Further exasperates the intergenerational transmission of destitution. Over separation in the arrangement of privileges and qualifications joined with inside migrant's way of life as outcasts in the getting society frequently sustain the monetary and political prohibition of many gatherings and propose that there are profoundly exclusionary patterns in India's a majority rules system. The humanism of relocation recognizes means that

- Push factors: which leads individuals to leave one society?
- Pull factors: which draw them to another general public?

Consolation and inspiration for a person to move.

	Push Variables	Pull Variables
Economic and demographic	Destitution, Joblessness, Way of life, Low wages. Advancement, High fruitfulness rates, Absence of fundamental well-being, and training.	Possibilities of higher wages, Potential for improvement, Individual and Expert
Social and cultural	Separation in light of identity religion and such.	Family reunification, Ethnic (diasporas orientation, movement) country. Independence from separation.
Political	Struggle, instability, Savagery Unfortunate administration, Debasement, and Basic freedom mishandle	Wellbeing and protections Political opportunity

These thought processes change after some time and may lead transients to remain away for longer or more limited periods than they had initially planned.

Individual Migration:

This alludes to the nonstop development of people who move for some reason. Some Singular relocation is arranged. Individuals intend to relocate at one point in their lives and save and get ready for these visits over extensive stretches of time. Some Singular relocation is unconstrained: individuals unexpectedly choose to go abroad to visit or to go to a memorial service or wedding. They utilize their reserve funds or get from companions to make these excursions. Thought processes of people who move might differ extraordinarily certain individuals relocate so they can give better friendly, monetary, and instructive open doors for their families. These people might keep on supporting their families from far-off urban areas and nations. Others move to get away from their families and their assumptions. These developments at some point happen after contentions and clashes and lead individuals to disavow their families pretty much totally and stay away forever. Others move for brief periods of time to accomplish individual objectives, like setting aside cash to construct a house or begin a business and afterward return to their homes. Others move so they can hold onto their own social orders or follow ways of life that they can't continue in their own general public.

The Phrasing of Migration:

Various kinds of relocation have very various outcomes, exceptional terms are important to recognize various sorts of movement. The individuals who concentrate on movement have made a bunch of terms to allude to various sorts and outcomes of relocation. This alludes to transitory developments where individuals spend between 90 days and three years in one more area prior to getting back to their home. This kind of relocation has more massive impacts on both the local area in which they leave and that in which they settle. The groups of momentary travelers might get more cash yet might be without a parent or a grown-up youngster who performed significant social and financial obligations for the family. In this manner, a kid behind might end up without a parent at significant pieces of their life. The advantages of momentary relocation to the family might be balanced by specific expenses. The expenses and advantages should be determined by families to conclude whether the short-term movement will advance their circumstances in the long haul. The effect of long-haul relocation on the sending society is more serious when enormous quantities of individuals leave for longer terms. The giver networks lose their work and abilities „human „or "social capital", the pay which the travelers created, the food, labor, and products that the transients delivered, and their social and strict commitments to their families and networks.

The Outcomes of Human Migration:

The people who concentrate on migration recognize various outcomes of human development. They recognize the ramifications for the social orders which migrants leave and those in which they settle. This should be possible by computing the expenses and advantages for both sending and getting social orders. This is a seriously convoluted estimation in light of the fact that to lay out the genuine effect of any development one should compute both Social expense and advantages and monetary expense and advantages. The expense and advantages are for the most part determined and afterward offset against one another in a kind of balance sheet „to lay out whether there is an increase or misfortune to the social orders included.

Receiving Society	Sending Society
Cost (Social & Economic)	Cost (Social & Economic)
Benefits (Social & Economic)	Benefits (Social & Economic)

The expenses are balanced against the advantages for every one of the social orders to lay out the genuine effect of movement for every one of the social orders. The net impact of movement might vary for the getting and sending of social orders. If for example, the social and financial expenses for the sending society are more prominent than the social and monetary advantages then the impact of relocation is supposed to be negative for the sending society. A similar kind of computation should be possible to lay out the net impact of movement for the getting society frequently when these estimations are done relocation that has a positive effect for one society will adversely affect the other. By isolating and understanding the different sorts of effects which result from relocation it is feasible to evaluate the significance of movement in the short, medium, and longer terms for the social orders in which travelers leave and those in which they settle.

Demographic Outcomes:

Migration might significantly affect the size, design, and development of examples of populaces. Relocation affects the two populaces of the examples populaces. Migration meaningfully affects both populace of the puts that individuals leave and the populaces of those in which they settle. These impacts shift with various kinds of movement and length of travelers' stay in places. The shortfall of the enormous number of one or the other men or ladies might limitedly affect the sending society in the present moment yet assuming they are missing for long periods of time their nonappearance will altogether affect populace development rates in the medium and longer terms.

Social Outcomes:

Migration might have signed on the way of life and social order movement additionally meaningfully affects the way of life of both the spots that transients leave and those in which they re-settle. These impacts fluctuate with various sorts of relocation the abilities of the travelers and the timeframes involved.

Political Outcomes:

Migration can affect legislative issues in both the spots in which individuals leave and those to which they move State-run administrations should make arrangements to draw in transients, to convince travelers to return, or to restrict movement to guarantee that their approach abilities are what they need. These political impacts vary with various sorts of migration.

Monetary Outcomes:

Migration can meaningfully affect financial matters. Migration affects the economies that individuals leave and those in which they re-settle. These impacts shift with various kinds of movement, the abilities of the relocation, and the timeframe involved.

Conclusion:

The extent and assortment of inward migration streams in India as well as the troubles related to them are huge. A fundamental outline of this perplexing peculiarity clarifies that despite the tremendous commitment of transients to India's economy the social insurance accessible to them actually stays inadequate. It tends to be closed from the above conversation that the populace versatility in the country which was diminishing up to 1991, expanded frequently the variation of the new monetary strategies. The economy of the nation depends on horticulture; thus provincial-to-

country stream rules in the relocation cycle. All things considered work among guys and "marriage" among female is the fundamental reasons for migration in the country.

References:

1. Dr .Dineshappa .Singapur, Sreenivasa K N, “ The Social Impacts of Migration in India”, International Journal of Humanities and Social Science Invention ISSN (Online): 2319 – 7722, ISSN (Print): 2319 – 7714 www.ijhssi.org Volume 3 Issue 5|| May. 2014|| PP.19-24
2. Chowdhury ,Subhanil (2011) “Employment in India: What does the latest data show”, *Economic and Political Weekly*, August,6, Vol.XLVI (32)
3. Dayal, H and Karan A.K (2003) “Labour Migration from Jharkhand”, Institute for Human Development, New Delhi.
4. Haan, De. A (1997) “Rural-urban migration and poverty: the case of India”, *IDS Bulletin*, Vol. 28, No 2, pp 35-47.
5. Hann, De A (2011) “Inclusive growth? Labour migration and poverty in India” Working Paper No.513, *International Institute of Social Studies*.
6. Deshingkar, P. and Farrington, J. (2009) “Circular Migration and Multi vocational Livelihood Strategies in Rural India” Oxford University Press, New Delhi.
7. Deshingkar, P. and D.Start (2003) “Seasonal Migration for livelihoods, coping, accumulation and exclusion”, Working Paper No. 220, Overseas Development Insititute, London.
8. Karan, A(2003) “Changing Patterns of Migration from Rural Bihar”, in G. Iyer (eds) *Migrant Labour and Human Rights in India*, New Delhi: Kanishka Publishers, pp 102–39.
9. Acharya,S (2003) “Migration Patterns in Cambodia-causes and consequences”, Ad hoc expert group meeting on Migration and Development,27-29 August, Bangkok.
10. Action Aid (2005) “From Hunger to Suffering a Journey: Migrant Workers in the Brick Kilns” Interventions Report. Hyderabad.
11. Afsar,R(2003) “Dynamics of poverty, development and population mobility: the Bangladesh Case” Adhoc Expert group meeting on migration and Development, organized by the Economic and Social Commission for Asia and the Pacific, Bangkok, 27-29 August.
12. Arya.S and Roy, Anumpa (2006) “Poverty, Gender and Migration”, Sage Publication. Delhi
13. Government of India (2011) “An Approach to the Twelfth Five Year Plan (2012-17)”, Faster,Sustainable and More Inclusive Growth, Government of India.
14. Bhagat,R.B (2009) “Internal Migration in India: Are the Underclass More Mobile?”. Paper presented in the26th IUSSP General Population Conference held in Marrakech, Morocco.
15. Bhagat, R.B (2010) “Internal migration in India: Are the underprivileged class migrating More?” *Asia-Pacific Population Journal*, Vol 25, No1, pp 27-45.

“A REVIEW ON HOLISTIC MARKETING IN HUMAN RESOURCE”

Dr. P. NAGENDRA SWAMY

Associate Professor of Commerce, Government First Grade College, Nelamangala, Bangalore Rural District.

Abstract:

In most manufacturing companies there is a great need to manage understanding and competency competitions in newly developing technologies and tactical processes of a holistic HR management methodology. The constant automation of simple production processes expands work areas with a high degree of complexity, which leads to an increasing demand for highly qualified employees who only have an educational qualification. The real challenge is getting people up-skilled, transferring their skills to jobs with more complex processes, and ensuring they retain their role in transforming the familiar work environment. By combining the concepts of holistic internal marketing, important conclusions are drawn. The theory of correlation marketing establishes a holistic view of internal marketing; it is not only based on traditional marketing concepts and tools, but focuses on three functional areas. This research will further explore the issue and goals of holistic grassroots marketing and the inevitability of building grassroots associations. Contribution to expanding the theory of holistic marketing to include all internal elements by presenting a broader view of this idea where holistic marketing and HR are combined to create a fundamental holistic marketing application. Another aspect that will be presented is a thorough understanding of the basic practice of marketing execution. A holistic marketing implementation model is presented that enhances in- and out-of-body interactions by meeting the needs of internal customers and supporting a holistic view of marketing from an HR perspective.

Keywords: *Marketing, Human Resources, Competence Development, Holistic Marketing.*

Introduction:

Traditionally, a person's workplace refers to the office where they work from 9am to 5pm and go about their lives. In other words, the employee's personal life was completely different from his work, which led many to consider work as a separate entity and work only to earn a living. Few workers have ever experienced a sense of belonging to diverse workplaces, leading many to work as robots, knowing they have not developed the humanistic attitude to life that has proven essential to today's productivity. However, with the changing work environment facilitated by the modern age, many companies have since restructured their organizational environment to improve the well-being and productivity of their employees. This desire to transform the traditional work environment towards a more empowering model that ensures maximum productivity while ensuring employee well-being has led to the development of a holistic approach to people management (Pluta, 2016). Through the holistic PR marketing approach, the company looks at all its parts as a whole and contributes to the well-being of the entire organization.

Opportunities and Benefits:

In a global integration fraught with interconnected changes, organizations face an increasing number of daily challenges. Global competition has made it necessary to innovate and bring products to market as quickly as possible. In addition, the global market has become a hostile and ever-changing environment with increased expectations and demands, such as: B. individually adapted products. Intelligent manufacturing systems must be implemented to generate flexibility and the

ability to meet these expectations. Simple processes are programmed while other functions become more complex and intertwined. The qualification of the existing workforce is thus approaching it takes force. The main idea is to allow employees to attend more strategic and innovative events.

Research Objectives:

- To study the fundamental concepts of holistic marketing in human resource.
- To know the obstacles faced by the companies by adopting holistic marketing in human resource.
- To perceive the challenges and impact on future and existing work and workflows.

Research Methodology:

The first part of the study focuses on the theoretical background and underlines its importance human resource management and organizational policy skills. The next part the development of a holistic competency model is explained. First are the main challenges of Industry 4.0 classified according to literature review. And judging by these challenges, there are even more will likely develop a core competency list for employees. This list is served by the connection for similar work and future research. In addition, this article also covers how to view the detected items basic skills. The three phases created in the development of the model represent the pillars of the whole in Figure 1 (Pluta, 2016). The last part deals with their prospective validity has developed a competency model. How to implement this model in Industry. An analysis of employee trends and methods for developing qualification strategies are also presented.

Fundamental Components of a holistic marketing and business strategy:

However, holistic marketing is implemented through different strategies depending on the organization Management and Goal Setting, has four major components: relational, integrated, internal, and social marketing models. The relationship marketing strategy is designed to build lasting relationships among key stakeholders, from employees and customers to financial institutions. be so permanent With relationships, the company has a better chance of being successful in the target markets (Pluta, 2016). The integrated marketing component therefore focuses on integrating all aspects of marketing, including media marketing, public relations and advertising. After all, internal marketing aims to empower the employees satisfaction while social marketing creates the image of the organization's social responsibility. How people are managed depends largely on the role and value of resource management Corporate Strategy and Policy. Conviction in relation to all activities related to the employment and work of persons in a The structure of the company or organization is determined by human resources management (Armstrong, 2014); everything is written therein detail later in the article.

The executives and improvement of HR:

Human Resource Management (HR management) is simply a planned approach an effective recruitment process and the development of a highly engaged and skilled workforce to achieve this goal organizational goals and objectives (Zaugg, 2009). The concept was first introduced in the early 1980s; the main goals behind this concept were the use of HR and recruitment, staffing, management, and firing of employees. Another important focus is often the training and further education of employees. As a further development of HR (Beaumont, 1993). Focus on performance that matters professional training and staff training and large teams, this part significantly affects organizational development and thus the current and future results of the individual companies (Beaumont, 1993). One of the most comprehensive reviews on the subject was that of

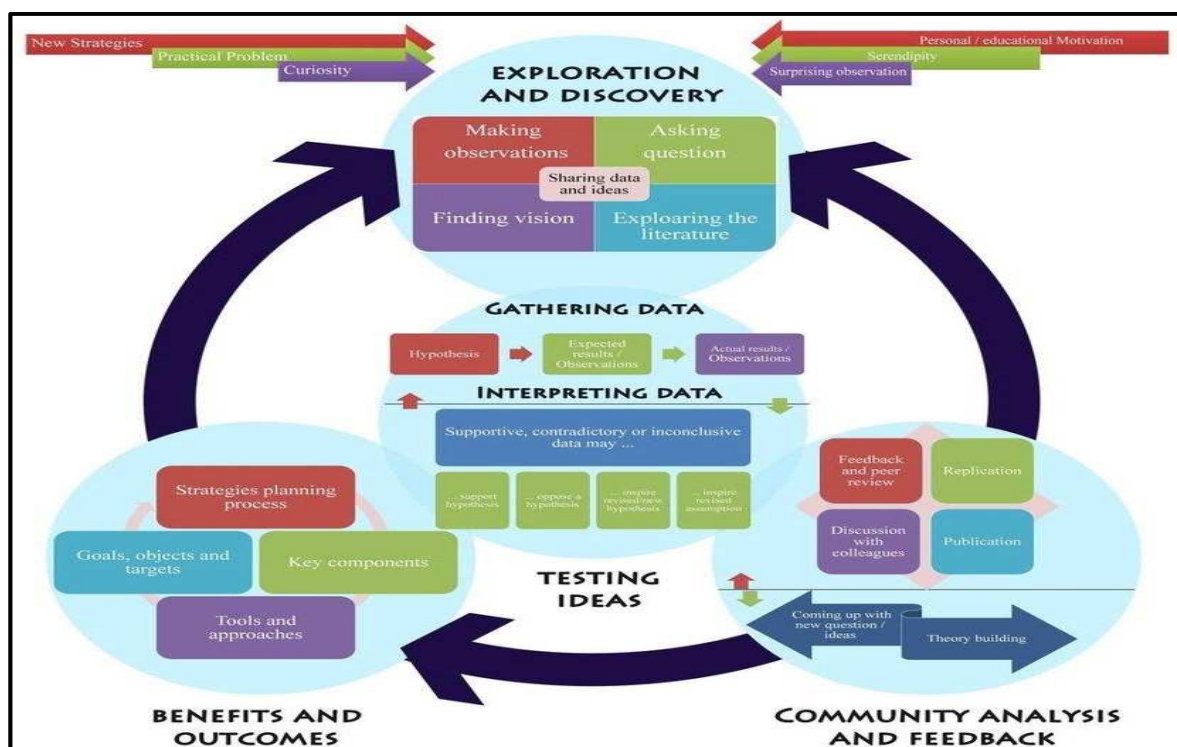
Hamlin and Stewart; thebased on their review,of the following four key aspects of human resources development were derived:

- Increasing the efficacy and efficiency of the organization
- Working on hierarchical adequacy and productivity
- Develop knowledge, skills and abilities
- Development of potential and personal development of employees

Building of Strategic Capabilities:

The creation of a workforce that meets the current and future needs of the market presupposes that theskills were identified. Skills, knowledge and motivation that a person may need to cope with itand managing the organization's responsibilities and challenges are among the skills required to functionsuccessful organizations.

Figure1: Methodological Approach



Fostering the skill model in Industry 4.0:

Improvement of the capability model for Industry 4.0, referenced in the Technique part of this paper, basically includes three fundamental stages: perceiving advancing difficulties, committing capacities to confront difficulties, and imagining fundamental capabilities utilizing a reasonable technique.

Distinguishing and portraying Industry 4.0:

This has of late been essential for the cutting edge system of the German government; the expression Business 4.0 is much of the time alluded to as the fourth modern unrest. The thought behind 4.0 makes sense of how the increment in digitization of all of the worth chains and the ensuing interconnectedness of people, things, and frameworks occurs through real time information exchange. In this way, that interconnectedness influences merchandise, machines, and cycles with A.I. (Man-made reasoning), which can autonomously work and adapt with any trading climate. Besides, clever things become settled in more complete frameworks that work on the plan of versatile, independent

assembling frameworks. There are various execution reasons for wise items, and precise essential focus stays on modern applications.

Recognizing advancing difficulties in industry:

Industry 4.0 produces numerous new possibilities for associations, while simultaneously, different deterrents are on the ascent from the proceeding with computerization and automation. Moreover, in this paper, the full scale natural boundaries will be analyzed with the PESTEL system, which considers social, political, legitimate, natural, monetary, and specialized factors.

Monetary Difficulties:

With progressing globalization improvement, associations have needed to deal with the diminished more limited item life cycles, reducing expense, and time-to-showcase, which will assist with the rivalry. Albeit traditional plans of action form into weak models and are without any problemsubbed, associations need to smooth out their development cycles and convert their plan of action to a more brilliant help direction. Besides, customer expectation has pushed toward a higher level of customization and adaptability. Which, along these lines, has driven markets to be more unstable and different. Thusly, the need of cooperation is considerably more existent. Associations should now enter arranged and conscious associations with providers or their rivals to stay feasible. This further prompts the association of entire worth chains and thus upgrades the unpredictability of processes.

Social Difficulties:

Segment shift is perhaps of the greatest test on the range. The quantity of youngsters going into the work market has diminished altogether. Subsequently, new and progressed systems should be created to draw in the more youthful group while simultaneously holding the information from ranking staff. The more youthful group normally communicates restricting social qualities, similar to the expanding meaning of a decent balance between fun and serious activities, which lines up with the developing worker adaptability due to steady changes in work associations. However, limits should be set to get representatives acclimated with setting up sensible availability, so their lives are not seriously impacted. The rising interest for virtual work and adaptable plans for getting work done likewise expects exceptional advances.

Specialized Difficulties:

Because of the dramatic development of innovation, associations should have the option to manage a major flood of information really. Hence, tremendous I.T. foundations should be developed, and networks, for example, correspondences organizations and web conventions. To ensure smooth information trade among accomplices inside an organization, growing normalized connection points and open architectures is essential that permit joint work on different stages. Having critical measures of information on outer hard drives makes further worries due to digital protection fears. Information should be shielded from unapproved access that may seriously endanger any organization of breaking secrecy. Workers ought to likewise go through preparing in a virtual work setting.

Getting capacities and encounters from recognized difficulties:

This part centers around the legitimate derivation of fundamental center abilities for laborers in Industry 4.0. Concerning, key creating difficulties were first inspected for their requirements. Besides, the table underneath showed that potential capabilities were subordinate for each test.

Determination of basic abilities for distinguished difficulties

Economic Challenges	<i>Ongoing globalization Increasing need for innovation Demand for higher service-orientation Growing need for cooperative and collaborative work</i>
Social Challenges	<i>Demographic change and changing social values Increasing virtual work Growing complexity of processes</i>
Technical Challenges	<i>The exponential growth of technology and data usage Growing collaborative work on platforms</i>

Gathering and arrangement of skills:

It is fundamental to gather the recognized skills into pre-characterized classifications to ensure the understand ability of the capability model. Thus, an aggregation of skills is required to lay out the right rundown. The subsequent step would incorporate the gathering of abilities into essential classifications of capabilities. Furthermore, the most well known research on capabilities and their models were examined as a relative report. The review was finished to validate the imperativeness of taking out superfluous abilities for Industry 4.0.

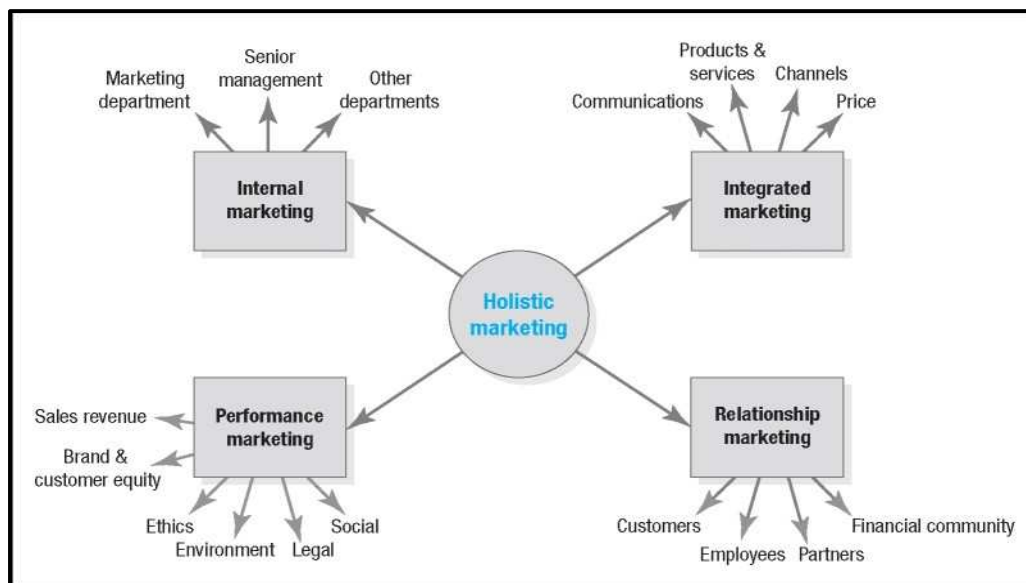


Figure 2: Holistic Marketing Components

Benefits:

The all encompassing advertising approach draws on a few benefits of using it in associations. The essential advantages of utilizing the comprehensive methodology incorporate making cohesiveness and social event dependable results. With a precise way to deal with conveying items to clients, the comprehensive methodology permits its clients to bring their image under one rooftop, subsequently advancing more noteworthy consistency and cohesiveness to fundamental clients as opposed to giving veering and clashing measurements from various segments of the brand prior to arriving at the last clients (Armstrong, 2014). With a predictable and firm perspective across all tasks, the comprehensive advertising approach permits people in the human asset office to effectively access data in regards to the work process and conveyance of items in an association. The size of the business doesn't make any difference, whether enormous or little.

Figure 3: Dimension of Holistic Marketing

**Findings:**

The results of this research are fundamental to policy, practice, and theory. There are customer requests that keep moving. Customers usually make a more significant purchase after analysis, e.g. this is where holistic marketing comes in. Holistic marketing ensures that the customer chooses your product instead of competing products.

In Industry 4.0, prominence is one of the most effective ways to build brand awareness of commodity rules on all virtual platforms. Organizations must remain consistent core values across all platforms to ensure maximum branding opportunities.

Another critical aspect in the implementation of holistic marketing in Industry 4.0 is the focus on communication between the various departments of the company to ensure that all business processes are in harmony to increase brand awareness. Holistic marketing is about generating collaboration, which effectively strengthens the authenticity of the brand and thus maintains a lasting brand image and the whole company. To effectively build a brand's authenticity and sustain a consistent vision for the brand and the business, holistic marketing focuses on fostering teamwork.

The constraint of the study:

The need for holistic marketing has grown as companies recognize the power of integration marketing ideas. This philosophy is based on the assumption that "everything counts". Including a rival company, employees, customers, and many other factors in marketing decisions. Many limitations emerged during this research. The influence of external factors, e.g. cannot measure the net impact of putting this philosophy into practice. Another factor is that systematic market research projects take longer. Costs Respect also plays a role; an organization conducting systematic market research is considered a luxury and requires special financing. Take a holistic marketing approach Industry 4.0 will most likely need a complete transformation of the organizational philosophy. A cannot identify it in a specific process or activity, but people within the

company must do it expects to add value to the customer experience. Just taking a holistic marketing approach organizations can build long-term, profitable customer relationships.

Conclusion:

Recent developments in the corporate sector have resulted in the widespread adoption of a holistic approach marketing strategy as companies seek to attract a specific customer base in a competitive marketplace. The marketing method that has proven to be very effective today is advertising. Key Aspects of Overall Business Growth in Recent Years. The same goes for companies like Samsung has a strategy of leveraging a large customer base covering many countries around the world globe. The marketing strategy ensures that all possible marketing gaps are exploited through bundling. It would be reasonable to say that holistic human resources marketing is an effective advertising technique because it allows the company to fit into a specific image that is used to market the company on all potential fronts, making it easily recognizable to customers. Using a systemic approach to delivering products to customers, a holistic approach allows users to bring the brand under one roof, resulting in greater consistency and consistency with key customers.

The first part of this study has compiled a detailed list of key competencies for manufacturing in a digitized and connected world. While each role has different requirements, the skills assessed in these studies are becoming increasingly important and should be considered by the HR development department. In addition, the identified skills are predicted in the cumulative radar chart, which helps users to understand the skill requirements placed on users. The second part of the study deals provisionally with the general strategy for applying the competency model. The model can be implemented to assess and develop individual company-wide competencies to address potential challenges. Future research should focus on the development of specific job profiles, including the incorporation into the competency model of user qualification methods for applied skills. This increases speed and agility when securing openings in the skill with the model into a global entity promoted on all marketing fronts of the company.

References:

1. Sherien Dajah, "Holistic Marketing in Human Resources", Journal of Business and Retail Management Research (JBRMR), Vol. 17 Issue 1, October 2022.
2. Armstrong, M. (2020). Armstrong's Handbook of Human Resource Management Practice. S.L.: Kogan Page.
3. Bekimbetova, G.M., Erkinov, S.B. & Rakhimov U.F. (2021). Culture and its Influence on Consumer Behaviour in the Context of Marketing (in Case of "Coca-Cola" company). Deutsche Internationale Zeitschrift für zeitgenössische Wissenschaft, (7-2), 4-6. Doi:10.24412/2701-8369-2021-7-2-4-6
4. Hecklau, F., Galeitzke, M., Flachs, S. and Kohl, H. (2016). Holistic Approach for Human Resource Management in Industry 4.0. Procedia CIRP, 54, pp.1–6. doi:10.1016/j.procir.2016.05.102.
5. Pluta, A. and Rudawska, A. (2016). Holistic approach to human resources and organizational acceleration. Journal of Organizational Change Management, 29(2), pp.293–309. doi:10.1108/jocm-11-2014-0210.
6. Winata, I.G.K.A., Sanjaya, N.M.W.S. and Astana, I.G.M.O. (2020). Entrepreneurship Orientation and Holistic Marketing Mix in Creating Competitive Advantages Bumdes. Journal of Business on Hospitality and Tourism, 6(2), p.237. doi:10.22334/jbhost.v6i2.232.

“A SCRUTINY ON INDIAN INTERNET OF THINGS: CURRENT SITUATION, OPPORTUNITIES, AND CHALLENGES”

Smt. MAHESHWARI. S. HIREMATH

Assistant Professor, Department of Computer Science, Government First Grade College, Vijayapur.

Abstract:

The introduction of the IoT in India has brought another industrial revolution, also known as Industry 4.0. IoT gamea leadership role in the changing tech landscape and IoT business, in addition to the new Digital India program launched by Line. According to a recent report, IoT investment in India was nearly \$5 billion in 2019 and is expected to grow to \$5 billion\$15 billion in 2021

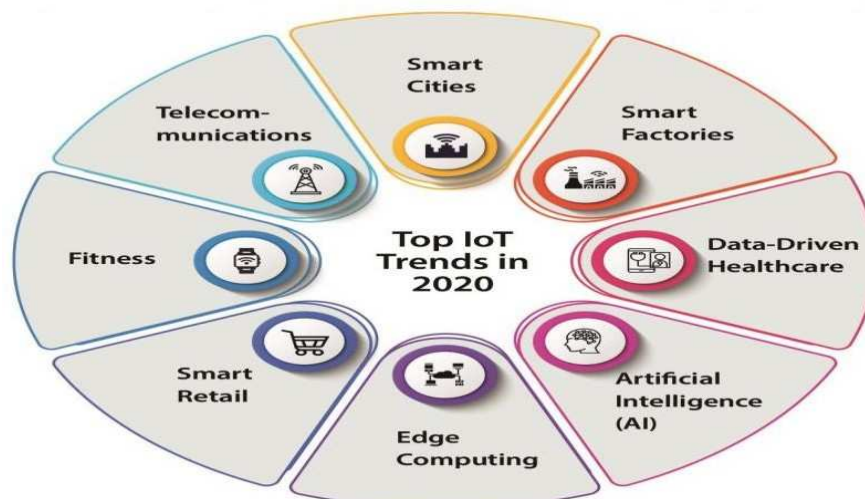
Keywords: *Internet of Things, India, Industry, Challenges.*

Introduction:

IoT, Industrial IoT, and Edge Computing are developing incredibly fast and it is impossible to imagine our everyday lives without themthrough applications such as intelligent transportation tracking systems, wireless industrial automation, public security, human resourceshealth surveillance, and health care for the elderly. The potential seems endless. We live in a future thatwe once thought was a lifetime.

Because IoT devices are connected to the network, they can be hacked like any other internet-connected device. With so high The connectivity of Level devices being rolled out in organizations can pose a serious threat to data security. With a past security warningincidents such as hackers disabling IoT devices and security attacks on corporate infrastructure, power grids, dams, etc., In, IoT security seems to relate not only to data security at home or at work, but also to national security.The figure below shows the main IoT trends in 2020 in India:

Figure 1:



- **Smart Cities:** Smart cities are now everyone's choice. Thanks to the IoT, smart cities will continue to expand advanced technologies that leverage data from IoT devices across the enterprise. The IoT offers room for better cities that includes smart lighting, automated parking, green pollution, smart irrigation and garbage generation, pedestrian zones, and smart homes to

make the best use of infrastructure, ensure the safety of residents, and helps you manage your wealth efficiently.

- **Smart factories:** IoT can increase productivity by enabling and providing automation and real-time data analytics operations with high-quality results by optimizing workflows and detecting errors that the human eye cannot see. Maybe to The s save production time and track assets on the factory floor and help consolidate control rooms.
- **Data-driven healthcare:** With IIoT, medical professionals can access real-time data to monitor patients remotely and reduce the risk of disease. This allows medical professionals to focus more on research, science, and patient result.
- **Artificial Intelligence (AI):** The power of AI allows companies to extract more value from their vast collection dates. Artificial intelligence will analyze data collected from IoT devices in various ways, e.g. B. Data preparation, visualization streaming data, real-time location, predictive analytics, and more.
- **Data processing with edge computing:** Edge computing stores data on a local device near the IoT device before sending it. To the cloud, which can be used to sort and recalculate data. Other organizations will adapt in the coming years Edge computing with low-cost edge devices, since IoT devices using edge, will consume fewer bandwidth computers.
- **Smart Retail:** Retail is becoming smarter through the use of RFID (Radio Frequency Identification Tags) and the use of IoT devices. With the help of IoT devices, store managers can understand how visitors spend their time in the store branches, they can track their movement, and analyze and manage inventory well.
- **Fitness:** Continuous information from wellness trackers and wellbeing gadgets can give personal satisfaction through wellbeing checking conditions, for example, circulatory strain, glucose, pulse, and so on.
- **Telecommunications:** In the coming years, the number of networked IoT devices and applications will continue to increase Deployment 5G. Hence the redefinition of our lives in a hyper-connected realm.

Objectives:

- To study the current IoT scenario in India
- To perceive the future prospects of IoT in India
- To understand the challenges of the Internet of Things in India

Literature Review:

British tech pioneer Kevin Ashton coined the term “Internet of Things” to support the idea of supply chain management in 1999. In recent years, however, the term has become broader and now encompasses a broader range of services such as healthcare, transportation, utilities, consumer products, etc.

Authors F. Bader and S. Jagtap in “Internet of Things Linked Wearable Devices for Management Food Safety in the Healthcare Sector”, 2019. describes the concept of the Internet of Things as well as the IoT architecture, the protocols for developing the IoT architecture, and the challenges for developing an intelligent system for a real-time environment.

Creators F. Bader and S. Jagtap in "Web of Things Associated Wearable Contraptions for The leader's Food dealing with in the Clinical consideration Area", 2019., describes a smart city

ecosystem that includes the smart city environment, applications, and infrastructure. IT integration and a physical component for controlling and monitoring the urban environment.

F. Cicirelli, A. Guerrieri, C. Mastroianni, G. Spezzano and A. Vinci, Internet of Things for Smart Urban Ecosystems. Springer, 2019 describes the concept of an automatic intelligent parking system using the IoT. Smart Parking will use cloud services to store information about the different vehicles, as well as their entry and exit times, the parking number, and the number of parking spaces available. Smart parking components include Raspberry Pi, a camera, infrared sensors, a display device, a user device, etc.

Research Methodology:

The research is based on secondary sources from various sources such as the internet, magazines, reports, and newspapers.

Interpretations:

The city of Kohima in northern India collects data from sensors and other Web of Things (IoT) devices to control public lighting, ensure public safety, and offer a variety of services to residents. And the Vande Bharat Express, India's first bullet train, uses a collision avoidance system on sensors and other IoT devices between the capital New Delhi and Varanasi, Uttar Pradesh, to stop mishaps brought on by human mistake or equipment failure.

Tea in farming is the fit of rage, a superior tea and health supplier in India, utilizes IoT innovation to screen and keep up with dampness levels and proportions of ingredients in some of its products. Industry observers have singled out India as a hotspot for IoT deployments. According to Ray Wang, founder, and senior analyst at Constellation Research, the market is expected to reach \$17 billion by 2021.

Spending on IoT-related software and hardware is expected to grow rapidly globally, from US \$726 billion in 2019 to US \$1 trillion by 2023, according to a market research report.² A recent report on IoT industry spending shows that the Asia-Pacific region accounted for the bulk of IoT spending in 2019, with India spending \$20.6 billion.³ After COVID-19, we focus on savings species in India. The following three trends are expected:

- Growth slowdown in 2020; expected in the first half of 2021
- Enterprises are striving to use the IoT to invent new ways of doing things
- Growth after the second half of 2021 is expected to be much faster once the COVID vaccine/treatment is found

This trend is also confirmed by other recent market studies⁴ covering market analysis before and after COVID-19. According to this study, the industrial IoT market is expected to grow at a CAGR of 16.7% to \$263.4 billion by 2027. Several compelling reasons companies adopt IoT are to reduce costs and/or increase revenue, safety, and product quality improvement. Factors driving the adoption of IoT in the markets include: low-cost data storage and processing on a cloud platform; emerging trends in edge computing; lower communication costs, sensors and devices; and growing penetration of smartphones and mobile application development platforms. In this part, we center on that key drivers: cost reduction, revenue growth, security, and protection. These drivers as well as quality control funding should be key to accelerating IoT adoption. Hence the understanding of these elements and potential use cases that could support the adoption of the IoT is crucial. The Indian market consists of three sectors: Business/Industrial, Consumer, and Service/Public. Each segment has separate features and market opportunities. It is expected that COVID-19 will further accelerate the pace of IoT investments.

Industry	Players	IoT Applications/ Case studies
Healthcare	Pfizer	Solutions to conduct IoT enabled clinical trials in order to evaluate specific outcomes
	Diabetes Care	Sim-enabled glucometers to monitor and analyze diabetic patients
	Neuro Sky	Mobile devices with sensors to remotely monitor patients with chronic illnesses
	Proteus	Wearable sensor patches to give insights on health patterns, medication effectiveness, etc.
	mimobaby	Sensors placed around the elderly and vulnerable to give information about activity patterns, change in behavior, etc.
	Misfit	Wearable devices to track activities such as walking, biking, etc.
Transport and Logistics	DHL	Sensors to detect whether mailboxes are empty to optimize collection during last-mile delivery
	Port of Hamburg	Aggregated data of ships using sensors, GPS to collect information on traffic, possible congestion and parking spaces
	Schiphol Amsterdam Airport	RFID tags to monitor all baggage carts and ground motorized equipment
	JJ Food Service	Sensors to monitor different temperature bands and quality of the food being delivered
	Purfresh	Sensors to check on the condition of grocery and other consumables supplied
	FedEx	Tracking devices to keep tabs on temperature, location, condition of packages

Source: Deloitte analysis, Deloitte Insights

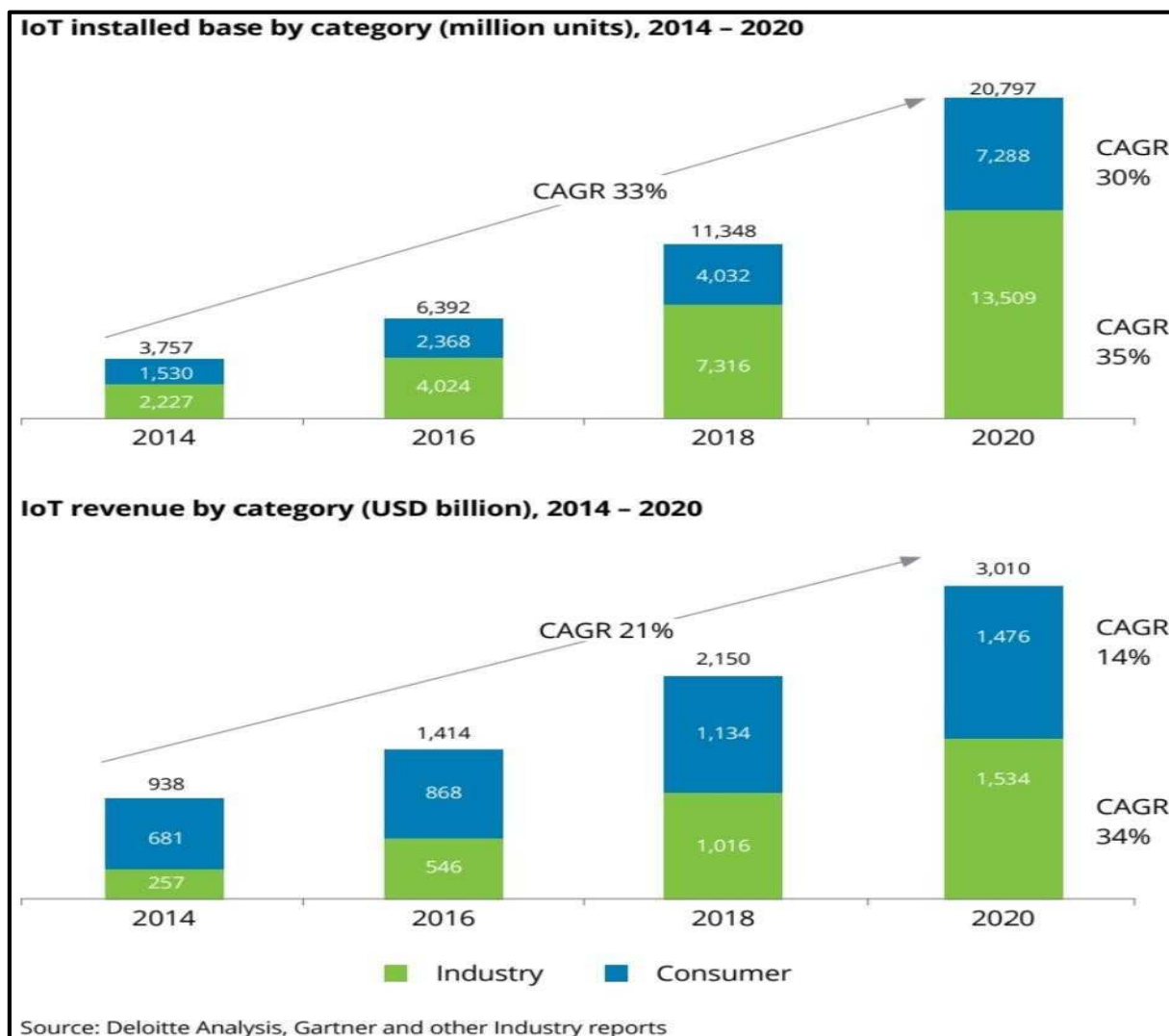
Brief snapshot of some of the IoT use cases/applications across industries is illustrated below:

Industry	Players	IoT Applications/ Case studies
Manufacturing	Stanley Black& Decker	RFID tags with WiFi infrastructure being used to get more visibility to track real-time line productivity
	Airbus	Smart tools being used to perform manufacturing processes such as drilling, measuring, tightening, etc. leading to improvement in production efficiency, by regular monitoring of results
	RioTinto	Sensors and GPS receivers being used on dump trucks to reduce variability of pre-set routes
	Systemx	Remote monitoring of medical equipment to reduce downtime
	Intel	Smart factories enabling visibility into production issues for an integrated view, thereby increasing efficiency and utilization of equipment
	GE	Sensors installed on engines to reduce downtime via predictive maintenance
Automotive	BMW	Connected cars to integrate vehicle-related services
	Michelin	Tires-as-a-service offering to allow fleet managers to pay for tires on a kilometer-driven basis, thus saving costs
	Daimler	Software installed in truck fleet to send alerts and guide drivers to local dealers stocked with replacement parts
	Mahindra REVA	Secure M2M cellular connectivity to check battery, remotely control air-conditioning, lock or unlock, etc.
	Generali Insurance	Usage-Based Insurance (UBI) for automobiles based on M2M cellular connectivity
	Tesla	Autonomous driving systems based on IoT along with Cloud technology to build driverless cars
Agriculture	Semios	Sensors to monitor insects and pests and schedule release of pesticides
	John Deere	Sensors installed on farm equipment to assist farmers to manage fleet of tractors
	Clean Grow	Carbon nanotube sensors to monitor level of nutrients in crops, assisting farmers to assess the maturity of produce
	Topcon	Connected equipment with GPS, monitoring and electronic controls to help farmers
	OpenIoT	Remote sensors to help farmers monitor vitals such as humidity, air, temperature, soil, etc.
	Observant	Geo-fencing of livestock, along with irrigation scheduling and pump control
Retail	Lord & Taylor	Beacons to push notifications to consumers about a coupon or sale
	Disney	RFID tags to provide access to a variety of services, and track them later
	Amazon	WiFi enabled Amazon Dash Button for consumables to flag low volumes
	Rebeccaminkoff	Re-inventing trial rooms with virtual and smart mirrors, thus helping consumers in making a choice
	Target	Target corporation leverages beacons to make hyperlocal content accessible to shoppers
	Ralph Lauren	Polo shirts that monitor and show heart rate and calories burned if worn during work-outs

Business / Industrial: This segment is driven by manufacturing and product development. Life Sciences, decentManufacturing, process, and utility industries will spend more on IoT solutions in the coming yearsyear trend continues with most use cases focused on improving resource tracking and feasibilitywith condition monitoring and inventory tracking and the ability to enforce physical distancing.

Consumer: Attention to the customer experience is driving investment in this sector. A smart home and a networked vehicle are expectedto drive IoT investments. The consumer goods sector is expected to overtake process manufacturing and become the second largestSources of IoT spending by 20233. Large retail and travel and transportation hubs (e.g. airports) are also likely to do soinvests in IoT-based solutions as a direct result of COVID-19.

Services/Public Sector: The Government of India (India) has taken several initiatives (discussed later in the report). Thefueled most IoT spending. Given the government's plans, 100 Smart Cities, 500 Rejuvenated Cities,and many industrial cluster creation projects, this segment offers significant potential for IoT spending. With IoT softwareSpending totaling \$39.3 billion in 20193 in the fastest growing APAC region (14.4% GR) The five-year forecast (2018-23) will allow us to understand the industries making significant investments in IoT technology andin favor of its development in India.



IOT Security Obstacles:

The ascent sought after of IoT-associated gadgets and IoT application advancement accompanies different security challenges. The entirety security of an IoT network relies upon a solitary gadget in the chain. Assuming one of the gadgets gets penetrated, it compromises the whole security of each and every other gadget associated with this chain.

This could without much of a stretch trade off the well being of the Difficulties in Getting IoT. The ascent sought after of IoT-is connected gadgets and IoT application advancement accompanies different security challenges.

In this IoT contest, not very many producers consider the security issues related with information access and IoT gadgets. Information Security Committee of India (DSCI) recognizes following issues in getting IoT: e entire organization.



Conclusion:

By 2028, the international IoT market is anticipated to extend \$1,855 billion, developing at a CAGR of 25.4% during the estimated period. The market is supposed to pick up speed with the rising reception of computerized twins across numerous ventures. Assist with changing the business' actual resources into a virtual representation. It assists with inspecting, search and promotion tasks in view of a computerized stage.

References:

1. Dr. JyotiBhoj, "Internet of Things in India: Present Scenario, Future Prospects and Challenges", International Journal of Engineering Research & Technology (IJERT) ISSN: 2278-0181 Published by, www.ijert.org, IHIC – 2021.
2. Gatsis K, Pappas GJ. Wireless control for the IoT: power spectrum and security challenges. In: Proc. 2017 IEEE/ACM second international conference
3. On internet-of-things design and implementation (IoTDI), Pittsburg, PA, USA, 18–21 April 2017. INSPEC Accession Number: 16964293
4. Behrendt F. Cycling the smart and sustainable city: analyzing EC policy documents on internet of things, mobility and transport, and smart cities. Sustainability. 2019;11(3):763.

5. Zanella A, Bui N, Castellani A, Vangelista L, Zorgi M. Internet of things for smart cities. IEEE IoT-J. 2014;1(1):22–32.
6. M. H. Miraz, M. Ali, P. S. Excell, and R. Picking, “A Review on Internet of Things (IoT), Internet of Everything (IoE) and Internet of Nano Things(IoNT)”, in 2015 Internet Technologies and Applications (ITA), pp. 219– 224, Sep. 2015, DOI: 10.1109/ITechA.2015.7317398.
7. P. J. Ryan and R. B. Watson, “Research Challenges for the Internet of Things: What Role Can OR Play?,” Systems, vol. 5, no. 1, pp. 1–34, 2017.
8. M. Miraz, M. Ali, P. Excell, and R. Picking, “Internet of Nano-Things, Things and Everything: Future Growth Trends”, Future Internet, vol. 10, no.8, p. 68, 2018, DOI: 10.3390/fi10080068.
9. E. Borgia, D. G. Gomes, B. Lagesse, R. Lea, and D. Puccinelli, “Special issue on" Internet of Things: Research challenges and Solutions".,” ComputerCommunications, vol. 89, no. 90, pp. 1–4, 2016.
10. K. K. Patel, S. M. Patel, et al., “Internet of things IOT: definition, characteristics, architecture, enabling technologies, application future challenges,” International journal of engineering science and computing, vol. 6, no. 5, pp. 6122–6131, 2016.
11. S. V. Zanjali and G. R. Talmale, “Medicine reminder and monitoring system for secure health using IOT,” Procedia Computer Science, vol. 78, pp. 471–476, 2016.
12. R. Jain, “A Congestion Control System Based on VANET for Small Length Roads”, Annals of Emerging Technologies in Computing (AETiC), vol.2, no. 1, pp. 17–21, 2018, DOI: 10.33166/AETiC.2018.01.003.
13. S. Soomro, M. H. Miraz, A. Prasanth, M. Abdullah, “Artificial Intelligence Enabled IoT: Traffic Congestion Reduction in Smart Cities,” IET 2018Smart Cities Symposium, pp. 81–86, 2018, DOI: 10.1049/cp.2018.1381.
14. <https://doi.org/10.1109/icdcs.2012.23>
15. <https://www.india.gov.in/spotlight/smart-cities-mission-step-towards-smart-india>
16. <http://www.coe-iot.com/>
17. <https://doi.org/10.1109/sm2c.2017.8071828>
18. <https://doi.org/10.1109/MCOM.2017.1600363CM>
19. <https://doi.org/10.1109/ccnc.2017.7983271>
20. <https://iot-analytics.com/top-10-iot-project-application-areas-q3-2016/>
21. <https://iot-analytics.com/top-10-iot-project-application-areas-q3-2016/>

LABOUR AND INDUSTRIAL RELATIONS

N. JAYAMMA

Assistant Professor, Department of Management, Government First Grade College, Sindhanoor-
584128Karnataka

Abstract:

In each organisation, productivity is the result of the combined efforts of two unique elements: technical and human resources. Other than labour, any element of production may be easily changed. Human aspects include interactions, social difficulties, tasks, responsibilities, and other activities, as well as the causes and effects of such interactions. Because of the high rate of industrial expansion, the rapid speed of technical advancement, and the complexity of the occupations, an organization's staff has become a source of competitive success. The purpose of this study is to determine the influence of COVID-19 on the working conditions and salary of rural rice mill workers in the Siruguppa Taluk. As a result, managing men has become an important aspect of modern management. Any disregard for the human factor leads to miscommunication between management and employees. Increased labour turnover, absenteeism, indiscipline, a deterioration in job quality, increased cost production, and different market difficulties are the outcomes. A primary survey was conducted to determine real productivity in terms of working conditions and compensation. In terms of healthy working conditions, empirical findings reveal that rice mills tend to specialize in coordinated industrial relations systems and rigorous employment protection. The impact of COVID-19 has been inconsistent among areas, industries, and populations. The majority of employers work in the hardest-hit industries, such as manufacturing, lodging and food services, wholesale and retail trade, real estate, and commercial activities. Movement restrictions have had a direct influence on commerce, particularly retail trade, and this trend may continue with decreasing demand. Manufacturing has already begun to decrease due to a drop in both domestic and foreign demand. Construction was halted as a result of the lockdown, which had a direct and immediate effect.

Keywords: *COVID-19, Productivity, Human Resource.*

Introduction:

The initial wave, as well as the containment efforts that accompanied it, resulted in widespread job losses, increased inequality and poverty, and increased indebtedness and hunger. It was a humanitarian calamity for particularly vulnerable populations such as migrant labourers and the homeless.

During the COVID-19 epidemic, Indian migrant labourers faced several challenges. Millions of migrant workers faced a loss of income, food shortages, and uncertainty about their future when companies and businesses were shut down due to the country's lockdown. Many of them, as well as their families, went hungry as a result of this. Thousands of people then began marching home because they had no other option owing to the lockout.

According to the Centre for Monitoring the Indian Economy (CMIE), a four-member household at the bottom of the income distribution lost an average of Rs 15,700. (Just over two months of income). Several independent polls show steep losses in income for informal sector employees, ranging from 40% to over 80%, not just during the lockdown but also in the months afterward.

From a base level of 188 million in 2019, the ILO's first COVID-19 monitor predicted a rise in unemployment and underemployment of between 5.3 million ('low' scenario) and 24.7 million ('high' scenario) by March 18, 2020.

From a base level of 188 million in 2019, the ILO's first COVID-19 monitor predicted a rise in unemployment and underemployment of between 5.3 million ('low' scenario) and 24.7 million ('high' scenario) by March 18, 2020. The statistics quickly revealed to be grossly understated. According to the ILO's 5th Monitor on COVID-19 Impact, which was announced on June 30, 2020, the labour market recovery in the second half of 2020 will be unclear and partial. Depending on the development of the pandemic, working-hour losses might vary from 140 million full-time jobs to 340 million full-time employments in the fourth quarter of the year.

Industrial Relations Success Requirements:

Top Management Support:

Because Industrial Relations, or the management of people on the shopfloor, is a "staff function," the industrial relations director / officer should receive authority from the line executive, such as the President / Chairman or Vice-Chairman, as the case may be. It is the moral obligation of top management to offer the essential assistance to the industrial relations personnel in order for the industrial relations programme to be successful.

Establishing Effective HRM and IR Policies:

The cornerstone of harmonious labor-management interactions is, without a doubt, realistic policies on numerous elements of HRM, including industrial relations. Because they define a corporate philosophy that serves as a foundation for decision-making on a variety of regular and strategic areas of man-management relationships. As a result, such rules must be created or updated on a regular basis in order to preserve healthy labour relations in a company.

Establishing Effective HRM and IR Procedures:

The execution of numerous policies relating to man-management selection necessitates the development of effective practices so that policies may be put into action.

Adequate Supervisory Training:

In order to cope with the challenging work of putting diverse policies and programmes into effect, first-line management / supervisors must be given training in this area. Aside from that, these individuals should be tasked with explaining the programmes to the intended audience.

Results Follow-Up:

A continuous assessment of the industrial relations programme is necessary not just to assess current practice but also to uncover systemic issues. Aside from keeping track of various industrial relations policies on a regular basis, specific attention should be paid to obtaining data on labour turnover, absenteeism, morale, work satisfaction, employee recommendations, accident rate, grievances, and conflicts, among other things.

Continuous study on the many parts of the industrial relations programme was required to make it effective. This can be accomplished by conducting a "exit interview," examining union demands, consulting with various groups, hiring labour consultants, and doing empirical or exploratory research.

Objectives of the study:

- To determine the influence of Covid -19 on the working conditions of rice mills in the Siruguppa taluk.
- To compare labour and industrial relations during Covid-19.

- To assess changes in employer-employee relations via the lens of payroll.

Methodology:

The pandemic effect of Covid19 on the whole community. Certain employer and employee behaviours have shifted as a result. Rice mills' main strategy for increasing worker productivity is to improve the working environment. The influence of Covid19 on the working conditions and salaries of rural rice mill workers in the Siruguppa Taluk was investigated in this study. A survey of the workers is conducted, and they are asked direct questions about whether their day-to-day operations necessitate face-to-face interaction or the use of supplementary technology that is difficult to obtain from a remote location. Respondents are chosen at random, and data is processed using the SPSS statistical tool.

Data analysis and discussion:

The current situation is also a health threat, and because the virus spreads via human interaction, employment that expose people to diseases or make social distancing difficult are more dangerous than others. Thus, industrial relations are concerned with human behaviour and people management in an organizational setting in terms of working conditions and employee remuneration. The following are some of the aspects that impact the connection between an organization's administration and its personnel.

Age Group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	10	20	20	20
	26-35	20	40	40	60
	36-45	11	22	22	82
	Above 46	09	18	18	100
	Total	50	100	100	

The current issue poses a health risk, and the virus continues to spread. The majority of those who responded were under the age of thirty. As a result, data might have a distinct influence on real-life employee behaviour in different scenarios, and it can assist to be more precise in identifying factors and their impact on behaviour.

Is hierarchical structure creating more formal relationships among the employees belonging to different hierarchical levels in an organization?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	38	76	76	76
	No	12	24	24	100
	Total	50	100	100	

The superior's delegation and execution of decision-making power has an impact on the managers' and workers' working relationships. According to the aforesaid frequency, 76 percent of respondents thought about organizational structure. It explains how the rice mills' hierarchical structure was affected by the epidemic.

Is employee's attitude and mentality towards the employer impacts the employee-employer relationship?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	80	80	80
	No	10	20	20	100

	Total	50	100	100	
--	-------	----	-----	-----	--

It is clear that pre and post Covid19 impacts the employee-employer relationship. An employee's attitude and mentality towards the employer and the given task and the employer's psychology towards the workers indicate the 80% positive frequency and 20% negative.

Is leadership traits influences the productivity?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	41	82	82	82
	No	09	18	18	100
	Total	50	100	100	

Even in a formal organisation, the above table demonstrates specific leadership attributes and styles. He/she has an influence on the organization's industrial relations through his/her official or informal methods of fostering team spirit and inspiring staff.

Is economic and technical environment impact on productivity?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	42	84	84	84
	No	08	16	16	100
	Total	50	100	100	

According to the table above, as economic conditions or technology change, companies must reorganize workers' tasks, including their job time, conditions, and salaries, resulting in differences in their behaviour, attitude, adaptable spirit, and so on toward the company and its people.

Conclusion:

This research aims to give a current analysis of labour and industrial relations, with a particular focus on the impact of the COVID-19 pandemic-induced lockdown and subsequent slowdown. The unorganized sector employs about 94 percent of India's working population. In the aftermath of COVID-19, it delivers a series of necessary outcomes. It exposes significant disparities in access to work-at-home opportunities. The feasibility of the jobs to be done is an effective way to measure the size of a workforce and the occupational structure of an industry. The Aatmanirbhar Bharat Rozgar Yojna (ABRY) Scheme was implemented in October 2020 to encourage companies to create new jobs while also providing social security benefits and restoring lost jobs during the COVID-19 epidemic.

References:

1. Acemoglu, D., & Autor, D. (2011). Skills, tasks, and technologies: Implications for employment and earnings. In D. Card & O. Ashenfelter (Eds.), *Handbook of labor economics* (Vol. 4, pp. 1043–1171). Elsevier.
2. Adascalitei, D., & Morano, C. P. (2015). Labour market reforms since the crisis: Drivers and consequences. International Labour Office.
3. Hoynes, H., Miller, D. L., & Schaller, J. (2012). Who suffers during recessions? *Journal of Economic Perspectives*, 26(3), 27–48.
4. Jaimovich, N., & Siu, H. E. (2020). Job polarization and jobless recoveries. *Review of Economics and Statistics*, 102(1), 129–147
5. Kroft, K., Lange, F., Notowidigdo, M. J., & Katz, L. F. (2016). Long-term unemployment and the great recession: The role of composition, duration dependence, and nonparticipation. *Journal of Labor Economics*, 34(S1), S7–S54.

AN INTRODUCTION TO EDGE COMPUTING

Sunanda Budihal

Assistant Professor, Department of Computer Science, Government First Grade College, Muddebihal-586212
Karnataka

Abstract

In recent years, Edge Computing (EC) is an incipient technology that has made it possible to process the large volume of data generated by devices connected to the Internet, through the Internet of objects (IO). The Edge computing model has gained considerable popularity in academic and industrial circles. It serves as a key enabler for many future technologies like 5G, Internet of Things (IoT), augmented reality and vehicle-to-vehicle communications by connecting cloud computing facilities and services to the end users. The Edge computing model provides low latency, mobility, and location awareness support to delay-sensitive applications. The main contribution of EC is a better pre-processing of the data collected through devices, before they are sent to a central server or the cloud. Significant research has been carried out in the area of Edge computing, which is reviewed in terms of latest developments such as Mobile Edge Computing, Cloudlet, and Fog computing.

Keywords: Cloud Computing; Edge Computing (EC); Internet of Things

Introduction

CLOUD computing has tremendously changed the way we live, work, and study since its inception around 2005. Edge computing constitutes a new concept in the computing landscape. It brings the service and utilities of cloud computing closer to the end user and is characterized by fast processing and quick application response time. The currently developed internet-enabled applications such as surveillance, virtual reality, and real-time traffic monitoring require fast processing and quick response time. End users normally run these applications on their resource-constrained mobile devices while the core service and processing are performed on cloud servers.

Internet of Things (IoT) was first introduced to the community in 1999 for supply chain management, and then the concept of “making a computer sense information without the aid of human intervention” was widely adapted to other fields such as healthcare, home, environment, and transports. Now with IoT, we will arrive in the post-cloud era, where there will be a large quantity of data generated by things that are immersed in our daily life, and a lot of applications will also be deployed at the edge to consume these data. Some IoT applications might require very short response time, some might involve private data, and some might produce a large quantity of data which could be a heavy load for networks. Cloud computing is not efficient enough to support these applications. With the push from cloud services and pull from IoT, we envision that the edge of the network is changing from data consumer to data producer as well as data consumer. In this paper, we attempt to contribute the concept of edge computing. We start from definition, then ecosystem, application, benefits and challenges of edge computing.

Edge Computing

- Edge computing is a distributed computing model in which computing takes place near the physical location where data is being collected and analyzed, rather than on a centralized server or in the cloud. This new infrastructure involves sensors to collect data and edge servers to securely process data in real-time on site, while also connecting other devices, like laptops and smartphones, to the network.

- Edge computing refers to computing resources, such as servers, storage, software and network connections, that are deployed at the edges of the enterprise. For most organizations, this requires a decentralization of computing resources, so some of these resources are moved away from central data centers and directly into remote facilities such as offices, retail outlets, clinics and factories.

Why Do We Need Edge Computing?

1. **Push From Cloud Services:** Putting all the computing tasks on the cloud has been proved to be an efficient way for data processing since the computing power on the cloud outclasses the capability of the things at the edge. However, compared to the fast developing data processing speed, the bandwidth of the network has come to a standstill. With the growing quantity of data generated at the edge, speed of data, transportation is becoming the bottleneck for the cloud-based computing paradigm.. Consider an autonomous vehicle as another example. One Gigabyte data will be generated by the car every second and it requires real-time processing for the vehicle to make correct decisions. If all the data needs to be sent to the cloud for processing, the response time would be too long. Not to mention that current network bandwidth and reliability would be challenged for its capability of supporting a large number of vehicles in one area. In this case, the data needs to be processed at the edge for shorter response time, more efficient processing and smaller network pressure.
2. **Pull from IoT:** Almost all kinds of electrical devices will become part of IoT, and they will play the role of data producers as well as consumers, such as air quality sensors, LED bars, streetlights and even an Internet-connected microwave oven. It is safe to infer that the number of things at the edge of the network will develop to more than billions in a few years. Thus, raw data produced by them will be enormous, making conventional cloud computing not efficient enough to handle all these data. This means most of the data produced by IoT will never be transmitted to the cloud, instead it will be consumed at the edge of the network. Below Fig. shows the conventional cloud computing structure. Data producers generate raw data and transfer it to cloud, and data consumers send request for consuming data to cloud, as noted by the blue solid line. The red dotted line indicates the request for consuming data being sent from data consumers to cloud, and the result from cloud is represented by the green dotted line. However, this structure is not sufficient for IoT. First, data quantity at the edge is too large, which will lead to huge unnecessary bandwidth and computing resource usage. Second, the privacy protection requirement will pose an obstacle for cloud computing in IoT. Lastly, most of the end nodes in IoT are energy constrained things, and the wireless communication module is usually very energy hungry, so offloading some computing tasks to the edge could be more energy efficient.

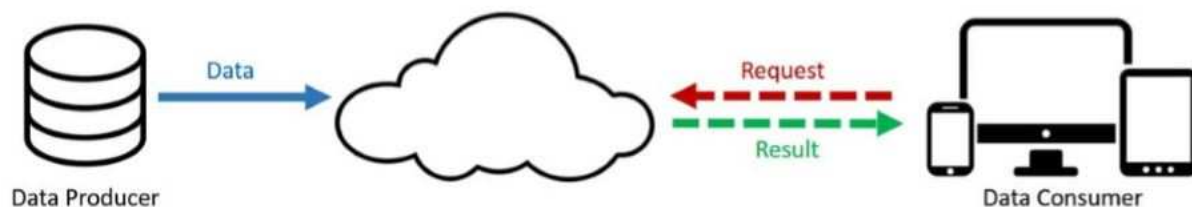


Fig: Cloud computing paradigm

Edge Computing Ecosystem

In the figure 1 the components are described as follows:

- Devices and sensors: responsible to generate and collect data. This group of devices interact directly with the end user (sensors, smartphones, tablets, smart bracelets or laptops) and although some offer services and answer in real time, most of them have a limited capacity. Therefore, they need to send requests to equipment located on the Edge infrastructure.
- Edge infrastructure: there are distributed data centers to provide realtime data processing, data visualization, analytics, filtering, optimization. They being located closer to end users, they process, cache storage, and perform calculations for a large volume of data. With this capability, the edge reduces data flow and costs of using cloud services, as well as reducing end-user response time and latency
- Cloud: It offers a greater density of compute, storage, networking resources. Cloud servers host applications for automatic learning, big data analysis and business intelligence.

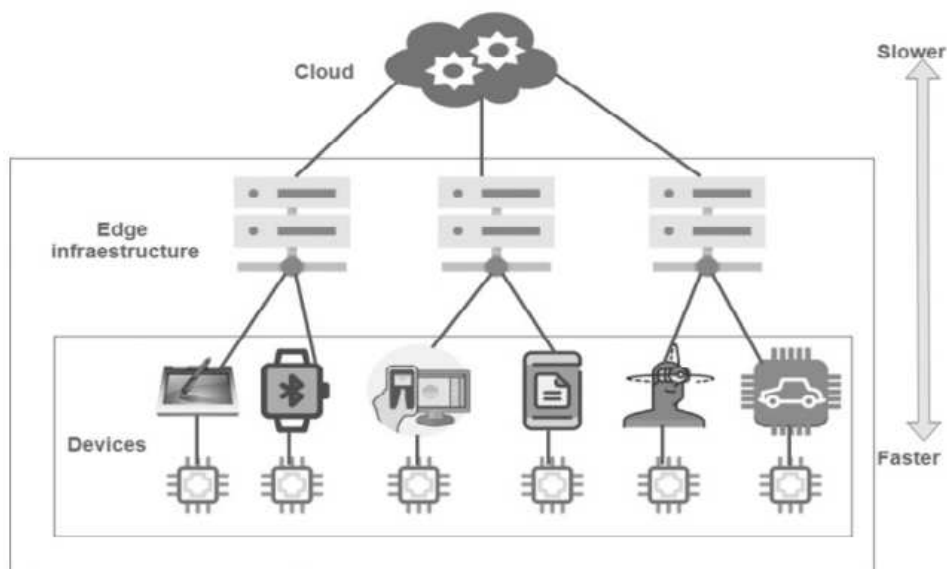


Fig. 1: Edge and Cloud Computing¹⁶

It supports how these two technologies complement each other by integrating to more efficiently manage this flow of information. In this sense, the devices need to be managed and the data collected needs to be analysed and this requires a coordination of the cloud with the network

Finally, edge computing is a new paradigm that promises to provide the required computing and storage resources with a decrease in delays due to its "proximity" to end users or devices.

Edge computing Applications

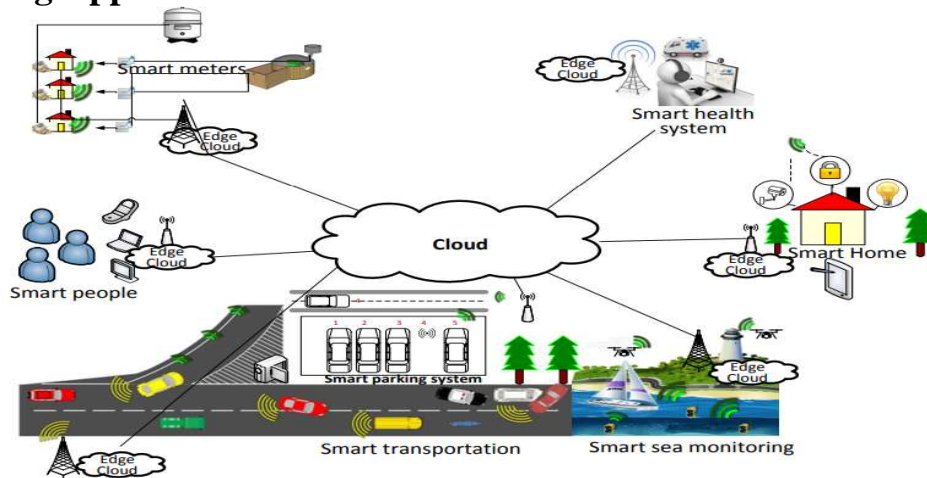


Figure 1: Edge computing applications

Benefits of Edge Computing

One of the top benefits of implementing edge computing is the ability to collect and analyze data where it is collected, catching and correcting problems that might not be identified as quickly if the data were to be sent to a central server or cloud for processing and analysis. Keeping data on site also reduces the security risk associated with porting data, which can be important in financial organizations, for example. It also reduces bandwidth costs by processing some data on site, rather than sending all data to a cloud or central server.

Comparison between edge and cloud computing

Table 1: Difference between Edge and Cloud Computing¹⁶

	Edge	Cloud
Advantages	<ul style="list-style-type: none"> · Real time response. · Low Latency. · Edge can work without cloud and improve data security. · The EC distributed structure reduces: network traffic, storage and bandwidth cost. 	<ul style="list-style-type: none"> · Scalable. · Big Data processing. · Unlimited storage capacity.
Disadvantages	<ul style="list-style-type: none"> · Storage capacity is limited · EC needs proprietary networks. · IoT devices have a high power consumption. · Difficult to maintain the security of data. · High costs of data storage and transmission. 	<ul style="list-style-type: none"> · Response time is slow. · High latency. · Cloud does not have an offline mode.

Table 1 resumes the main differences between EC and Cloud Computing, despite with all the advantages mentioned above, it is important to clarify that the process of increasing the processing or computing capabilities of IoT devices located at the edge of the network, using EC, does not replace the functions performed by Cloud services. In this regard, is important to note that cloud and edge computing are very different technologies which complement each other making it possible to deploy resources with ubiquitous accessibility. However, even when working together, they face the challenges of mobility, scalability, reliability, security, privacy or limited energy

Challenges of edge computing

Edge computing presents significant challenges, which include:

- The sensors and other mobile devices deployed at remote sites for edge computing must be properly operated and maintained.
- Security must be in place to ensure these remote devices are not compromised or tampered with, but many companies do not yet have adequate security in place.
- Training is often required for IT and for company operators in the business, so they know how to work with edge computing and IoT devices.
- The business processes using IoT and edge computing must be revised frequently.
- Since the devices on the edge of the enterprise will be emitting data that is important for decision makers throughout the company, IT must devise a way to find sufficient bandwidth to send all of this data, usually over internet, to the necessary points in the organization.

Conclusion

Edge computing predicts to bring services and utilities of Cloud computing closer to the end user for ensuring fast processing of data-intensive applications. The main advantages of edge

computing as following: real-time analysis of data at the level of local devices and edge nodes and not necessarily in the cloud; reduction of operating costs, traffic and data transfer between the Edge and the cloud; increase the performance of applications for IoT scenarios by reducing network latency. This study serves as an excellent material to future researchers to comprehend the Edge computing paradigm and take the research forward to resolve the unaddressed issues. Our future research aims to explore the research trends in Multi-access Edge computing networks

References:

1. Fog and Edge Computing by Rajkumar Buyya, Satish Narayana Srirama
2. Wang, R., Yan, J., Wu, D., Wang, H. and Yang, Q., 2018. Knowledge centric edge computing based on virtualized D2D communication systems. IEEE Communications Magazine
3. Gao, Y., Guan, H., Qi, Z., Song, T., Huan, F. and Liu, L., 2014. Service level agreement based energy-efficient resource management in cloud data centers. Computers & Electrical Engineering.
4. Satyanarayanan, M., 2017. The emergence of edge computing. Computer,
5. Edge Computing by [Ajit Singh](#)
6. Edge Computing – EDGE 2018 (159 Pages) (pdfdrive.com)
7. <https://www.rfcode.com/>
8. The Edge Computing Ecosystem: From Sensors to the Centralized Cloud - CB Insights Research
9. https://www.researchgate.net/profile/Ibrar_Yaqoob/publication/331362529/figure/fig1/AS:743191548547072@1554202081419/Edge-computing-applications.png

OPPORTUNITIES & CHALLENGES OF STARTUPS IN INDIA

Leelavathi C.

Assistant Professor, Department of Commerce, Government First Grade College, Basavana Bagewadi-586203

Abstract:

Technical advancement being one of the most obvious fillips is the foundation for the increasing of the organizations today in a limited capacity to focus educated business visionaries. The examinations recommend that the quantity of new businesses somewhat recently established by neighbourliness graduates could not hope to compare with the new companies began by individuals without formal schooling of cordiality which in itself is unreasonable. Thus, the friendliness business has become limitless with individuals from various disciplines (viz., innovation, the board or money) beginning business and predict vocation in accommodation. This study endeavours to figure out the purposes for the issue of lopsided cooperation and recommend a few rational measures to be utilized by friendliness area to work upon and gadget a framework with the goal that the cordiality graduates charge a significant offer in the neighbourliness fire up biological system.

Keywords: *Startups, hospitality sector, opportunities and challenges.*

Introduction:

The economy of each and every nation relies upon its kinsmen. Bigger the quantity of utilized or working individuals, better the economy. The Indian Government understood that Indian individuals can possibly work barely; all they need is a promising beginning up. Many individuals' fantasies about firing up their own business however because of monetary or other comparative issues can't do as such. Thus, Indian Government in the administration of Narendra Modi has chosen to offer a gift as a country wise program - "Startup India". "Startup India is a progressive plan that has been begun to assist individuals who with wishing to go into business. These individuals have thoughts and capacities, so the Government will give them backing to ensure they can carry out their thoughts and develop. Progress of this plan will ultimately make India a superior economy and a solid Nation." Startup India is a drive of the Government of India. The occasion was introduced on 16 January 2016 by finance minister Arun Jaitley.

This program is a major begin to empower Startups through monetary help so they can involve their creative thoughts in right bearing. There are colossal open doors for Startup business people in India. The key regions are Like Textile, Media, Health Sector, Event Planner, Tourism, Automobile and so forth. So there are different open doors where business visionaries can begin their Startups. Yet, alongside open doors there are a few difficulties additionally that Start up business visionaries might need to confront like Infrastructure Deficit in India, Risk Factor and Right Talent Acquisition and so forth. Notwithstanding of these difficulties, Government too Start up business visionaries ought to need to cooperate to confront these difficulties and make this program compelling.

Conditions for Start Ups:

1. It should be a substance enlisted/consolidated as a:
2. Confidential Limited Company under the Companies Act, 2013; or
3. Enlisted Partnership firm under the Indian Partnership Act, 1932; or

4. Restricted Liability Partnership under the Limited Liability Partnership Act, 2008.
5. Five years should not have passed from the date of fuse/enrolment.
6. Yearly turnover (as characterized in the Companies Act, 2013) in any former monetary year should not surpass Rs. 25 crores.
7. Startup should be pursuing advancement, improvement, sending or commercialization of new items, cycles or administrations driven by innovation or licensed innovation.
8. The Startup should intend to create and market:
9. a new item or administration or interaction; or
10. An essentially worked on existing item or administration or interaction that will make or add an incentive for clients or work process.
11. The Startup should not only be taken part in:
12. creating items or administrations or cycles which don't have potential for commercialization;
13. Undifferentiated items or administrations or cycles.

Opportunities for Startups:

Large Population:

The population of India is a tremendous resource for the country. By 2020, it is normal that the functioning age populace would outperform the non-working populace. This exceptional segment benefit will offer an extraordinary open door to any startup. Different framework issues and the lower part of-the-pyramid market would give colossal open doors to the new companies.

Connectivity:

Indian telecom industry has almost 100 crore supporters, portable network has made advances in the provincial and metropolitan populace. Legislature of India's computerized push will further develop availability and information to a higher level. The rush to least expensive information has begun and disturbance is sure. The modest information has assists everybody with getting their hands on it, new companies will make some more straightforward memories to take advantage of business sectors, regions and, surprisingly, conventional organizations.

E-biz portal:

To bring down the complexities and obstructions in setting up a business, Government launched e-biz portal that integrates 14 regulatory permissions and licenses at one source. The widespread usage of this portal will enable faster clearances and improve the ease of doing business in India.

Change of Mind Set of Working Class:

Customary profession ways will be giving way to Indian startup space. Testing tasks, great pay bundles would draw in gifted individuals to new companies. Likewise, it is seen that few high-profile leaders are stopping their responsibilities to begin or work for new companies. To support the pattern being seen, an overview led by Economic Times likewise affirmed that the quantity of Students joining new businesses and online business organizations have filled significantly in the New Year's.

Innovation Society:

India has the biggest youth populace, which is the biggest driver for advancement, labor force, ability and future pioneers. India has its own difficulties of schooling, wellbeing, foundation and the rising hole among India and Bharat. This presents large an open door for new businesses to tackle different issues. India has the number of inhabitants in 1.3 billion individuals; the nation's working class is developing alongside the customers. The enormous variety in the India's populace

presents areas of strength for a for a rich administrations and items economy. New businesses ought to take a gander at banks; our financial framework has received the greatest reward of our populace size.

MUDRA Yojna

Many small entrepreneurs find difficulty in getting loans or finance to start or run their businesses. Through this scheme, they will easily get loans from the banks to set up, grow and stabilize their businesses. Generally, while applying for loans, these small firms are asked for large collaterals by the banks, which made their business unsustainable.

Atal Innovation Mission (AIM): This is an innovation promotion platform launched by the Mr. Arun Jaitley, the finance minister of India during the budget 2015 that involving academics, entrepreneurs and researchers.

SETU Fund

To facilitate the growth of startup firms, SETU (Self-Employment and Talent Utilization) fund had been set up by the government. Under this program, Rs 1,000 crore has been allotted by the government in order to create opportunities for self-employment and new jobs mainly in technology-driven domains.

Challenges for Startups:

The followings are challenges for startups discussed below:

Revenue Generation:

A few new companies bomb because of unfortunate income age as the business develops. As the activities increment, costs develop with decreased incomes constraining new companies to focus on the financing viewpoint, in this way, weakening the attention on the essentials of business. Subsequently, income age is basic, justifying effective administration of consume rate which in like manner speech is the rate at which new businesses burn through cash in the underlying stages. The test isn't to produce sufficient capital yet additionally to extend and support the development.

Supporting Infrastructure:

There are various help systems that assume a critical part in the lifecycle of new companies which incorporate hatcheries, science and innovation parks, and business improvement focuses and so on. Absence of admittance to such help systems builds the gamble of disappointment.

Financial Resources:

Accessibility of money is basic for the new companies and is consistently an issue to get adequate sums. Various money choices going from relatives, companions, credits, awards, heavenly messenger subsidizing, investors, swarm financing and so forth are accessible. The prerequisite beginnings expanding as the business advances. Scaling of business requires opportune imbue ment of capital. Legitimate money the executives is basic for the outcome of the new companies.

Creating Awareness in Markets:

New companies flop because of absence of consideration regarding constraints in the business sectors. The climate for a startup is normally more troublesome than for a laid out firm because of uniqueness of the item. The circumstance is more challenging for another item as the startup needs to fabricate all that without any preparation.

Government Policies:

In the event that business people are the planets in the planetary group, the public authority is the sun, the single biggest facilitator. The public authority strategies are gradually and consistently

expanding, in spite of the fact that, it should be noticed that India actually keeps a horrid simplicity of carrying on with work raking according to the World Bank report.

Because of a labyrinth of regulations and guidelines, it requires a greater amount of a work for a business person to begin a business in India than a large portion of different spots on the planet, and after he/she prevails with regards to setting up a business, it requires even a more noteworthy work to consent to area, division, state and focus regulations.

Lack of Knowledge Regarding Market Demand:

In India, each state has an exceptional taste, culture, food propensity, language and outfit. Along these lines, what is selling in Maharashtra like hot cakes could stay immaculate in Tamilnadu? Intensive information on locale wise need and a common-sense market study is of most extreme significance prior to wandering into the risky ocean of new companies. Area in this way plays a critical considers the achievement.

In this specific case, it's better not to adhere to Steve Job's idea of not asking the clients, for individuals don't have the foggiest idea what they need until you show them. It would be ideal for one to recollect, each startup doesn't deliver something as progressive as iPods. Advertising procedure goes under this equivalent area.

Talent: In new businesses work is questionable because of organizations arriving at scale and afterward cutting back for better efficiencies, the business is immersed with such models. Be that as it may, this is a little issue when contrasted with tracking down the right gifted ability, and holding the ability.

Gifted ability is reluctant to join new businesses, as they have seen in the past mass terminating and scaling down. Likewise, beginning phase or pre-series-new businesses have lesser compensation than their corporate companions. Most new companies in a bid to grow out of, employ lacking ability without processes, lastly end up on the horrible side.

Funding:

Raising the capital has been difficult for new companies. Holy messenger venture and seed speculation is more straightforward to find, as the sums are more modest, it has gotten a lot harder to go for later stage adjusts, as organizations consume excessively quick and don't check out at unit financial matters. Raising assets has become to a greater extent a festival; rather it ought to be of a business person coming to the beginning line of the race.

Exceptionally restricted subsidizing is accessible in types of bigger really looks at in India. In our eco framework (India) we disparage the pioneer, and not the organization, and now and again the organizer can be up to speed in fabulousness of subsidizing.

Business visionaries ought to define the objectives for the following 5 years and ought not to be fixated on raising the assets. Aside from this above, there are top 10 difficulties which are excessively looked by new companies India conspire.

Conclusion:

The ongoing financial situation in India is on extension mode. The Indian government is progressively showing more noteworthy excitement to expand the GDP pace of development from grass root levels with presentation of liberal approaches and drives for business people like "Make in India", "Startup India", MUDRA and so on. "Make in India" is extraordinary chance for the Indian new businesses. The startup region has parcel of moves going from money to HR and from send off to supporting the development with perseverance. Being a country with huge populace, the plenty of chances accessible are numerous for new businesses offering items and administrations going from

food, retail and cleanliness to sun powered and IT applications for everyday issues which could be conveyed at reasonable costs. It isn't awkward to refer to that a portion of these new companies would become unicorns and may become incredibly famous organizations by venturing into other creating and immature nations. In India, the valuable open doors for the new businesses are colossal; however, the difficulties are as well. It will take joined endeavours from the public authority and the new companies to defeat these difficulties.

References:

1. Anand, Paramjit, "Opportunities for Startups in India", Acreaty Management Consultant
2. Mittal Ashish, "Indian Startups: Challenges and Opportunities", Economic Times
<https://economictimes.indiatimes.com/small-biz/startups/indian-startups-challenges- and-opportunities/articleshow/45272>.
3. Pandita, Shivani, "10 financial problems faced by startups and their possible remedies", Knowstartup.com, 2017. <http://knowstartup.com/2017/02/10-financial- problem-faced-by-startups-and-their-possible-remedies/> Accessed on 23.02.18.
4. Aggarwal, Aakanksha, "Problems Faced by Startups in India and Solutions", Indianweb2, <https://economictimes.indiatimes.com/news/economy/policy/view-indias-prosperity- depends-on-reducing-its-50-self-employment/articleshow/62964222.cms?from=mdr>
<https://sineitb.org/sine/programmes>
5. https://niti.gov.in/sites/default/files/2019-01/MSME-January-2016_0.pdf
6. The Entrepreneur, Feb, 2016 www.theentrepreneur.com/article/270330.
7. <https://www.indianweb2.com/2017/03/10/problems-faced-startups-india-solutions>.

GREEN ENTREPRENEURSHIP IN INDIA

Prashanth Nayaka TR

Assistant Professor, Department of Commerce, Government First Grade College, Basavana Bagewadi-586203

Abstract:

The main objective of this study is to review, explore and synthesize current views in the field in view of clarifying relevant concepts in green entrepreneurship context. The green enterprise faces unique challenges and opportunities in attracting the right investors, organization growth and their performance. Also, to identify behavioral and performance standards required of green entrepreneurship growth and development. The concentration of entrepreneurs on influential events such as the development of green entrepreneurship, which lead to the coordination and dynamic balance between economic and environmental goals, can create a bright future for businesses with sustainable and environmentally friendly architecture. Green entrepreneurship has been increasing with growing attention to environment protection by a variety of stakeholders. The necessity of stimulating the development of "green" entrepreneurship in each of the analyzed regions. We focus on developing a conceptual and instrumental basis for sustainable development of entrepreneurial segments of the 'green' economy, using the economic security tools for rapid identification and ranking of new threats and risks.

Keyword: *Entrepreneurship, Entrepreneurs, Green entrepreneurship, Entrepreneurship: Growth, Sustainable development.*

Introduction:

In this context, entrepreneurship is considered a key factor in dealing with the great challenges of today's society. Entrepreneurship can be a determinant of the green growth through innovation and the adoption of new technologies. However, especially in developing countries, innovation and technology transfer to this category of companies are expensive, and governments are encouraged to facilitate their access to finance and markets (United Nations, 2016). Climate change, environmental degradation, and financial constraints are major challenges for the economy in achieving the goals of sustainable development. Although the business environment and the natural environment seemed to be incompatible and impossible to reconcile, the companies being seen as the main polluters and consumers of resources, the current trend is to ensure the transition towards the green economy: green entrepreneurship, green jobs, green growth, all these indicating a special concern for the environment and the creation of innovative, sustainable business models.

Research Objectives and Methodology:

The aim of this study is to understand and analyze the development of green entrepreneurship in India. Therefore, following objectives have been set:

- To define 'green entrepreneurship'.
- To study the enablers of green entrepreneurship in India.
- To offer suggestions to promote green entrepreneurship India.

This study explores the concept of 'green entrepreneurship' using all the available secondary literature sources such as research papers, web pages of green enterprises and interviews of green innovators available on print and digital media. Based on the literature available, a conceptual model is derived which analyses the nexus between social, environmental and economic factors in shaping green entrepreneurship in the Indian markets.

Green Entrepreneurship Literature Review:

Basic topics in green entrepreneurship the effects of globalization and the recent financial crisis have formed a new business landscape. A number of Western governments have announced programs and plans that put green entrepreneurship at the top of their economic policy agenda and consider green entrepreneurship of natural resources for developing new products (e.g. from soils, waters, mountains, lakes, biodiversity and forests). There are several examples that highlight new market opportunities associated with environmental services.

In this context, Lober (1998) defines green entrepreneurship as ‘the creation of new products, services or organisations to meet market opportunities’ and, furthermore, suggests that the strategies for pollution prevention implemented by established businesses shall be the motive for corporate self-renewal.

Green entrepreneurship could be classified in two major categories: established companies that adopt environmental management practices or cleaner production processes and new business start-ups based on natural and ecological resources (e.g. solar energy companies and ecotourism). The first category could be additionally explained by theories of product differentiation, which indicates that the selection of companies to adopt environmental management practices aimed at creating innovations and gaining competitive advantage

Entrepreneurship can be a determinant of the green growth through innovation and the adoption of new technologies. However, especially in developing countries, innovation and technology transfer to this category of companies are expensive, and governments are encouraged to facilitate their access to finance and markets (United Nations, 2016).

Green Entrepreneurship in India:

Green entrepreneurship must be embedded in the present industrial paradigm to have sustainable growth. The top ranking companies of the world have started turning green through corporate social responsibility and other business drives.

It is indispensable for manufacturing, supply chain, information technology, and retail companies to resort to green practices. Thus, the potential of green entrepreneurship in near future is huge, both for new entrants and the established ones.

A green industry business is one that uses sustainable materials to make its products. Green industry businesses aim to use as little water, energy and raw materials as possible while cutting carbon emissions, or it finds ways to utilize these materials in renewable and eco- friendly ways. This business approach minimizes the company’s strain on natural resources and contributions to climate change. In some cases, if waste is generated, it is reused as energy or raw material.

Examples:

- Ink refill business
- Environmental publications
- Green finance
- Eco-friendly retail
- Sustainable construction materials
- Organic catering
- Eco-friendly beauty salon
- Eco-friendly landscaping
- Sustainable event planning
- Bicycle repair and refurbishing

- Handmade all-natural/organic products
- Eco-consulting
- Farmers market vendor
- Green housekeeping services
- Upcycled' furniture

Enabling Factors of Green Entrepreneurship:

It is important to do an in-depth study of the factors and conditions that impact green entrepreneurship and impact of formal and informal networks on the performance of green small and medium enterprises (SMEs).

Starting a business is riskier in transition economies than in developed economies, which is why a higher level of entrepreneurial creativity and more friendly economic ecosystem is required to reduce failure and risks. There is a need to define green entrepreneurship and its attributes in a shared manner.

To promote green entrepreneurship, it is important that governments provide friendly policy frameworks, reduce/ remove corruption to make it more attractive and educate consumers about the importance of consuming green products. Environmental knowledge has strong positive association to green purchase behaviour, therefore in order to induce green entrepreneurship it is important to make people environmentally aware, which in turn will lead to people buying green product irrespective of the higher prices.

A green entrepreneur will be more likely to attract venture capitalists if he is able to send a reliable signal to investors, which will not only be done by making use of green technologies and positioning the venture at the same time in green sector. Environmental values have a positive impact on the success of green entrepreneurial activities; people with concern towards environment are asset to the completely green entrepreneurial ecosystem. There is a need to promote green entrepreneurship by incentivizing investments in green business practices and reducing bottlenecks in the development of sustainable market scenario in India.

Green enterprises require more multidimensional and multilevel support in comparison to commercial enterprises therefore to induce willingness and readiness towards starting these, government should create favorable conditions including information sharing, financial incentivization, and information exchange and knowledge enhancement measures.

Green enabling entrepreneurship to succeed an ecosystem is required that contains components that do not have any definitive boundaries, and are dynamic, interacting and correlating. In India few of the major challenges green entrepreneurs face is raising of funds, lack of access to informational sources, lack of legal awareness and managerial and technical expertise.

SWOT Analysis: A Short Description:

The proposed methodological framework is based on SWOT analysis, which is considered a useful tool for the strategic planning process of environmental management and policy of organisations. It is analysed as a 2×2 matrix, including a listing of important external and internal factors of an organisation with the prospect of identifying the correct strategy. These factors are placed under the headings of strengths, weaknesses, opportunities and threats (i.e. SWOT). This helps in finding critical factors of an implemented plan (or management strategy/practice) or a future plan. The strengths of a plan may be the advantages of an organisation in implementing it or the benefits that arise from an already implemented plan by the organisation. The weaknesses of the plan could be the obstacles that should be avoided in order for an organized plan to respond sufficiently to

designed goals. The opportunities indicate the benefits arising from the plan and the threats show the barriers that will have to be overcome for the implementation of the plan. Certain studies have been conducted to examine all these important features, which focus on environmental management and sustainable development issues.

Conclusion and Suggestions:

The study throws light on the concept of green entrepreneurship that uses green technologies in production and redesigns supply chains to make these more responsive to the necessities of greenness, create green jobs and enhance the demand for green products leading to sustainable development and greener economy. There is a need to create a culture that promotes the awareness among entrepreneurs regarding opportunities arising out of adoption of green business models, incentivizing green investments and removing the bottlenecks in the process of starting and sustaining green businesses. Specific institutional support is also needed to provide green entrepreneurs with financial and technical support.

Green enterprises require more multidimensional and multilevel support in comparison to commercial enterprises therefore to induce willingness and readiness towards starting these; government should create favorable conditions including information sharing, financial incentivization, and information exchange and knowledge enhancement measures.

References:

1. Demirel, P., Li, Q.C., Rentocchini, F. and Tamvada, J.P. 2019. Born to be green: New insights into the economics and management of green entrepreneurship. *Small Busi. Econ.* 52(4): 759-771. <https://doi.org/10.1007/s11187-017-9933-Z>
2. Grilli, L., Mrkajic, B. and Latifi, G. 2018. Venture capital in Europe: social capital, formal institutions and mediation effects. *Small Busi. Econ.* 51(2): 393-410. <https://doi.org/10.1007/s11187-018-0067-7>
3. Haldar, S. 2019. Green entrepreneurship in theory and practice: insights from India. *Int. J. Green Econ.* 13(2): 99-119. <https://doi.org/10.1504/IJGE.2019.103232>
4. Melay, I., O'Byrne, Dwyer, M., Kraus, S. and Gast, J. 2017. Green entrepreneurship in SMEs: a configuration approach. *Int. J. Entrep. Ventur.* 9(1): 117. <https://doi.org/10.1504/IJEV.2017.082630>
5. MINC eco fashion - Your one stop clothing shop for all things eco-friendly (minc.ecofashion.com). India's Leading Distributed Solar Energy Company (fourthpartner.co) Digital Green. Moriggi, A. 2020. Exploring enabling resources for place-based social entrepreneurship: a participatory study of Green Care practices in Finland. *Sustain. Sei.* 15(2): 437-453. <https://doi.org/10.1007/s11625-019-00738-0>
6. Qazi, W., Qureshi, J.A., Raza, S.A., Khan, K.A., and Qureshi, M.A. 2020. Impact of personality traits and university green entrepreneurial support on students' green entrepreneurial intentions: the moderating role of environmental values. *J. Appl. Res. Higher Edu.* 13(4): 1154-1180. <https://doi.org/10.1108/JARHE-05-2020-0130>
7. Schumpeter, J. 1942 *Creative destruction. Capitalism, socialism and democracy.* Harper & Brothers, New York. 431p. Soomro, R.B., Mirani, L.A., Ali, M.S. and Marvi, S. 2020. Exploring the green purchasing behavior of young generation in Pakistan: opportunities for green entrepreneurship. *Asia Pacific J. Innov. Entrepren.* 14(3): 289- 302. <https://doi.org/10.1108/APJIE-12-2019-0093>

IMPACT OF COVID ON MSME'S IN INDIA

N JAYAMMA

Assistant Professor, Department of Management, Government First Grade College, Sindhanoor-584128
Karnataka

Abstract-

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in India by contributing a 30 percent share of GDP through employment creation and exports. There are an estimated sixty-three million MSMEs in the country, employing around 120 million workers. The impact of the ongoing COVID-19 pandemic on these enterprises, formal and informal, and the dependent wage and own-account workers has been severe. The containment measures undertaken by the government from March 2020, disrupted the functioning of the MSMEs and livelihoods of the workers. The ILO's four-pillar policy framework, based on international labor standards, for tackling the socio-economic impact of the COVID-19 crisis underlines the need for rapid and well-designed policy measures to support enterprises, jobs, and incomes. The "migrant crisis" as highlighted by the media during March-April 2020 is a manifestation of this impact, both on the MSMEs and workers. The objective of the study is to describe the impact of the Covid-19 lockdown on Indian MSME, especially in the state of Karnataka, and to evaluate various policies/schemes implemented by the Government to revive MSME once again. E-market linkage for MSMEs should be promoted, and fiscal stimulus should increase for this sector. The Government of India should take various measures to improve Indian MSMEs and achieve the vision of a Self-reliant India.

Keywords: COVID-19, MSME, Government of India.

Introduction:

MSME stands for Micro, Small, and Medium Enterprises. Under the Micro, Small, and Medium Enterprises Development (MSMED) Act, 2006, the MSMEs are classified into two types. One, is the manufacturing enterprises, which are engaged in the manufacture or production of goods of any industry specified in the first schedule of the Industries Development and Regulation Act, 1951; or employing plant and machinery in the process of value addition to the final product having a distinct name or character or use. The other is the service enterprises, which provide services. Before the MSMED Act, 2006, small industries included a tiny, cottage, traditional, and village enterprises. In India, the MSMEs were collectively termed as Small-Scale Industries (SSIs) under the Industrial Development and Regulation (IDR) Act, 1951. The MSMED Act, 2006, provided the legal framework for identifying the enterprise. The manufacturing and service sector enterprises are categorized into three tiers, viz., Micro, Small, and Medium. Over the last five decades, the MSMEs have contributed significantly to the Indian economy. There is one MSME for every twenty-one citizens in this country. The MSMEs produce a diverse range of products and services to meet domestic and global markets' demands. The share of MSMEs in the overall Gross Value Added (GVA) has been around 32 percent, and its overall contribution to the Gross Domestic Product (GDP) is at 30 percent. MSMEs produce thirteen trillion Indian rupees (or US\$1.78 trillion) of goods and services.

At the national level, there is a ministry for MSMEs. The ministry consists of the Small & Medium Enterprises (SME) Division, Agro & Rural Industry (ARI) Division, Integrated Finance (IF) Wing, and Data Analytics and Technical Coordination (DATC) Wing, besides the office of the Development Commissioner (DCMSME) as an attached office, and other subordinate organizations.

The SME division manages the administration, vigilance, and administrative supervision of the National Small Industries Corporation Ltd. (NSIC). It also deals with implementing the SC/ST Hub Scheme, International Cooperation Scheme, and assistance to training institutions. It also manages the ministry's media campaign. The ARI Division administers the two statutory bodies – the Khadi and Village Industries Commission (KVIC), the Coir Board, and the Mahatma Gandhi Institute for Rural Industrialization (MGIRI). DATC is a newly created wing to analyze data/ statistics related to the MSME Sector and provide technical inputs for evidence-based decision-making on the MSME Sector. The Government of India also has MSME Development Institutes in several states, supporting the MSMEs and the state governments. At the state level, usually, the MSMEs' management is a part of the industry department. Usually, the department implements the Schemes through the General Manager District Industries Centres in each district. These Centres provide various services to the entrepreneurs, like identifying activities, preparing project profiles, obtaining financial assistance from various financial institutions, statutory clearances from Government Departments, sanction and disbursement of eligible subsidies, and facilitation in obtaining delayed payments.

RESEARCH OBJECTIVES:

The objectives of the research are as follows:

- i. To explore the impact of COVID 19 on MSMEs in India
- ii. To Understand its overview.

RESEARCH METHODOLOGY:

The paper studies the present impact of covid-19 on MSME. The Methodology used was descriptive. The study is primarily based on secondary data for the analysis of MSME. The data was collected from various research articles, Annual Surveys of MSME, GOI Ministry of Labour and Employment, Web-based articles, and blogs. Various reports from the Ministry of Commerce, International Labour Organization, press release information, and RBI reports were also used.

Comparative Analysis:

Statement No. 1.1 below shows the comparative distribution of MSMEs in the top 10 States in percentage.

Statement No. 1.1: Comparative distribution of top ten states

Sl. No.	State/UT	NSS 73rd round*		Fourth All India Census of MSME and Fifth Economic Census**	
		Number (in lakh)	Share (%)	Number (in lakh)	Share (%)
1	Uttar Pradesh	89.99	14	44.03	12
2	West Bengal	88.67	14	34.64	10
3	Tamil Nadu	49.48	8	33.13	9
4	Maharashtra	47.78	8	30.63	8
5	Karnataka	38.34	6	20.19	6
6	Bihar	34.46	5	14.70	4
7	Andhra Pradesh***	33.87	5	25.96	7
8	Gujarat	33.16	5	21.78	6
9	Rajasthan	26.87	4	16.64	5

10	Madhya Pradesh	26.74	4	19.33	5
11	Total of above ten States	469.4	74	261.04	72
12	Other State/UTs	164.5	26	100.72	28
13	All	633.9	100	361.76	100

*NSS 73rd Round, 2015-16, ** Fourth All India Census of MSME, 2006-07 (Unregistered sector) and Fifth Economic Census, ***Including Telangana in Fourth All India Census of MSME.

Share of Udayam Registrations in Manufacturing sector 32% and Service sector 68% as of 31st December 2021.

Factors responsible for affecting the MSMEs due to COVID-19:

Shortage of Manpower: Organizations across the State have experienced unprecedented workforce disruption. Virtually all companies are still determining how they will work in the short- and long-term, as shortage of manpower exists, which has affected the MSMEs to a greater extent.

Market Demand Consumer demand patterns have shifted; supply chains are disrupted and have been under pressure, due to a stagnating economy and reduction in market demand. With the COVID-19 crisis, fundamental changes in consumer behaviour and routes to market have knocked MSMEs off balance in the State.

Shortage of supplies/input materials: Small industries in the State have faced a shortage of raw material due to the ongoing nationwide lockdown. As a result, there was a halt in the production which ultimately affected the entire supply chain. So, shortage of raw material has been a factor which adversely affected the MSMEs during the pandemic.

Logistics: Due to lockdown, the supply chain has virtually come to a standstill. As a result, shipments lie pending as factories and warehouses were shut in a prompt response to the global health emergency. The crisis has severely affected transport services, both in terms of supply and demand. And because freight transport operations, logistics, and the production of goods were so tightly synchronized, these disruptions have quickly had a ripple effect on commerce, exposing the fragility of the entire supply chain.

Export Issues: Merchandise exports have collapsed by over 60% and imports contracted only slightly less. The trade collapse was not surprising as the spate of regional, national as well as lockdowns around the world have not only dented demand and investment, but also severely disrupted supply chains and shipping routes.

Shortage of Funds: The MSMEs stare at a lack of capital. Small enterprises are hit by zero cash flow due to the national lockdown. As there was a halt in the production and slump in demand, MSMEs are unable to pay their creditors. While the revenue generation remains on hold, there are several expenses that the MSMEs cannot get their hands off such as salaries of employees, tax deposit, rent of warehouses and office spaces, among many others.

Temporary Shutdown: Workplace shutdown has been a major factor in hitting MSMEs hard during the COVID crisis as operations get ceased due to unavailability of raw materials and leave the enterprises at a substantial risk of insolvency. So, it is indicative that the slowdown or the temporary shutdown is one of the major factors that have affected the MSMEs in North Odisha.

Shortage of Market Credit: The nation-wide lockdown has badly hit business sustainability for the MSME segment due to the lack of cash-flows to meet their fixed cost. Business credits were first hit by the sudden stop in economic activities, affecting the industries disproportionately.

CONCLUSION:

The ongoing COVID-19 pandemic has caused the Micro Small and Medium Enterprise (MSME) sector to face unusual challenges since this sector has much lower reserves of liquidity and less access to credit. The major factor that has affected the business of the MSME sector is the temporary shutdown of their enterprises, affecting the revenues. A large number of participating enterprises found the schemes announced by the Government under "ATMANIRBHAR BHARAT" for the MSME sector beneficial even without availing the same and have highly appreciated the collateral-free automatic loans & revised definition of MSMEs schemes.

References:

- 1) Paramasivan C & Mari Selvam P (2013). Progress and Performance of Micro, Small, and Medium Enterprises in India. *International Journal of Management and Development Studies*, 2(4), 11-16.
- 2) Ujjal Bhuyan (2016). A Study on the Performance of Micro, Small and Medium Enterprises (MSMEs) in India. *Global Journal of Management and Business Research: An Administration and Management*, 16(9), 33-36.
- 3) Kankipati, Ajay & Shaik, Meervali & Ramesh, & Shekar, (2017). Performance of MSMEs Sector in India. *International journal of economics and management studies*. 4(3), 11-15.
- 4) WTO. (2020). Helping MSMEs navigate the COVID-19 crisis. *World Trade Organisation*, LXV (12), 1–8. World Bank Group. (2018). Financing India’s MSMEs. *International Financial Corporation*.
- 5) Sahoo, P., & Ashwani. (2020). COVID-19 and Indian economy: Impact on growth, manufacturing, trade, and MSME sector. *Global Business Review*, 21(5), 1159- 1183.
- 6) Mahajan, Y. (2020). Study of Impact of Coronavirus Pandemic on Small and Medium Enterprises (SME’s) in India. *GIS SCIENCE JOURNAL*, 7(9).
- 7) Roy, A., Patnaik, B. C. M., & Satpathy, I. (2020). Impact of Covid-19 crisis on Indian MSME sector: A study on remedial measures. *Eurasian Chemical Communications*, 2(9), 991-1000.
- 8) Annual Report of MSME 2020-2021, Ministry of Micro, Small and Medium Enterprises, Government of India.
- 9) Punj, D. (2021). Rescuing The Msme Sector Amid Covid-19: An Initiative Of Government Of India. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, 12(11), 2736-2747.

DIRECT NUCLEOPHILIC DIFLUOROMETHYLATION OF CARBONYL COMPOUNDS

Dr. M. R. KEMHAVI

Assistant Professor and HOD Department of Chemistry, Government First Grade College for Women's
Vijayapura

Abstract:

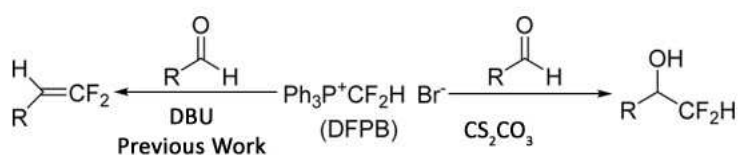
A novel nucleophilic difluoromethylation chemistry using fluoride-induced (phenylsulfonyl) difluoromethylation with $\text{TMSCF}_2\text{SO}_2\text{Ph}$ followed by magnesium-metal-mediated disulfonylation has been achieved. This method is compatible with both enolizable and non-enolizable aldehydes and ketones and is particularly advantageous in the case of enolizable aldehydes. The new efficient desulfonylation method is considered environmentally benign due to the absence of mercury.

Introduction:

Difluoromethylenephosphobetane, originally from Burton et al. proposed by Wittig as a difluoroolefination reaction intermediate, was not previously detected or isolated. Recently, we described the first synthesis of this intermediate and found that its simple decarboxylation provides easy access to the Wittig difluoroolefination to the phosphonium ylide. This ylide, $\text{Ph}_3\text{P}^+\text{CF}_2^-$, can undoubtedly be formed by conventional deprotonation of the corresponding difluoromethyltriphenylphosphonium salt in the presence of a base such as DBU, leading to subsequent deprotonation of the bifluoroolefin. Aldehyde However, further investigation revealed that the choice of base had a significant effect on the reaction pathway. The use of cesium carbonate as a base failed to give the expected gem-difluoroolefin. Instead, difluoromethylation of the aldehydes took place to give the corresponding alcohols. Preliminary results of unexpected direct difluoromethylation are reported here.

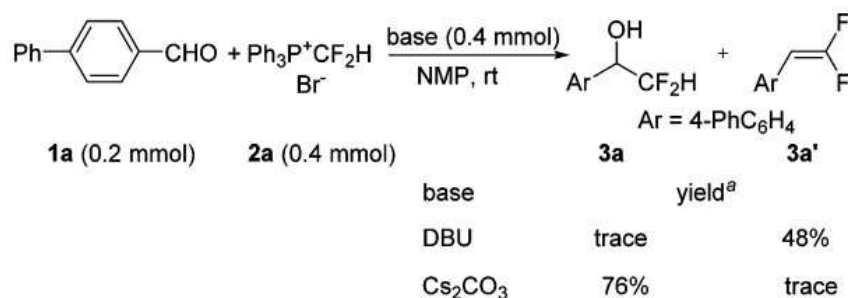
Result and Discussion:

Reaction of Carbonyl Compounds with difluoromethyltriphenylphosphonium salt



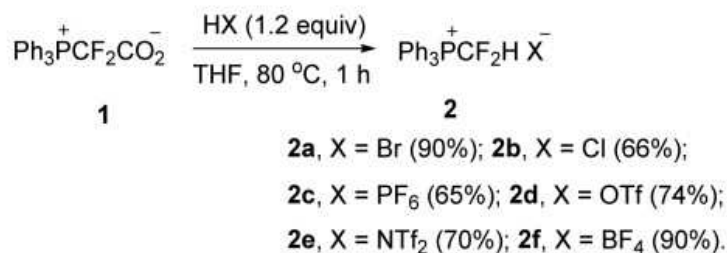
Initially, it was believed that the Wittig difluoroolefination of aldehydes with DFPB would proceed readily in the presence of base. It is true that olefin 3a' was obtained as the major product when DBU was used as base in the reaction of 4-phenyl benzaldehyde with DFPB in NMP (Scheme 2). However, when Cs₂CO₃ was used instead of DBU, this reaction changed to a difluoromethylation process. The olefin 3a' was almost completely suppressed while the α -CF₂H alcohol 3a was afforded in 78% yield. We isolated olefin 3a' and investigated the potential conversion of 3a' in the DFPB/DBU system to find out whether alcohol 3a was generated from olefin 3a'. However, alcohol 3a was not detected at all by ¹⁹F NMR spectrometry, indicating that alcohol 3a was not formed from the Wittig difluoroolefination product 3a'. Further optimization of the difluoromethylation reaction conditions in high yield (90%) can be achieved by reacting in DMAc at room temperature using 3 equivalents of DFPB and 3 equivalents of Cs₂CO₃.

Difluoromethylation vs Difluoroolefination



It was hypothesized that the reactivity of phosphonium salts could be altered by changing the anion because of differences in the solubility of different salts. The first method for the synthesis of DFPB suffered from a tedious process, which prompted the exploration of the possibility of a more convenient and scalable approach. Fortunately, it was found that DFPB can be easily obtained by decarboxylative hydrogenation of PDFA in the presence of hydrobromic acid. Several other phosphonium glycocholates were successfully prepared in this way with the corresponding acids. All products were purified by extraction only. Compared to the previous synthesis of difluoromethylphosphonium salts, the present approach is attractive because of the short synthetic route and convenient purification procedure.

Difluoromethylphosphonium Salts Preparation



Although most of the salts were effective for difluoromethylation, none of them gave higher yields than DFPB. It is worth noting that the Wittig difluoroolefination was almost completely suppressed in all these reactions. With optimal reaction conditions in hand, the scope of this unexpected nucleophilic difluoromethylation was then explored. Regardless of whether the phenyl group was replaced by an electron-withdrawing or donating group, all reactions proceeded smoothly to afford the desired products in moderate to excellent yields. Substrates with strong electron-withdrawing groups require the use of lower reaction temperatures to obtain higher yields because the aldehyde groups in these substrates are prone to benzoin condensation in the presence of base (3h–k). p-cyano benzaldehyde reacts at low temperature (3h), while m-cyano benzaldehyde (3g) reacts efficiently at room temperature. This difference in reactivity can be attributed to the cyano group at the p position, thus making the aldehyde group more electrophilic. Heteroaryl aldehydes were also well tolerated under these conditions and gave the desired difluoromethylation products in good yields (3m–o). This reaction was found to be incompatible with alkyl aldehydes such as 4-phenylbutanal, probably because of the low reactivity of these aldehydes toward nucleophiles.

Encouraged by these results, he next examined the difluoromethylation of ketones with DFPB. In contrast to alkyl aldehydes, alkyl aryl ketones react efficiently under optimal reaction conditions, probably due to activation of the carbonyl group by the aryl moiety. Electron-deficient substrates were readily converted to the desired products in moderate yields. In contrast, the presence of an electron-donating group on the phenyl ring decreases the yield of the desired product, which

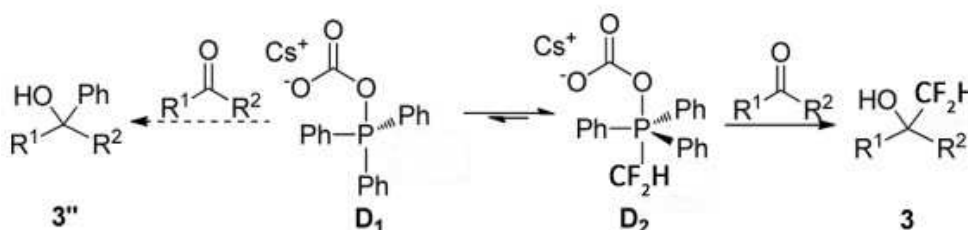
can be attributed to the deactivation of the carbonyl group through the resonance effect. This transformation was also found to apply to diaryl ketones, indicating moderate sensitivity to steric effects.

Although significant efforts have been devoted to the development of efficient difluoromethylation methods, direct difluoromethylation of carbonyl compounds remains a significant challenge. $\text{PhMe}_2\text{SiCF}_2\text{H}_7$ and TMSCF_2H_8 have been reported to be nucleophilic difluoromethylation reagents in the presence of appropriate Lewis bases. However, the scope of these reagents is limited by the use of harsh reaction conditions or the high volatility of TMSCF_2H . Furthermore, $\text{PhMe}_2\text{SiCF}_2\text{H}$ is a poor nucleophile for the conversion of ketones, and nucleophilic addition of TMSCF_2H to ketones generally requires basic conditions and low reaction temperatures. The protocol described here provides a promising alternative and is very attractive because solid DFPB can be easily accessed and manipulated.

The reaction can proceed by direct transfer of the “ CF_2H ” group. Based on the strong affinity between phosphorus and oxygen and our previous observation that Cs_2CO_3 can attack the positive phosphorus in tetraarylphosphonium salts to form a nucleophilic aryl species, it is believed that the direct attack of the carbonate ion on the positive phosphonium. A five-coordinate phosphorus species D is possible. Subsequent decarboxylation of intermediate D will produce Ph_3PO and cleavage of the nucleophilic CF_2H group. Its nucleophilic attack on the carbonyl carbon affords intermediate E, whose protonation gives the final product. Apparently, Cs_2CO_3 acts as a nucleophile rather than a base in this transformation.

More experimental evidence was collected to support the proposed mechanism. In this plausible pathway, Ph_3PO and CO_2 are generated as byproducts. Indeed, Ph_3PO was isolated in 75% yield from difluoromethylation of 1a. In addition to Ph_3PO , $\text{HCF}_2\text{CO}_2\text{Cs}$ and H_2CF_2 were also detected in the reaction mixture by F NMR spectrometry. $\text{HCF}_2\text{CO}_2\text{Cs}$ and H_2CF_2 can be formed by nucleophilic attack of the CF_2H group at intermediate D at CO_2 and a proton, respectively. As shown in the proposed mechanism, Cs_2CO_3 should be able to convert DFPB to Ph_3PO even in the absence of substrate. A mixture of DFPB and Cs_2CO_3 leads to rapid complete conversion of DFPB, yielding Ph_3PO , $\text{HCF}_2\text{CO}_2\text{Cs}$, H_2CF_2 , and CO_2 . CO_2 was determined by GC-MS spectrometry in the gas phase of the reaction system and further observed that the generated gas could convert pure lime water into a milky solution. The difluoromethylation process must occur via direct transfer of the CF_2H group without cleavage of the $\text{CF}_2\text{-H}$ bond, since difluoromethylation of 1a with the deuterated salt D-2a gave the product D-3a almost completely.

Difluoromethylation vs Phenylation



It is noteworthy that intermediate D contains two potential leaving groups, but no phenylation product was detected. This phenomenon can be explained by the reactivity of the intermediate D. The five-coordinate phosphorus species D is a trigonal bipyramidal structure. It is well known that the axial bonds in trigonal bipyramidal phosphorus molecules are longer and weaker

than the equatorial bonds, which makes it easier for the carbonate ion to form the central D from the axial direction on the phosphonium. Furthermore, two important intermediate D configurations can be identified, configurations D1 and D2. Previous studies have shown that electronegative elements preferentially reside at the axial positions of these structures, indicating that configuration D2 would be preferred over configuration D1 because the CF₂H group ($\sigma_m = 0.30$, $\sigma_p = 0.34$) is more electronegative than the Ph group ($\sigma_m = 0.08$, $\sigma_p = -0.01$). Given that the axial bonds of these systems are weak, the corresponding axial group will be cleaved more easily than the equatorial group. Therefore, difluoromethylation proceeded smoothly and phenylation was not observed.

Conclusion:

The present study developed an efficient nucleophilic difluoromethylation of aldehydes and ketones with DFPB in the presence of Cs₂CO₃ to afford α -CF₂H alcohols in moderate to high yields. Although the reaction was performed under conventional "Wittig reaction conditions", the expected Wittig olefination was suppressed. This protocol represents the first example of direct nucleophilic transfer of a "CF₂H" group from a phosphonium salt under basic conditions, in which high P–O affinity plays an important role. DFPB can become a convenient and efficient difluoromethylation reagent because of its stability, easy accessibility, and easy handling.

References:

1. Alonso DA, Fuensanta M, Nájera C, Varea M. 3,5-bis(trifluoromethyl)phenyl sulfones in the direct Julia-Kocienski olefination. *The Journal of Organic Chemistry*. 2005 Aug;70(16):6404-6416. DOI: 10.1021/jo050852n. PMID: 16050703.
2. Chuanfa Ni, Jinbo Hu, Nucleophilic difluoromethylation of carbonyl compounds using TMSCF₂SO₂Ph and Mg⁰-mediated desulfonylation, *Tetrahedron Letters*, Volume 46, Issue 48, 2005, Pages 8273-8277, <https://doi.org/10.1016/j.tetlet.2005.09.162>.
3. Hua Tang, Qi-Feng Chen, Xiao-Yu Liu, Hua Zhang, Dong-Lin Chen, Feng-Peng Wang, Novel analogues of diterpenoid alkaloids from ring distortion of talatisamine, a potassium ion channel blocker, *Tetrahedron*, Volume 72, Issue 10, 2016, Pages 1357-1363, <https://doi.org/10.1016/j.tet.2016.01.030>.
4. Oleg M. Michurin, Dmytro S. Radchenko, Igor V. Komarov. Direct nucleophilic difluoromethylation of enolizable ketones with CHF₂TMS/HMPA, *Tetrahedron*, Volume 72, Issue 10, 2016, Pages 1351-1356, <https://doi.org/10.1016/j.tet.2016.01.032>.
5. Prakash GK, Wang Y, Mogi R, et al. Nucleophilic perfluoroalkylation of imines and carbonyls: perfluoroalkyl sulfones as efficient perfluoroalkyl-transfer motifs. *Organic Letters*. 2010 Jul;12(13):2932-2935. DOI: 10.1021/ol100918d. PMID: 20518520.
6. Zhao Y, Huang W, Zheng J, Hu J. Efficient and direct nucleophilic difluoromethylation of carbonyl compounds and imines with Me₃SiCF₂H at ambient or low temperature. *Organic Letters*. 2011 Oct;13(19):5342-5345. DOI: 10.1021/ol202208b. PMID: 21910464.

EMPOWERMENT OF RURAL WOMEN THROUGH FINANCIAL INCLUSION

Dr. Sonal Revankar

Assistant Professor & HOD, Department of Management, Government First Grade College, Khanapur

Abstract

“Women are the largest untapped reservoir of talent in the world” quoted by Hillary Clinton makes much sense in today’s world as we can see the women population leading and thriving in almost all the facets of society. While our traditional and conservative society did not allow the women to participate in the economy, the modern world and developing economy is presenting to women innumerable opportunities to prove their mettle. Whilst the Urban women have evolved themselves into educated, working and independent participants of the economy, the rural women, due to lack of education and moral support have been finding it difficult to participate in the mainstream activities of the economy. In this paper we attempt to provide an introductory view of how financial education and inclusion will help improve the social and financial status of rural women and set the wheel of real empowerment for them.

Key Words- Rural Women, Economy, Inclusion

Women Empowerment and Financial Education.

Empowerment refers to increasing the spiritual, political, social and economic strength of individuals and communities. It is defined as a process of becoming stronger and more confident in controlling one’s life and claiming one’s rights. It is the authority or power given to someone to do something. Women empowerment has become one of the most widely used terms in the area of national development related policies, programmes and projects. Over the years, women empowerment has been discussed extensively but limited to income raising skills of the women. The programmes designed for women empowerment merely focus on training without considering the need for decision making capacity and the ability to organize and take part in community and national level activities. The education related to women empowerment has to go beyond mere training by enabling them to participate equally and effectively in all the activities.

Women Empowerment is defined as a process in which women gain control over their lives of knowing and claiming their rights at all levels of society i.e. International, National and household levels. Self empowerment of women means that the women gain autonomy, are able to set their own agenda and are fully involved in economic, political and social decision making processes. Educate to Empower attaches equal importance to the productive and reproductive functions of the women. Emphasizing on one and exclusion of other prevents the women from being economically active or burdens them with additional responsibilities. Therefore the goals of women empowerment programmes must be to help the women raise their awareness regarding their conditions and question the objectionable relations within the household and the society.

History has proven that “If you educate a man, you educate an individual, but if you educate a woman, you educate a nation”. Education is the main factor in the development of any country. How education is empowering women in various countries both developed and developing is the focus area. Women empowerment is a tool of development not only of women but also of whole families and thereby a nation. Pandit Jawaharlal Nehru said, “To awaken the people, it is women who must be awoken; once she is on the move, the family moves, the village moves and the nation

moves.” Educating a woman brings about self-esteem and confidence. Education plays a very critical role in women’s life in terms of social and economic empowerment. It empowers them to achieve more in their social, economic and domestic lives. Women, especially in the rural areas have been denied right and subjected to degrading practices and responsibilities. Education gives the power to such women to make their own decisions, stand up for their rights and say no to traditional harmful practices. Education also gives an opportunity to explore employment opportunities, become self employed and participate equally in planning a better life for their family.

Financial Literacy can broadly be defined as the capacity to have familiarity with and understanding of financial market products, especially rewards and risks in order to make informed choices. It refers to the ability to make informed judgments and to take effective decisions regarding the use and management of money. It is regarded as an important requirement for functioning effectively in modern society. Trends in retirement income policies, work patterns and demography suggest its importance can only increase in the years ahead. Raising financial literacy supports social inclusion and enhances the well being of the community

Financial Education/ Financial Literacy can broadly be defined as the capacity to have familiarity with and understanding of financial market products, especially rewards and risks in order to make informed choices. It refers to the ability to make informed judgments and to take effective decisions regarding the use and management of money. It is regarded as an important requirement for functioning effectively in modern society. Trends in retirement income policies, work patterns and demography suggest its importance can only increase in the years ahead. Raising financial literacy supports social inclusion and enhances the well being of the community.

Women Empowerment and Financial Inclusion

Financial inclusion is the prime indicator for any country’s growth and development. In many countries, inclusive financial inclusion with affordable financial services is the topmost priority which includes India as well. Time and again, G-20 nations have highlighted the importance of financial inclusion as a facilitator to achieve gender equality and promote sustainable development activities. The global progress of a nation is dependent on women’s empowerment, as Kofi Anan, former general secretary of United Nations once said- *“There is no tool for development more effective than women empowerment.”* He also emphasized the importance of economic gender equality by means of financial inclusivity.

It’s been found that people living in extreme poverty often find it difficult to conduct digital transactions. They are largely not educated about digital facilities which can ease their lives. Additionally, since women, living in tier 1 and tier 2 cities, play an important role in the financial inclusion model, it becomes the foremost priority to educate them.

It is a widely known and accepted fact that the financial inclusion of the rural population will create a positive ripple effect on development in India. According to RBI’s National Strategy for Financial Inclusion, financial inclusion has the potential to tackle income inequality, reduce poverty and, in turn, improve overall economic output at a national level. With the financial inclusion of rural women and their unique hurdles taken into account, this potential can also be realised on a personal level with women moving out of the often-exploitative informal sector into more productive activities, enabling themselves and their families with financial stability.

Financial Literacy Programmes

In developed countries, the inclusive financial programmes model has emerged as a way to achieve formative objectives. Hence, implementing such pattern in developing countries like India

can be helpful for the growth of the rural sector. A dynamic financial literacy programme that gives rural women knowledge about cash management, savings, banking, insurance, investment tools, and other financial services can also help close the gender gap in rural India. Facilitating women empowerment through affordable financial services in tier 1 and tier 2 cities are a systematic approach to achieve sustainable growth.

A recent study of a women's adult literacy programme in the rural regions of Uttar Pradesh and Uttarakhand offers a window of understanding. It establishes the existence of a direct link between literacy among women and a rise in their banking activity. In turn, it shows that policies that promote banking among women must be accompanied by female literacy campaigns. This is not a trivial insight, given that according to the 2011 census there were about 167 million illiterate women above age 15.

It's been found that most rural women have very little access to financial information and, coupled with low literacy, are unable to take advantage of banking services, especially if they are online or digital. The fact the traditional banking is often male-dominated leads to women feeling intimidated. In this scenario, the importance of financial and digital education for rural women becomes obvious.

To resolve the existing issues, India government is consistently making efforts to make the country a cashless economy where men and women can participate equally. However, there are still cases where rural women are less likely to visit bank branches because they feel uncomfortable in a male-dominated environment, rural men may not feel the same way. As a result, the financial literacy programs need to include the importance of digital literacy so women can conduct their basic banking transactions remotely, on their mobile phones.

With proper planning, designing and implementation of financial literacy programmes the rural women will able to sign and fill forms; will be able to read entries in their passbooks, perform deposit and withdrawal transactions effortlessly and even name the government schemes under which money came into their accounts.

Financial literacy and capacity building programmes have to be integrated with gender issues to effectively address barriers to women's financial inclusion. Such programmes have strong returns, not only in terms of improved financial behaviour but also improved mobility and higher confidence. Behaviourally-informed content and visual aids using storytelling help in better retention of financial concepts in women. Mobile based interactive voice response are also effective in providing customised need-based learning. However, it has to be complemented initially with on-ground volunteers and front-line workers to create awareness and demonstrate the usage of such platforms.

Financial literacy and capacity building programmes generate an increased demand for financial services. However, when women face problems in accessing these services through local institutions, it demotivates them and erodes their confidence. It is therefore important to bring all stakeholders—local bankers, government departments, and Panchayat office bearers—on one platform in the community. This can be effectively done through mass awareness camps where the local functionaries interact with the local community about financial services and products.

Outcomes of Financial Inclusion and Financial Literacy/capacity building Programmes among rural women

- Women will be able to cope better during stressful times and financial emergencies, as the programmes improve savings, provide them with an understanding of entitlements under government schemes, and access to financial security measures like insurance and pension.
- Financial capacity building, followed by financial linkages leads to a better understanding of accessing relevant financial products from the right institutions. It also leads to a significant reduction in vulnerability to financial frauds and Ponzi schemes.
- There will be a significant change in women's perceptions towards financial products as not a 'luxury', suitable only for better-off households.
- Women with very low levels of family income and equally low levels of education will benefit significantly from the training.
- Programmes encourage joint decision-making at the household level. However, given field realities and socio-cultural taboos, it is difficult to ensure regular participation of men and women at the same time.
- Women's lack of independent disposable income is the key barrier to the increased usage of financial products. The programmes may result into overwhelming demand from women for skill development and income-generating activities. Active account usage, and usage of financial products increases if women are gainfully employed.

Conclusion

It is important to note that education is the cornerstone of women empowerment in present scenario. Financial Education will enable the women to be independent economically and socially. Educated and independent women with decision making ability are the future of a strong and developed country, including rural women. Financial Education along with well designed and implemented financial literacy and capacity building programmes for rural areas remain indispensable for a well balanced and sustainable growth of our economy. Hence financial inclusion through financial literacy programmes have gained most popularity amongst the economists and researchers. They will continue to be the pathways for achieving economic stability and gender equality in our society.

References:

1. Empowering Women through Education (2015) - Dr.K.P. Meera ,Jumana M.K. - International Journal of Humanities and Social Sciences Invention - Vol 4, Issue 10.
2. Women empowerment in India- A way ahead in 21st Century (2014) - Dr.JayashreeKadam, SonalRevankar - ZENITH International Journal of Business, Economics and Management Research - Vol 4, Issue 2.
3. Women empowerment through Education (2016) - NibeditaBera - International Journal of Humanities and Social Sciences- Vol 2, Issue 4
4. Women, Education and Empowerment- Pathways towards Autonomy : Report of the International Seminar UNESCO Institute for Education, Hamburg : Carolyn Medel - Anonuevo
5. www.empowerwomen.org - role of education in women empowerment
6. <https://www.businessworld.in/article/Financial-Literacy-Among-Rural-Women-Foundation-Of-Economic-Inclusion-/15-10-2021-408763/>
7. <https://www.thebetterindia.com/201054/india-free-bank-accounts-women-scheme-advantages-system/>
8. <https://timesofindia.indiatimes.com/blogs/voices/india-must-include-rural-women-to-actualize-the-dream-of-cashless-economy/>
9. <https://www.thehindubusinessline.com/opinion/how-literacy-helps-financial-inclusion-of-rural-women/article34489544.ece>

DRIVERS OF FINTECH INDUSTRY IN INDIA

Saliha

Assistant Professor, Department of Management, SSA Government First Grade College (Autonomous), Ballari

Abstract:

Fintech is used to describe new technology that seeks to improve and automate the delivery and use of financial services. The key segments within the FinTech space include Digital Payments, Digital Lending, BankTech, InsurTech and RegTech, Cryptocurrency.

FinTech now includes different sectors and industries such as education, retail banking, fundraising and nonprofit, and investment management to name a few. FinTech is amongst the most thriving sectors at present in terms of both business growth and employment generation. Apart from this, FinTech can also help in the furtherance of the goal of financial inclusion. FinTech in India is expected to increase at a CAGR of 20.2% during 2017-21 to reach \$92 bn

Fintech has the potential to transform other financial services like insurance, investment, remittances. However, regulation must help, not hinder its evolution.

Key Words- *Industry digital, payment, Investment*

Introduction:

India has overtaken China as Asia's top financial technology (FinTech) market. Having emerged as the world's second-largest fin-tech hub (trailing only the US), India is experiencing the 'FinTech Boom'.

With more than 2000 start-ups operating in this space, the country is a fertile ground for a FinTech revolution, thanks to factors like an innovation-driven startup landscape, large market base, along with favourable regulatory policies and government-led initiatives. During the Union Budget 2019-2020 announcement, Finance Minister Nirmala Sitharaman had declared that businesses with an annual turnover of INR 50 crore would have to use digital modes of payment Aadhaar Pay, NEFT, BHIM etc, without having to bear additional charges. While the government's decision has sparked discussions around the viability of a cashless economy, this move is expected to immensely benefit the domestic FinTech segment.

Active Areas of FinTech Innovation

- **Cryptocurrency** and digital cash.
- **Blockchain technology**, that maintains records on a network of computers, but has no central ledger.
- **Smart contracts**, which utilize computer programs (often utilizing the blockchain) to automatically execute contracts between buyers and sellers.
- **Open banking**, a concept that leans on the blockchain and posits that third-parties should have access to bank data to build applications that create a connected network of financial institutions and third-party providers.
- **Insurtech**, which seeks to use technology to simplify and streamline the insurance industry.
- **Regtech**, which seeks to help financial service firms meet industry compliance rules, especially those covering Anti-Money Laundering and Know Your Customer protocols which fight fraud.
- **Cybersecurity**, given the proliferation of cybercrime and the decentralized storage of data, cybersecurity and fintech are intertwined.

The Indian Fintech industry has shown huge growth over the past few years. India is gradually becoming a hub for many Fintech startups, the prominent names in the list are Paytm, Pine labs, PayU, and Faircent. SoftBank has been actively investing in many potential fintech startups. India has secured the second position in the world with the largest fintech startups following the United States in 2018 (over 1,300 Startups were added between 201 to 2018 period). Government initiative toward promoting digitization of financial systems and cashless economy has been helpful in shifting consumer focus toward digital alternatives for financial transactions and services.

The adoption of Fintech, worldwide, grew at a rate of 64% in 2019, and in emerging markets, like China and India, the growth rate is at 87%. Funding from a diverse set of domestic and international stakeholders also contributed to the growth in digital payments. The rise of digital commerce, innovation in payments technology using AI, blockchain, the Internet of Things (IoT), and real-time payments and the introduction of mobile point of sale (POS) devices have also contributed to growth. 80 % of the banking activities at top banks in the country run on digital channels, the country also has its own remittance programs that include FXNetworks, InstaReM, and Remitly. Many of these companies launch innovation labs, partnering with fintech firms to develop Proof of Concept (POC) and to roll out products. Reserve Bank of India helps finance startups with loans for technology, while government approved new banking licenses and increased the FDI limit in the insurtech sector.

Driving financial inclusion in India

FinTech in India, though at a nascent stage, is increasingly becoming an indispensable part of everyday transactions. From a broader perspective, it is serving as a critical catalyst for financial inclusion in the country by creating lucrative opportunities for the poor and unbanked. The shift from traditional to digital payments has proven to be rewarding for both individuals and businesses, including the self-employed, rural entrepreneurs, small borrowers, and SMEs and MSMEs. In a country that has the world's second largest unbanked population, FinTech has to play a critical role in breaking barriers such as lack of financial awareness, high-cost of traditional banking services and policy-gaps that prevent a large percentage of Indians to be a part of the formal financial landscape.

Providing financial assistance to the MSMEs

MSMEs form the backbone of the Indian economy, contributing approximately 24.63% to the GDP from service activities and 33.4% to the total manufacturing output. Despite playing such a significant role in the country's economic growth, MSMEs continue to face a myriad of challenges. Lack of capital, however, poses the biggest threat to their existence. The total addressable credit gap in the MSME segment is estimated to USD 397.5 billion, reveals data from the IFC Report released in November 2018. This is where FinTech comes into the picture, and has the potential to solve the credit availability issues. With several new-age FinTech start-ups offering easier and quicker access to loans, MSMEs are no longer required to go through the tedious process of documentation, paperwork and multiple visits to a bank. According to an Omidyar Network report, by 2023, MSME digital lending could increase between 10 and 15 fold to reach INR 6-7 Lakh Crore (\$80-100 billion) in annual disbursements.

Enhancing customer experience and transparency

Given that consumer banking is on the verge of disruption, there should be greater emphasis on the customer. While traditional banks yet to embrace a customer-centric model, FinTech players have recognized the dire need for increased customer-orientation. By providing customized, targeted products and services, they are not just acknowledging, but also catering to the evolving consumer

demands. FinTech start-ups offer convenience, personalisation, transparency, accessibility and ease of use – factors that empower customers to a great extent. Unlike traditional banking, FinTech is taking a segment-of-one approach to present narrowly defined, yet highly effective solutions. Another USP of FinTech companies lies in their focus on omnichannel offerings.

The FinTech industry in India has grown up and grown out. At 87%, the country has emerged as the leader in FinTech adoption, as per findings from the Global FinTech Adoption Index 2019 by EY. Once only made up of startups, this sector is now welcoming established companies and public and private sector banks. Awareness of financial technology has also increased, with 99.5% consumers now familiar with the fact that FinTech platforms are available to make payments and transfer money. This indicates a positive shift, and presents huge growth potential for the industry as a whole. Meanwhile, we expect FinTech to make continuous innovations in terms of products, services and delivery.

The Fintech industry in India is categorised into 4 major segments namely WealthTech, Payments, Lending and InsureTech.

The WealthTech Industry in India is witnessing the emergence of startups with innovative technologies and business models. Growing personal wealth, increased adoption of mobile & digital channels, reduced asymmetry of information between small & large financial institutions and investors, are some of the factors propelling the industry forward.

Digital payments have been the flag bearer of the Indian FinTech space. In 2010, India launched its first real-time payments systems 'IMPS' and introduced UPI in 2016. There are 375 Payment startups in the country. Mobile/digital wallets, gateways, POS/ mobile POS sub-segments account for over 50% of the payment startups in India. In 2020, online transactions grew by 80% in India as compared to 2019.

India will contribute 2.2% to the world's digital payments market by 2023, and the value of such transactions is expected to reach \$12.4 tn globally by 2025.

In consumer credit, the urban population is likely to leverage FinTech lending services to avoid heavy documentation, and the rural population (which is new to credit) can benefit from alternative credit scoring mechanisms to stay away from loan sharks.

The scope of IoT in Indian Insurance goes beyond telematics and customer risk assessment. Currently, there are 110+ InsureTech start-ups operating in India.

Drivers of Fintech Industry:

Trust in tech firms

Fintech use is higher in countries with a younger population, such as India, South Africa and Colombia, according to a Bank of International Settlements study. An earlier survey had found 91% of Indian respondents, 86% of Chinese respondents and 60% of US respondents would consider financial products from technology firms they already use, and that this interest is even higher among younger consumers (ages 18-34). However, in the past year or two, trust in technology firms may have declined due to some high-profile data breaches and scandals.

Demand for banking

Unmet demand for basic banking -- means of payment, and money transfer services -- is likely the key factor behind the rapid growth of mobile payments offerings in countries like India, which would continue to rise.

New fintech players

New fintech providers have established a strong foothold in mobile payments, especially for retail customers. As one category of fintech, “techfin” or “big tech” players are increasingly important as payments providers in some countries, but not in others. For instance, big tech mobile payments made up 16% of GDP in China according to the most recent data, but less than 1% in India. In emerging markets, mobile payments are benefiting from the high share of consumers with mobile phones.

Blockchain increasing security

Security will be widespread since financial transactions are subjected to threats and attacks. An EY report says technology like Blockchain will be all the rage, attributing to its exemplary features like transparency, immutability, traceability, and auditability. Blockchain will be able to provide a high level of security when it comes to the exchange of money and sensitive information, allowing users to draw off its transparency while lowering operational costs.

NLP-based chatbots

According to PwC India, Fintech will create a whole new sensation by employing NLP based chatbots and innovating Conversational User Interface (CUI) to reform mobile banking. These chatbots will be able to respond to customer problems and provide feasible solutions in real-time, thereby elevating customer experience.

Cloud banking

Implementation of cloud computing will reduce costs by a great extent as no additional investments are needed for managing resources. It eliminates the costs of dedicated hardware. Cloud adapts to the changing demands and provides resilience to serve the changing needs of customers. Cloud resources also scale upon the requirement and allow easier integrations with advanced technologies.

Peer-to-peer lending

Peer-to-peer (P2P) lending, marketplace lending, and other fintech credit platforms are now economically sizeable in some segments. For instance, fintech lenders made up 8% of new mortgage lending in the US in 2016, and 38% of unsecured personal lending in 2018. These platforms are economically relevant in the financing of small and medium enterprises (SMEs) in China, the US and UK. In the US and UK, such platforms extended 15.1% and 6.3% of equivalent bank credit to SMEs, respectively. This trend is likely to catch up in India.

Insurance technology

Technology integration with electronic devices like smartphones, smart locks, and black boxes in cars is used to detect the possibility of risk and usage in real time. For example, an insurance company can find out through mobile signals or other sensors that a person is about to walk down a road where several people have recently skidded. The insurer will react by either sending a message warning the person to walk more carefully or automatically increase the premium and cover while the policyholder is walking down that road. In other words, it can use analyse the physical environment with real-time data that will save consumers from overpaying for a policy and place more responsibility on them to make good decisions. InsTech can also be used to reduce a car’s insurance if it is parked and not in use.

Conclusion:

FinTech has bright growth prospects. One of the factors that could propel the growth further would be partnerships between this dynamic sector and the experienced traditional banking sector.

Collaborations between the two can bring together the best of both worlds and offer unique products to a larger number of people in India.

Recent partnerships between FinTech companies and traditional banks clearly suggest that two entities needn't necessarily compete, but can co-opt. While banks can offer voluminous amounts of money for lending purposes, FinTech companies bring technological expertise, customized credit products and advanced data analytics to the table.

The FinTech sector has young businesses that need help in reaching their true potential. Incubators and accelerators can mentor these businesses and assist them in competing against the big players in an extremely challenging, cost-conscious Indian market.

References:

1. Acharya, V., Naqvi, H., 2012. The seeds of a crisis: a theory of bank liquidity and risktaking over the business cycle. *J. Financ. Econ.* 106 (2), 349–366 November.
2. Allen, F., Qian, M., Jing, X., 2019. Understanding informal financing. *J. Financ. Intermed.* 39, 19–34 July.
3. Arner, D., Barberis, J., Buckley, R., 2016. The Evolution of Fintech: A New Post-Crisis Paradigm? University of Hong Kong Faculty of Law Research Paper no. 2015/047, September.
4. Balyuk, T., Berger, A.N., Hackney, J., 2019. What is fueling the FinTech lending revolution? Local banking market structure and FinTech Market Penetration. Working paper, University of South Carolina, July.
5. Bank for International Settlements, 2018. Sound Practices: Implications of Fintech Developments for Banks and Bank Supervisors. Basel Committee on Banking Supervision February.
6. Bank of International Settlements, 2018. Central Bank Digital Currencies. Committee on Payments and Market Infrastructures March.
7. <https://www2.deloitte.com/in/en/pages/financial-services/articles/fintech-india-ready-for-breakout.html>
8. Fintech in India - A global growth story, 2016

EMERGING TECHNOLOGIES IN INDIAN BANKING INDUSTRY

Rajamanya Sidramappa S

Associate Professor, Department of Commerce, CCH Government First Grade College, Golasangi

Abstract:

The scope and speed of evolution in regulation, customer behavior and technology – coupled with the emergence of new competitors – mean that the future of banking will not be a continuation of the past. New technologies will transform banking as we know it, providing both opportunities and challenges for financial institutions.

The advent of cutting-edge technologies enabled banks to reimagine their operations. Emerging technologies including artificial intelligence (AI), machine learning (ML), Internet of things (IoT), Cloud computing, blockchain and robotic process automation (RPA) have contributed to the expansion of business to under-served areas. In fact, the way of banking has shifted from being conventional to convenient – making financial products and services available practically at the touch of a button. Welcome, Banking 4.0!

Keywords: banking, emerging technologies, regulations, financial institutions.

Introduction:

The banking industry is the backbone of the Indian economy. It caters to the financial needs of 138 crore citizens. As an early adopter of technological advancements, the banking industry has constantly reinvented itself to improve business as well as the economy. The recent digital transformation has ensured seamless banking services to customers, and banks are transforming themselves from traditional brick and mortar institutions to adaptable financial service providers.

AI-ML

AI-ML is one of the most important components of Banking 4.0 since the benefits are abundant. It plays a pivotal role in core banking services, back-office operations, customer experience, compliance, risk management and product delivery to name a few. Several manual operations are automated, and we witness enhanced agility as the system algorithm makes fact-based, unbiased decisions by analysing a large history of data at an appropriate time.

Heightened interest in AI has occurred because of both capabilities and business needs. The explosive growth of structured and unstructured data, availability of new technologies such as cloud computing and machine learning algorithms, rising pressures brought by new competition, increased regulation and heightened consumer expectations have created a ‘perfect storm’ for the expanded use of artificial intelligence in financial services.

The benefits of AI in banks and credit unions are widespread, reaching back office operations, compliance, customer experience, product delivery, risk management and marketing to name a few. Suddenly, banking organizations can work with large histories of data for every decision made.

For those firms not adopting AI, challenges such as fear of failure, siloed data sets and regulatory compliance are cited. Two of the biggest challenges that remain in banking is the absence of people experienced in data collection, analysis and application and the existence of data silos. The good news is that many data firms now have the capability to do a ‘workaround’, collecting data from across the organization.

Blockchain

Blockchain is going to transform the banking industry altogether. This technology, on one hand, improves efficiency and is cost-effective, and on the other hand, it gives heightened security for the entire spectrum of financial services. This helps banks in fraud reduction, loan processing, know your customer (KYC) processes, inter-bank transactions, smart contracts, and many other banking services. The extent of opportunities that blockchain offers is yet to be explored by many of our banks.

Experts say blockchain could have a transformational impact on the banking industry. Many see banks adopting blockchain technology to improve efficiency, cost-effectiveness, and security throughout the entire spectrum of financial services.

Some financial institutions have already started testing the use of blockchain for inter-bank transfers, with others testing in the space of payments, fraud reduction, know your customer, and loan processing. Many see tremendous benefits to streamlining and automating processes through smart contracts. In the end, regulators will need to create clear guidelines for banks using blockchain technology.

RPA

Robotic process automation (RPA) is a revolutionary technology that helps banks to automate operations by executing pre-programmed rules across structured and unstructured data. It improves quality and speed, and reduces the cost of administrative and regulatory processes. Additionally, it eliminates human error and records the detailed log of processes to use for future references, if required. Prompt services, especially in customer-related activities such as complaint redressals, account opening, credit approvals, etc. are benefitted by the use of RPA.

Cloud computing

The emergence of Cloud computing has made banking easier by relying on secure storage, 24×7 uptime and interoperability. Banks get an opportunity to directly connect with their customers and enable the service to be accessible “anywhere anytime”. Cloud computing secures transactions by integrating all the services of the bank system, and thus, reduces the time and effort of the customer.

Data analytics helps to predict customer behaviour and customise products for different customer needs. Banks have already explored various devices such as smartwatches, smart voice-controlled speakers and monitors, thereby making banking convenient for the customer.

Augmented and Virtual Reality

If personal user experiences can be enhanced by augmented reality (AR) or virtual reality (VR), then it can also be institutionalized by banks to revolutionize the banking industry. The possibilities are still in early embryonic stages, with testing being done worldwide.

For instance, the Commonwealth Bank of Australia targets bank customers looking to buy or sell a home. Augmented reality and rich data are used to provide historical information about property sales, price tendencies, current listings, and properties that have been sold in the area. This insight helps individuals make smart sale and purchase decisions.

According to analysts, augmented reality and virtual reality could be utilized to give bank customers autonomy in terms of at-home banking. Hybrid bank branches could also come into existence.

Quantum Computing

According to FedTech, quantum computing harnesses the laws of quantum mechanics to carry out complex data operations. While traditional computers use bits (represented as either binary 1s or 0s), quantum computing harnesses quantum bits, known as qubits. These can be read as 1s, 0s, or both, providing exponential computing power over traditional computers by creating shortcuts in the computing process.

Quantum computing represents a major leap forward in computing power, surpassing the potential of the cloud or blockchain. However, it will likely be years before it is widely used in business applications, due to many stability and security concerns. Despite this extended timeline, firms like JPMorgan and Barclays are part of a group investigating quantum computing potential in conjunction with IBM.

Smart Machines

The impact of smart machines (smart vision systems, virtual customer assistants, virtual personal assistants, smart advisors, other natural-language processing technologies, etc.) will have on financial institutions during the next few years is beginning to take shape.

From applications for Amazon's Alexa to bank developed virtual assistants like Bank of America's Erica, the future of smart machines acting as digital concierges on behalf of consumers is upon us. The banks and credit unions that invest in better digital engagement will have more profitable relationships with customers. At the end of the day, customers will continue to self-select the bank that provides the least amount of friction and the most relevant support and guidance.

Financial inclusion

The disruption caused by the emergence of FinTech startups and the fast-paced innovations have compelled banks to adopt these new-age technologies in their services. Many banks in partnership with FinTech players started implementing smart solutions in their products. Banks now embed cutting-edge technologies in their new products to cater to the needs of customers and expand segments. Thus, digital banking provides a convenient one-stop-shop for multiple cross-platform services including savings account, credit cards, trading, investments, etc.

It's no wonder that banks are now considered financial service providers rather than just lenders or cash depositing institutions. From financial inclusion to helping MSMEs and being facilitators for startups, the responsibility of banks is multifaceted and increasing further. During the current crisis, banks have realized the importance of these disruptive technologies and intensified digital transformation in their processes and solutions.

The social distancing norms to curb COVID-19 has enhanced usage of digital solutions especially payment applications, Internet banking and mobile banking. The entry of large non-Banking marketplaces or aggregators such as WhatsApp, Amazon, Google into payments and peer to peer lending and also the significance of Mobile Wallets for service providers such as an OLA or Uber.

The launch of non-banking aggregators such as Google Pay and now WhatsApp Pay have truly accelerated financial inclusion by providing access to the users who require it the most. They offer a simplified way to handle digital payments. The usage of mobile wallets to make payments everytime an individual takes an Ola or Uber cab has transformed people's lives. Faster and safer payments are made with UPI nowadays. Ola also recently entered the mobile payments business with Ola Money, which allows users to send money to their family and friends and also recharge their mobile phones.

More people belonging to remote areas and lower-income strata are logging in to these applications for their banking and financial needs as almost all the services are now available digitally. Clearly, banks now have a better reach and FinTech startups play a pivotal role in this transformation.

How Indian banks can reap the benefits of emerging technologies

The benefits of emerging technologies are sundry, the challenge is to implement it efficiently in the way an organisation works. Building infrastructure is the first step for digital transformation. The infrastructure needs to be customised for the requirements of banks and aligned with the regulatory compliances. In fact, all banks have already equipped themselves with the necessary infrastructure and this is a major step towards progress.

To set up and run the infrastructure successfully, banks need skilled talent with expertise in the emerging technologies. As we know, scarcity of talent is a major challenge. These newly emerged technologies are most demanded domains. Therefore, banks can either reskill or upskill their existing employees as part of the reorientation of duties, or hire fresh talent in these fields before deploying them in their role.

It is well known that those employees who have undergone future-ready training perform far better in the field compared to other staff. Since the new-age technologies have great impact, the banks need to deliberately invest in upskilling of employees. Some institutions in India have been delivering end-to-end hands-on training for various banks to ensure their employees are skilled to address the challenges of the new digital economy. The onus lies on individual banks and their desired outcome from the deployment of emerging technologies with their ecosystem.

Ways in which Technology is making the Banking Industry More Efficient

1. The World at your Fingertips

A lot of people will be able to relate to this, because in some way or the other, all of us are being affected by technology. From ordering food or shopping for clothes, everything is only a tap away. You also do not have the need to carry cash in hand, you can just make a digital payment from your E-Wallet. Similarly, through net banking, one is allowed to transfer money from one account to another, order for cheque books, check the balance, make payments, create Fixed Deposits, and so on.

2. Less Errors and Better Data Protection

In the olden days when banking was completely dependent on the human accuracy and skill, mistakes and errors were more apparent. As human capabilities have a limit, they are prone to skip certain things or make calculation errors. With the introduction of computers, the frequency of errors has reduced to almost nil. Also, another important perspective to this is that it can protect the data much more efficiently. Today's technology provides complete security of your transactions and safety of your data that there are very rare occasions on which the data is misused.

3. Better Customer Experience

The ancient system of banking was extremely tiring and lengthy that resulted in poor customer experiences. This was because one had to stand in long queues, file a lot of papers and be physically present. The advent of net banking and mobile banking has reduced the time you spend for banking related tasks and has also ensured hassle-free customer service even from a remote location.

4. Business Intelligence to Drive Profitability

RBI has encouraged all the Indian Banks to adapt Business Intelligence (BI) to increase the overall profitability in the industry. Business intelligence system provides data for historical, current and future trends. This data aids the banks in a way that they are able to take accurate decisions and thereby can bring an overall increase in the productivity, efficiency and profitability.

Conclusion:

As quickly as past technologies have become the norm, a new wave of emerging technologies will combine digital technologies and the power of data to set new standards. The prioritization and investment in each of these technologies will vary based on the business model and strategic goals of each organization. For instance, while the marketplace as a whole does not foresee investing much in blockchain technology, the financial services industry ranks this as a high priority.

Most organizations recognize that there is a significant skills gap that puts transformation efforts at risk. According to PwC, “Respondents say skills in their organization lag across a range of highly important areas, including cybersecurity and privacy, business development of new technologies and user experience and human-centered design. Worse, skill levels have declined even as the demands of digital keep advancing.”

It is important for all financial organizations to make emerging technology a ‘core competency,’ with engagement throughout the organization (not just the very top). In addition, the focus of every implementation must be both internal and external human experiences, as opposed to revenue, profit and cost savings.

References:

1. Pahuja, A. and Kaur, D., (2007). Technology in Banking: A study of E-banking preferences of service class, Gyan Management, Vol. 1 (2), pp. 88-97.
2. Prabhakaran, S. and Satya, S. (2003). An Insight into Service Attributes in Banking Sector, Journal of Services Research, Vol. 3 (1), pp. 14-24.
3. Gaur, S. S., and Waheed, K. A. (2003). Motivations to use Interactive Technologies in Marketing: A study in Indian Service Businesses, Journal of Services Research, Vol. 3 (1), pp. 38-56.
4. Bhat, M. A., (2005). Service Quality Perception in Banks: A Comparative Analysis, Vision, Vol. 9 (1), pp. 59-70.
5. Malhotra, P. and Singh, B. (2007). Determinants of Internet banking adoption by banks in India, Internet Research, Vol. 17 Iss: 3, pp.323 – 339
6. Gupta, A. and Dev, S. (2012). Client satisfaction in Indian banks: an empirical study, Management Research Review, Vol. 35 Iss: 7, pp.617 – 636
7. Sharma, S. K. and Govindaluri, S. M. (2014). Internet banking adoption in India: Structural equation modelling approach, Journal of Indian Business Research, Vol. 6 Iss: 2, pp.155 – 169
8. Vyas, V. and Raitani, S. (2014). Drivers of customers’ switching behaviour in Indian banking industry, International Journal of Bank Marketing, Vol. 32 Iss: 4, pp.321 – 342
9. Kaushik, A. K. and Rahman, Z. (2015). Innovation adoption across self-service banking technologies in India, International Journal of Bank Marketing, Vol. 33 Iss: 2, pp.96 – 121
10. Bapat, D. and Mazumdar, D. (2015). Assessment of business strategy: implication for Indian banks, Journal of Strategy and Management, Vol. 8 Iss: 4, pp.306 – 325
11. Srivastava, A. and Dey, D. K. (2016). Brand analysis of global and local banks in India: a study of young consumers, Journal of Indian Business Research, Vol. 8 Iss: 1, pp.4 – 18
12. Gronroos, C. (1984). A Service Quality Model and its Marketing Implications, European Journal of Marketing, Vol. 18 (4), pp. 71-82.

ROLE OF STOCK MARKETS IN THE ECONOMIC GROWTH OF INDIA

Rajashekhhar Irappa Jogur

Assistant Professor, Department of Commerce, Government First Grade College, Vijayapur.

ABSTRACT

The role of stock markets as a source of economic growth has been widely debated. It is well recognised that stock markets influence economic activity through the creation of liquidity. Liquid financial market was an important enabling factor behind most of the early innovations that characterised the early phases of the Industrial Revolution.

Recent advances in this area reveal that stock markets remain an important conduit for enhancing development. Many profitable investments necessitate a long-term commitment of capital, but investors might be reluctant to relinquish control of their savings for long periods. Liquid equity markets make investments less risky and more attractive.

Key Words- Stock Market, Economic, Savings

INTRODUCTION-

At the same time, companies enjoy permanent access to capital raised through equity issues. By facilitating longer-term and more profitable investments, liquid markets improve the allocation of capital and enhance the prospects for long-term economic growth. Furthermore, by making investments relatively less risky, stock market liquidity can also lead to more savings and investments.

Over the years, the stock market in India has become strong. The number of stock exchanges increased from 8 in 1971 to 9 in 1980 to 21 in 1993 and further to 23 as at end- March 2000. The number of listed companies also moved up over the same period from 1,599 to 2,265 and thereafter to 5,968 in 1990 and 9,871 in March 2000.

The market capitalisation at BSE as a percentage of GDP at current market prices also improved considerably from around 28 per cent in the early 'nineties to over 45 per cent at the end of the 'nineties, after witnessing a fall in certain intervening years.

In 1998, India ranked twenty-first in the world in terms of market capitalisation, nineteenth in terms of total value traded and second in terms of number of listed domestic companies.

Though the Indian stock market was founded more than a century ago, it remained quite dormant from independence in 1947 up to the early 'eighties, with a capitalisation ratio (market capitalisation to GDP) of only 4 per cent.

However, the patterns of demand for capital have undergone significant changes during the last two decades and improved stock market activity. It may be recalled that till the 'nineties, institutional term-lending acted as the primary source of Industrial finance in India.

Post US elections and vaccine news flow to EM have exploded in Nov-20, equity inflows into Asian markets have risen to a record high. India saw \$17.7 bn inflow in 12 months to Nov-20, including \$8.3 bn in the same month. Nifty EPS has seen the first upgrade after 23 quarters of a downgrade. 182 of BSE-200 constituents gained in Nov-20, with 116 stocks posting >10% gains MoM, leading to a broad-based rally.

Role of Stock Exchanges:

Stock Exchanges play a crucial role in the consolidation of a national economy in general and in the development of industrial sector in particular. It is the most dynamic and organised component of capital market. Especially, in developing countries like India, the stock exchanges play a cardinal role in promoting the level of capital formation through effective mobilization of savings and ensuring investment safety.

1. Effective Mobilisation of savings

Stock exchanges provide organised market for an individual as well as institutional investors. They regulate the trading transactions with proper rules and regulations in order to ensure investor's protection. This helps to consolidate the confidence of investors and small savers. Thus, stock exchanges attract small savings especially of large number of investors in the capital market.

2. Promoting Capital formation

The funds mobilised through capital market are provided to the industries engaged in the production of various goods and services useful for the society. This leads to capital formation and development of national assets. The savings mobilised are channelised into appropriate avenues of investment.

3. Wider Avenues of investment

Stock exchanges provide a wider avenue for the investment to the people and organisations with investible surplus. Companies from diverse industries like Information Technology, Steel, Chemicals, Fuels and Petroleum, Cement, Fertilizers, etc. offer various kinds of equity and debt securities to the investors. Online trading facility has brought the stock exchange at the doorsteps of investors through computer network. Diverse type of securities is made available in the stock exchanges to suit the varying objectives and notions of different classes of investor. Necessary information from stock exchanges available from different sources guides the investors in the effective management of their investment portfolios.

4. Liquidity of investment

Stock exchanges provide liquidity of investment to the investors. Investors can sell out any of their investments in securities at any time during trading days and trading hours on stock exchanges. Thus, stock exchanges provide liquidity of investment. The online trading and online settlement of demat securities facilitates the investors to sellout their investments and realise the proceeds within a day or two. Even investors can switch over their investment from one security to another according to the changing scenario of capital market.

5. Investment priorities

Stock exchanges facilitate the investors to decide his investment priorities by providing him the basket of different kinds of securities of different industries and companies. He can sell stock of one company and buy a stock of another company through stock exchange whenever he wants. He can manage his investment portfolio to maximise his wealth.

6. Investment safety

Stock exchanges through their by-laws, Securities and Exchange Board of India (SEBI) guidelines, transparent procedures try to provide safety to the investment in industrial securities. Government has established the National Stock Exchange (NSE) and Over The Counter Exchange of India (OTCEI) for investors' safety. Exchange authorities try to curb speculative practices and minimise the risk for common investor to preserve his confidence.

7. Wide Marketability to Securities

Online price quoting system and online buying and selling facility have changed the nature and working of stock exchanges. Formerly, the dealings on stock exchanges were restricted to its head quarters. The investors across the country were absolutely in dark about the price fluctuations on stock exchanges due to the lack of information. But today due to Internet, on line quoting facility

is available at the computers of investors. As a result, they can keep track of price fluctuations taking place on stock exchange every second during the working hours. Certain T.V. Channels like CNBC are fully devoted to stock market information and corporate news. Even other channels display the on line quoting of stocks. Thus, modern stock exchanges backed up by internet and information technology provide wide marketability to securities of the industries. Demat facility has revolutionized the procedure of transfer of securities and facilitated marketing.

8. Financial resources for public and private sectors

Stock Exchanges make available the financial resources available to the industries in public and private sector through various kinds of securities. Due to the assurance of liquidity, marketing support, investment safety assured through stock exchanges, the public issues of securities by these industries receive strong public response (resulting in over subscription of issue).

9. Funds for Development Purpose

Stock exchanges enable the government to mobilize the funds for public utilities and public undertakings which take up the developmental activities like power projects, shipping, railways, telecommunication, dams & roads constructions, etc. Stock exchanges provide liquidity, marketability, price continuity and constant evaluation of government securities.

10. Indicator of Industrial Development

Stock exchanges are the symbolic indicators of industrial development of a nation. Productivity, efficiency, economic-status, prospects of each industry and every unit in an industry is reflected through the price fluctuation of industrial securities on stock exchanges. Stock exchange Sensex and price fluctuations of securities of various companies tell the entire story of changes in industrial sector.

11. Barometer of National Economy

Stock exchange is taken as a Barometer of the economy of a country. Each economy is economically symbolized (indicators) by its most significant stock exchange. New York Stock Exchange, London Stock Exchange, Tokyo Stock Exchange and Bombay Stock Exchange are considered as barometers of U.S.A, United Kingdom, Japan and India respectively. At both national and international level these stock exchanges represent the progress and conditions of their economies.

Conclusion:

Thus, stock exchange serves the nation in several ways through its diversified economic services which include imparting liquidity to investments, providing marketability, enabling evaluation and ensuring price continuity of securities.

It is expected that in the year 2023, the Indian economy would return to normalcy. In the first few months of 2023, certain events like the general elections of various states, the Union Budget, and the US government's new policies will be key driving factors.

This year we can also expect to see the stock market and economy align with each other. Also, there are many IPOs including that of Indian Railway Finance Corporation, Indigo Paints Ltd and, Home First Finance Company India Ltd that will greatly benefit the overall Indian economy, and will also provide capital to the companies which will drive the overall Indian economic growth.

References:

- 1) Yartey, C.A. (2008). The determinants of stock market development in emerging economies: Is South Africa different. Washington, DC: International Monetary Fund
- 2) Tripathy, S., Pradhan, R.P. (2014). Banking sector development and economic growth in India. Global Business Review, 15(4) 767–776.
- 3) Ryrie, W. (1991). Stock markets and their role in economic development. The Stock Exchange Review.
- 4) Paramati, S.R., Gupta, R. (2011). An empirical analysis of stock market performance and economic growth: Evidence from India. International Research Journal of Finance and Economics, 73(1), 133–149.
- 5) Goldsmith, R.W. (1969). Financial structure and development. New Haven, CT: Yale University Press.

DIGITAL INITIATIVES IN HIGHER EDUCATION

Dr. Drakshayani

Assistant Professor & HOD, Department of Economics, CCH Government First Grade College, Golasangi

Abstract

Universities have been forced online during the pandemic. Despite the difficulties this has created, remote learning can now be used to address legacy challenges. The emergency pivot to online teaching triggered by the pandemic is now being reframed as a long-term move towards more digital education, with university leaders examining what to develop further and what to discard.

The Covid-19 pandemic moved university teaching around the world online. While this created many difficulties, digital transformation could help rectify long-standing problems in Indian higher education and ultimately make graduates more employable. It's an opportunity to use this digital technology to transform our processes.

Key Words- Teaching, Higher Education, Problems

Introduction:

Digital technology allows universities to offer a greater variety of courses to more students and to provide them with a level of support that was not always possible with in-class teaching. It also circumvents legacy problems, such as a shortage of teachers and the rigidity of India's local university system, as well as making it easier to shape curricula around what employers want in graduates.

Digital Transformation of Education Ecosystem

Digital transformation was already taking place in the higher education sector before Covid-19 hit, but the pandemic has sped up the process significantly. The developments that would usually "happen in five to seven years have happened in five to seven months". Since countries began locking down in March to halt the spread of the virus, more than 3,700 universities have joined the Coursera for Campus platform.

Online learning has changed not just where students learn, but how. Faculty members need to keep up with students' interests and how they want to be taught. We're now getting into the mode where students are king and can choose their directions, "What they want to study, read, do will be in their hands"

Internationally, teaching is becoming "more student based and less teacher based, and it is up to teachers to keep up with the changing times" Indian universities need to keep up with international standards. This student focus is a departure not only from the traditional model of in-class learning, but also from India's traditionally rigid curriculum structure. With institutions established to focus solely on medicine or engineering, for example, many are unable to offer multidisciplinary learning.

Employers now want graduates to have a variety of skills, and online learning empowers institutions to engage with other universities or third-party providers so they can offer courses that were previously not taught by their own faculty.

Digital technologies can also address systemic challenges. Indian universities struggle with teacher shortages, for example, and online learning allows one high-quality teacher to reach many students, the technology can fill that gap. However, one of the major obstacles facing remote learners in India is internet and bandwidth access, especially in the country's more rural areas.

COVID-19 has changed the way in which teaching takes place. Within the first few months of the pandemic restrictions, all the educational institutions including the students were closed and gradually, the offline classes before the pandemic shifted to online classes when it was predicted that the pandemic will last for quite some time. The online shift proved to be quite profitable for the edtech industry which saw funding of INR 30,0000 crore in the sector in less than a year. Big brand names like Byju and Unacademy that not only prepare the students for school exams but also Government Jobs saw huge popularity amongst the students.

Unicorn Status of EdtechStartups

2021 has proved to be a fruitful year for the Indian startups where many of the startups earned the status of a unicorn. Three edtechstartups have also managed to earn unicorn status by getting a valuation of one billion dollars. The three startups which have now become unicorns are Unacademy, UpGrad and Eruditus. Byju, which has previously become a unicorn, became big pretty quickly. During its last valuation, the company was valued at 1.2 lakh crore and currently, this year, the company is expecting a turnover of 10,000 crores and surprisingly, the company is no older than ten years. Byju is not only expanding itself but is also trying to create a monopoly by sharp acquisitions of its rivals like Toppr and Aakash, which is a big brand in the coaching business.

How Good Are These Startups?

Even though the edtechstartups are looking pretty rosy with the names of toppers in the list of Sarkari Result, the actuality might not match what is presented. For instance, discussions on social media platforms and online media have pointed out that most of these startups are engaging themselves in unethical practices like duping innocent parents. In addition to that, they are further practising a toxic marketing culture which has resulted in such aggressive growth. Seeing the growth, many startups are entering this sector only to crash and burn as told by experts. The success of the edtechstartup in India is highly dependent on how the growth areas are capitalised.

The highly positive growth numbers and valuations indicate the possibilities that exist in the Indian market and further, the rise of aspirations in the small towns of the country. The growth of Indian edtech companies is not limited to the borders of the nation but has expanded abroad too. For instance, Epic, the American digital reading platform was recently acquired by Byju's for 500 million dollars. On the other hand, iD Tech, a Silicon Valley startup was acquired by Eruditus for 200 million dollars.

What Are These EdTechStartups Focusing On?

The EdTechstartups are focusing on multiple areas within the education system. For instance, it not only focuses on the school curriculum but also on entrance exams of higher education and government jobs. Online learning is seeing growth also because of the National Education Policy of the government which promotes online education. The digital education sector has become so lucrative that even school managements which are considered conventional players have also entered the game. Even though everything is done in the name of providing better learning opportunities and accessibility for the student, is it really the case? Undoubtedly, technology can optimize the learning of the students but it needs to be used properly. One needs to avoid false promises to both students and the parents to stop disappointing them. Proper data should be provided that indicates how many students were enrolled in a particular online course and how many of them actually managed to qualify for the exam to present the customers with a clear picture to indicate what they can expect from these startups.

DIGITAL INITIATIVES IN HIGHER EDUCATION

The 'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM) is India's own MOOCs platform offering free online courses on almost all the disciplines. A programme initiated by Government of India, designed to achieve the three cardinal principles of Education Policy viz., access, equity and quality has the objective to ensure access to the best teaching learning resources to all, including the most disadvantaged. SWAYAM seeks to bridge the digital divide for learners who have hitherto remained untouched by the digital revolution and have not been able to join the mainstream of the knowledge economy. This is done through an indigenously developed IT/ Cloud platform that facilitates hosting of all the courses, taught in classrooms from 9th standard till Post-Graduation to be accessed by Anyone, Anywhere, Anytime. All the courses are interactive, prepared by more than 1000 reputed teachers in the country and are available free of cost.

The courses hosted on SWAYAM are in four quadrants - (i) video lecture, (ii) specially prepared reading material that can be downloaded/printed (iii) self-assessment tests through tests and quizzes and (iv) online discussion forum for clearing the doubts. The learning experience has been enriched by using audio-video and multimedia and state of the art pedagogy/ technology. Nine National Coordinators are involved in production and running of courses. University Grants Commission (UGC) for Post-Graduation Non-Technical Education, Consortium for Educational Communication (CEC) for Under-Graduate Non-Technical Education, National Project for Technology Enabled Learning (NPTEL) for Engineering, National Council of Educational Research and Training (NCERT) for school education, National Institute of Open Schooling (NIOS) for out of School Education, Indira Gandhi National Open University (IGNOU) for Diploma & Certificates courses through distance learning, National Institute of Technical Teachers Training and Research (NITTTR) for teachers training, Indian Institute of Management (IIM) Bangalore for Management Studies and All India Council of Technical Education (AICTE) for Annual Refresher Programme in Teaching (ARPIT) courses and courses from foreign universities.

SWAYAM was formally launched on 09.07.2017 by the Hon'ble President of India. Till date, about 2200 Courses have been offered through SWAYAM in which about 500 courses are on offer for January 2019 semester. More than 50 Lakhs students have registered on SWAYAM platform and there are more than 1 crore enrolments in various courses. The framework for transfer of credits (upto a maximum of 20%) has been put in place by AICTE and UGC by bringing out necessary regulations. With this, the students studying in any Institution can transfer the credits earned through the SWAYAM Courses into their academic records. So far, about 122 Institutions/Universities have recognized the SWAYAM Courses for credit transfer and many others are in the process of doing the same. Under a new initiative Annual Refresher Programme in Teaching (ARPIT), the Faculty Development Programme (FDP) of higher education faculty is also being offered through MOOCs under SWAYAM platform, for training maximum number of faculty and also to expose the teachers to technology enabled learning. Fifteen lakh untrained school teachers are also getting trained under D.El.Ed. programme of NIOS delivered through SWAYAM.

The Online Courses delivered on SWAYAM, are expected to reduce the digital divide by providing access to best content to all. By integrating SWAYAM MOOCs with conventional education, the learning outcomes of students are expected to improve in the coming days and can prove to be a game changer in the education sector.

Conclusion:

Currently, the Indian education system is seeing a digital transformation that has been accelerated not only due to technology but also the pandemic. It is believed that the digital transformation of the education ecosystem is much needed for the learners to solve their problems and further increase the accessibility, which will not only improve the skills of the young children but will also help the economy of the country.

REFERENCES:

1. Kaur, N. (2019). Higher education: Challenges, trends and issues in digitalization. Higher education.
2. Srivastava, P. (2019). The Impact of Digital Technology on Secondary Education. Journal of HR, Organizational Behaviour & Entrepreneurship Development, 2(3), 23-27.
3. N. V. Dneprovskaya, T. A. Bayaskalanova, V. L. Ruposov and I. V. Shevtsova, "Study of Digitization of Russian Higher Education as Basis for Smart Education, " 2018 IEEE International Conference "Quality Management, Transport and Information Security, Information Technologies" (IT&QM&IS), St. Petersburg, 2018, pp. 607-611.
4. Kaur, R., & Singla, S. K. (2019). PERFORMANCE MEASUREMENT OF HIGHER EDUCATIONAL INSTITUTIONS: AN EMPIRICAL STUDY USING STUDENT'S PERCEPTION. Journal of Management (JOM, 6 (2), 50–57. Retrieved from <http://www.iaeme.com/JOM/index.asp>

PREFERENCE PATTERN OF INVESTORS IN STOCK MARKET- A CASE STUDY OF INVESTORS IN NORTH KARNATAKA REGION

Dr. Amit Mirji

Assistant Professor & HOD, Department of Management, Government First Grade College, Sindagi-586128

Abstract-

Preference pattern of male and female respondents and respondents with different socio-economic characteristics has been influenced by variations in their investment behaviours.

Key Words- Investors, Stock market, Investment

Introduction;

The factors influencing their investment preference are the result of the behavioural biases found among the investors in general. The present study is an attempt to identify the preference of investors in stock market in the study areas of North Karnataka. The three options of preferences viz large cap, mid cap and 'small cap' have been studied covering a sample of 600 respondent investors in the study area.

Analysis of the Responses of Investors

The study covered selected district head quarters in North Karnataka region. The total number of 600 respondents' investors comprising of 482 male and 118 female have been covered by the study. The responses have been obtained through a structured questionnaire administered to the respondents. The responses are analysed relating to the investment preferences of male and female investors and investors with different socio and economic characteristics viz Age, Educational studies, Occupational status, Annual Income and Years of experience in stock market trading. The preference pattern of male and female respondent investors in the stock market avenues indicates wide and substantial differences. Maximum of 267 male investors (55.39%) preferred "Large Cap" for their investment followed by 213 male respondent investors (44.19) indicated preference for "Mid Cap" while a very small number of 2 male respondent investors (0.41%) were interested in investing their money in "Small Cap".

All the 118 female investors (100%) indicated their preference for "Small Cap" for investment. The preference pattern indicates the wide difference in the perceptions of investors regarding the risks and their financial limitations of the male and female investors. Male investors are found to be more aggressive and risk assuming whereas female investors appear to be more conservative and risk aversion type in their investment activities.

Majority of 189 respondent investors (47%) preferred 'large cap' followed by 13 investors (32.75%) preferring 'Mid Cap' and 80 respondents (20%) preferring "Small Cap" belonging to the age group of 31-40 Years. Majority of 74 investors in the age group of 41-50 years preferred "Mid Cap" followed by 50 investor's preferring 'Large Cap' and 17 investors preferring "Small Cap". In the younger age group of less than 30 years majority of 19 investors preferred "Small Cap" followed by 18 investors preferring 'Large Cap' and only 4 investors preferring preferred youth full investors have shown greater preference for large cap and Midcap. Similar is the trend of preference for investment in case of investors belonging to higher age group of 41-50 years. In the younger age group of 30 years or less smaller number of 19 investors preferred 'Small Cap', 18 investors'

preferred 'large cap' and 4 investors preferred 'Mid Cap'. Similarly in the advanced age group 10 investors preferred 'Large Cap' and 4 investors each preferred 'Mid Cap' and "Small Cap". It is evident that there is a greater preference for 'Large' and 'Mid' cap among youthful and middle aged number of 400 and 141 respondent investors in these two age groups indicated their preference for investment.

Among the investors with Graduate and Post-Graduate education there is greater preference for investment in 'Large' and 'Medium' Cap. A smaller number of investors with undergraduate level of education and those with doctorate degree preferred "Large" and "Medium" Cap for investment. The responses indicate that preference for investment in 'Large' and "Mid" cap is more pronounced among investors with higher education

A similar trend of greater preference for 'Large' and 'Mid' caps is found among majority of investors belonging to Business and employment occupations. Preferences for 'Large' 'Medium' and 'Small caps' for investment are expressed by a small number of respondent investors belonging to agriculture, home making and professional occupations. This trend indicates that businessmen and employees. Preferred large and medium cap due to their regular income and more liquidity compared to investors belonging to agriculture, home making and professionals.

The responses of majority of investors indicate a preference for 'large' and 'mid cap' for investment who had their annual income of Rs \leq 5, 00,000 followed by those with annual income of Rs = 5, 00,001 – 10, 00,000 and those with annual income of Rs \geq 10, 00,001. A relatively lower number of respondents preferred investment in 'small cap'.

Preference for 'Large' and 'Mid' cap for investment is found among majority of respondent investors with 6-10 years and 11 + years of experience of stock markets There is a lesser preference for 'mid' cap among investors with 1-5 years of experience of stock market and lesser preference for investment in 'small' cap among the few investors with 1- 5 years and 11+years of experience of stock market. The different groups of investors belonging to the three duration of experience do not reveal any uniform pattern of preference for investment in the 'Large', 'Mid' and 'Small' caps.

Preference of Investors for Investment in Large, Mid and Small caps.

Characteristics	Large cap	%	Mid cap	%	Small cap	%	Total
Sex							
Male	267	55.39	213	44.19	2	0.41	482
Female	0	0.00	0	0.00	118	100.00	118
Age groups							
\leq 30yrs	18	43.90	4	9.76	19	46.34	41
31-40yrs	189	47.25	131	32.75	80	20.00	400
41-50yrs	50	35.46	74	52.48	17	12.06	141
\geq 51yrs	10	55.56	4	22.22	4	22.22	18
Educations							
Undergraduate	22	47.83	24	52.17	0	0.00	46
Graduate	124	49.21	102	40.48	26	10.32	252
Post graduate	117	39.80	85	28.91	92	31.29	294
Doctorate	4	50.00	2	25.00	2	25.00	8

Occupations							
Agriculture	6	50.00	4	33.33	2	16.67	12
Business	112	47.86	110	47.01	12	5.13	234
Employee	133	42.90	95	30.65	82	26.45	310
Home worker	0	0.00	0	0.00	12	100.00	12
Professional	16	50.00	4	12.50	12	37.50	32
Annual income							
<=500000	44	40.74	31	28.70	33	30.56	108
500001-1000000	195	45.88	157	36.94	73	17.18	425
>=1000001	28	41.79	25	37.31	14	20.90	67
Yrs on stock market							
1-5yrs	22	42.31	6	11.54	24	46.15	52
6-10yrs	187	45.06	148	35.66	80	19.28	415
11+yrs	58	43.61	59	44.36	16	12.03	133
Total	267	44.50	213	35.50	120	20.00	600

Table: Comparison of different characteristics with by chi-square test

Characteristics	Chi-square	p-value
Sex	587.5520	0.0001*
Age groups	43.3380	0.0001*
Educations	51.9470	0.0001*
Occupations	101.9400	0.0001*
Annual income	10.0900	0.0390*
Yrs on stock market	33.5810	0.0001*

*p<0.05

Statistical Significance

1. The association between sex and type of Cap is found to be statistically significant (Chi-square=587.55,p=0.0001) at 5% level of significance.
2. A significant association between age groups and types of Cap is found to be statistically significant (Chi-square=43.33,p=0.0001)at 5% level of significance.
3. The difference between education and types of Cap is found to be statistically significant (Chi-square=51.94,p=0.0001)at 5% level of significance.
4. The association between annual income and type of Cap is found to be statistically significant (Chi-square=101.94,p=0.0001) at 5% level of significance.
5. A significant association between annually income and type of Cap is found to be statistically significant (Chi-square=10.09,p=0.0390) at 5% level of significance.
6. Lastly, a significant association was observed between years on stock market and type of Cap is found to be statistically significant (Chi-square=33.58,p=0.0390) at 5% level of significance.

Conclusions:

The study has revealed that preference for large and mid cap for investment is more pounced among majority male investors while all the female respondent investors have preferred to invest in

'small cap'. This indicates that male investors of stock market are aggressive and risk assuming whereas female investors appear to be more conservative and risk aversion type they have not preferred investment in 'large' and 'mid cap' but preferred small cap for investment. There is a general trend of preference for investment in large and mid cap by majority of respondent investors with different profile characteristics of age, education, occupation, income and experience in stock trading in the study area.

References:

1. Chandra Abhijeet (2008)-Decision Making in the stock market-Incorporating psychology with Finance –Department of commerce and Business studies-New Delhi.
2. Chira Inga, Adams Michael and Thornton Barry (2008)- Behavioural Bias within. The Decision Making process –Journal of Business and Economic Research 6(8); 11-20.
3. Mehran Nik, Muham mad Nik, Ismail NurazLeena (2008)- Investment Decision Behaviour- Faculty of Business Management – Mara University of Technology Malaysia.
4. Hoffman, ArivdO,I, ShefrinHersh and PnningsJoost MF (2010)-Behavioural portfolio Analysis of Individual Investors- working paper Maastricht University and Junta Clara University .
5. SubrahmanyamAvanidhar (2007)- Behavioural Finance :A Review and Synthesis –European Financial Management 14(1):12-29.
6. Subash R(2012)-Role of Behavioural Finance in Portfolio Investment Decisions: Evidence from India-Master Thesis, Faculty of social sciences, charle University Prague,2012.
7. Pompian,M.(2011)-Behavioural Finance and wealth Management: How to Build optimal portfolios. That Account for Investor Bases, 2nd Edition Wiley Finance publication, New Jersey 2011.
8. Statman .M. (1999)-Behavioural Finance : past Battles and Future Engaments ,Finance Analysis Journal vol 55 no 6 ,
9. Statman .M. (2008)-what is Behavioural Finance Hand book of Finance –vol, II, John wily and sons Inc, New Jersey 2008.
10. Shefrin H (2008)-Beyand Greed and Fear :Understanding Behavioural Finance and the psychology of investing –New York.
11. Chandra .A.(2008)-Decision Making in Stock Market –Incorporating Psychology with Finance : Department of commerce and Business Studies.
12. Chen et al (2007) trading performance disposition Effect over confidence Representativeness Bias and experience of emerging Market Investors SSRN working paper 2007

E-GOVERNANCE IN KARNATAKA

Neelamma Hattalli

Assistant Professor & HOD, Department of Political Science, Government First Grade College,
Sindagi-586128.

ABSTARCT-

Electronic governance or e-governance is the application of information and communication technology (ICT) for delivering government services, exchange of information communication transactions, integration of various stand-alone systems and services between government-to-customer (G2C), government-to-business (G2B), government-to-government (G2G) as well as back office processes and interactions within the entire government framework.

KEYWORDS- E-Governance, Services, Government

Introduction:

Through e-governance, government services are made available to citizens in a convenient, efficient, and transparent manner. The three main target groups that can be distinguished in governance concepts are government, citizens, and businesses/interest groups.

The governance of ICTs typically requires a substantial increase in regulation and policy-making capabilities, as well as additional expertise and opinion-shaping processes among various social stakeholders. The perspective of e-governance is "the use of the technologies that both help to govern and have to be governed".

The Government of Karnataka (GoK) was a pioneer in leveraging information and communication technology (ICT) for better governance and has been at the forefront of implementation of electronic-Governance (e-Governance) initiatives in the country.

In terms of vision, e-Governance Department has focused on the goal of creating a single window delivery mechanism for Government Services to the Citizens of the state.

This is a unique feature, as no other state had a separate Department for e-Governance. Creation of this Department as part of Administrative Reforms stems from the strong conviction of the State that e-Governance is a tool to bring about administrative reforms.

Some of the Departments where Process Reengineering has been done include the following:

- i. Revenue Department: Issue of various certificates (38 different certificates) such as Caste, income, living, agriculture, etc., through Nemmadi RDS application
- ii. Revenue Department: Societal Security Pensions (5 Services)
- iii. E-Procurement: Completed Process Reengineering of procurement process implemented in Departments and agencies
- iv. HRMS: Completed Process Reengineering of Employee Paybill generation – implemented across all the Departments.
- v. Treasury Department: Khajane – Financial Management of the Government
- vi. Survey and Settlement Department: Mojini – preparation and issue of the maps in respect of individual parcels.
- vii. Registration Department: Electronic registration of the property documents
- viii. Transport Department: Issue of Driving Licenses and Registration Certificates
- ix. Commercial Tax Department: e-Filing of returns and electronic payments of Tax
- x. Food and Civil Supplies: Issue of Ration cards Initiatives that were listed to go live included:
 - Labour department services – with GPR

- Agricultural Department services
- Right to Information application and appeal Integrated Decision Support System for Monitoring Developmental Programmes of Karnataka
- Suvarna Arogya Suraksha Yojana – Cashless insurance for the BPL families for 42 identified diseases Creation of State Portal and Service Delivery Gateway Karnataka was the only state (till 2012) in India, where GPR had been carried out to the extent outlined above. It is the only state where more than 50 G2C services are being provided through a reengineered process.

This has been done by e-Governance Department

- **Simple** — implies simplification of rules and regulations of the government and avoiding complex processes with the application of ICTs and therefore, providing a user-friendly government.
- **Moral** — meaning the emergence of a new system in the administrative and political machinery with technology interventions to improve the efficiency of various government agencies.
- **Accountable** — develop effective information management systems and other performance measurement mechanisms to ensure the accountability of public service functionaries.
- **Responsive** — Speed up processes by streamlining them, hence making the system more responsive.
- **Transparent** — providing information in the public domain like websites or various portals hence making functions and processes of the government transparent.

Interactions in e-Governance

There are 4 kinds of interactions in e-governance, namely:

1. G2C (Government to Citizens) — Interaction between the government and the citizens.
 1. This enables citizens to benefit from the efficient delivery of a large range of public services.
 2. Expands the accessibility and availability of government services and also improves the quality of services
 3. The primary aim is to make the government citizen-friendly.
 2. G2B (Government to Business):
 1. It enables the business community to interact with the government by using e-governance tools.
 2. The objective is to cut red-tapism which will save time and reduce operational costs. This will also create a more transparent business environment when dealing with the government.
 3. The G2B initiatives help in services such as licensing, procurement, permits and revenue collection.
 3. G2G (Government to Government)
 1. Enables seamless interaction between various government entities.
 2. This kind of interaction can be between various departments and agencies within government or between two governments like the union and state governments or between state governments.
- G2E (Government to Employees)
3. This kind of interaction is between the government and its employees.

4. ICT tools help in making these interactions fast and efficient and thus increases the satisfaction levels of employees.

Advantages of e-Governance

- Improves delivery and efficiency of government services
- Improved government interactions with business and industry
- Citizen empowerment through access to information
- More efficient government management
- Less corruption in the administration
- Increased transparency in administration
- Greater convenience to citizens and businesses
- Cost reductions and revenue growth
- Increased legitimacy of government
- Flattens organisational structure (less hierarchic)
- Reduces paperwork and red-tapism in the administrative process which results in better planning and coordination between different levels of government
- Improved relations between the public authorities and civil society
- Re-structuring of administrative processes

Steps taken to promote e-governance in India are as follows:

- A National Task Force on Information Technology and Software Development was set-up in 1998.
- The Ministry of Information Technology was created at the Centre in 1999.
- A 12-point agenda was listed for e-Governance for implementation in all the central ministries and departments.
- The Information Technology Act (2000) was enacted. This Act was amended in 2008.
- The first National Conference of States' IT Ministers was organised in the year 2000, for arriving at a Common Action Plan to promote IT in India.
- Government set-up NISG (National Institute for Smart Government).
- The state governments launched e-Governance projects like e-Seva (Andhra Pradesh), Bhoomi (Karnataka), and so on.
- The National e-Governance Plan (NeGP) was launched. It consists of 31 Mission Mode Projects (MMPs) and 8 support components.
- The National Policy on Information Technology (NPIT) was adopted in 2012.
- The National e-Governance Plan (NeGP), provides a holistic view of e-Governance initiatives across the country.
- Around this idea, a massive countrywide infrastructure reaching down to the remotest of villages is evolving, and large-scale digitization of records is taking place to enable easy, reliable access to the internet.
- The Government has proposed to implement "e-Kranti: National e-Governance Plan (NeGP) 2.0" under the Digital India programme.

Organisational Framework:

The importance given to the e-Governance can be ascertained by the fact that a separate Department of DPAR (e-Governance) was created by Government in 23, to plan and leverage the ICT for the benefit of the common man. This is a unique feature, as no other state had a separate Department for e-Governance. Creation of this Department as part of Administrative Reforms stems

from the strong conviction of the State that e-Governance is a tool to bring about administrative reforms. Department of e-Governance plays the following roles:

- a. Creation of Policy framework, setting the vision and guidelines for e-Governance projects.
- b. Creation of Administrative framework for approval of e-Governance Projects of all the Departments.
- c. Creation and maintenance of Core e-infrastructure that can be used by Departments for planning and implementing e-Governance initiatives.
- d. Development and promotion of common standards in designing of the e-Governance projects. The Department has created two unique institutions to give thrust to planning and implementing e-Governance infrastructure that can be used by all the Government Departments for planning and implementing e-Governance initiatives.

These are: Centre for e-Governance: A Society created in 2000 with the mandate of establishing and maintaining the core e-structure such as Networks, Data Centre, core applications and capacity building activities.

Directorate of Electronic Delivery of Citizen Services (EDCS):

A Government Department mandated with the operations of common citizen service delivery centres such as Bangalore One & Karnataka One. This institutional structure is unique to Karnataka. Ecosystem for **Approval and monitoring of e-Governance Projects**: Government of Karnataka has put in place a complete ecosystem for approval and monitoring of the e-Governance Projects in Karnataka.

This includes: Oversight mechanism common to all the Departments:

- Empowered Committee under the Chairmanship of Chief Secretary to Government, with Principal Secretary (e-Governance) as the Member Secretary: For scrutiny and approval of all the e-Governance Projects in Karnataka.
 - Annual Action Plan Approval Committee, under the Chairmanship of Principal Secretary (eGovernance) to review and approve annual action plan concerning e-Governance in all the Departments.
 - Core Committee on e-Governance, under the Chairmanship of Prof. S. Sadagopan and comprising of experts from academia, industry and Government to review the eGovernance status of departments and suggest roadmap. Committees specific to each Department
 - Project Implementation and Approval Committee under the Chairmanship of respective Secretary
 - Technical Advisory Panel with external experts for technical scrutiny of eGovernance Projects of the respective Departments
- Core e-Infrastructure: Establishment and maintenance of the core infrastructure to enable Departments to plan and implement e-Governance initiatives. e-Governance Department through the Centre for eGovernance provides the services of the core infrastructure to all the Departments.

These include: MobileOne, KSWAN, KSDC, KSECLAN, Mail Services and SSDG [data year – 2016] STRATEGIES Internal Process Engineering Government Process Reengineering is one of the critical elements that the e-Governance Department has focused on.

The Department has adopted the following approach to enable this: I. Create a common core e-infrastructure platform, such as KSWAN, SDC, etc. to enable bring about GPR. This includes, a. Development of application, eg. HRMS, e-Proc, etc. b. Creation of backend infrastructure for workflow delivery, eg. Govt. Business Centres in Taluks under KSWAN c. Hosting of centralized

application, database, etc. eg. SDC, KSDC d. Creation of frontends like Bangalore One and Karnataka One e. Provision of gap-filling IT infrastructure such as computers, printers, scanners, connectivity, etc., to enable workflow automation.

For eg. Provision of computers to DDOs for using HRMS, computers to offices for eProcurement. II. Working with and facilitating GPR in major departments having high citizen interface, to enable them to deliver citizen services. This ensures maximization of impact of process reengineering. III. Develop and implement core initiatives that bring fundamental changes in working of all Government Departments, eg. HRMS and eProcurement. These in turn create capacity and experience amongst the Government Departments to take up further GPR in respect of their other core services.

Create legal framework for delivery of services electronically: Rules have been formulated as early in 2007 to enable the Government Departments to electronically deliver the services. Rules are called the 'Karnataka Information Technology (Issue of Digital Extracts and Certificates for e-Governance Projects) Rules, 2007.

Issue of Digital signature certificates: DSCs are issued to the concerned officials of the Government to ensure digital signing of the documents and thus ensure security and accountability. The above strategy has been successfully implemented. Some of the Departments where Process **Reengineering has been done include the following:**

- i. Revenue Department: Issue of various certificates (38 different certificates) such as Caste, income, living, agriculture, etc., through Nemmadi RDS application
- ii. Revenue Department: Societal Security Pensions (5 Services)
 - E-Procurement: Completed Process Reengineering of procurement process implemented in Departments and agencies
 - HRMS: Completed Process Reengineering of Employee Paybill generation – implemented across all the Departments.
 - Treasury Department: Khajane – Financial Management of the Government
 - Survey and Settlement Department: Mojini – preparation and issue of the maps in respect of individual parcels.
 - Registration Department: Electronic registration of the property documents
 - Transport Department: Issue of Driving Licenses and Registration Certificates
- iii Commercial Tax Department: e-Filing of returns and electronic payments of Tax x. Food and Civil Supplies: Issue of Ration cards Initiatives that were listed to go live included:
 - Labour department services – with GPR
 - Agricultural Department services o Right to Information application and appeal of Integrated Decision Support System for Monitoring Developmental Programmes of Karnataka
 - Suvarna Arogya Suraksha Yojana – Cashless insurance for the BPL families for 42 identified diseases
 - Creation of State Portal and Service Delivery Gateway Karnataka was the only state (till 2012) in India, where GPR had been carried out to the extent outlined above. It is the only state where more than 50 G2C services are being provided through a reengineered process. This has been done by e-Governance Department.

Investment Model: Designing of an appropriate business model for e-Governance Projects is extremely critical for sustainability, scalability, and replicability of initiatives. Investment or Business Model for e Governance Projects varies with the nature of projects. Hence depending on the focus of the project, revenue flows (if any), implementational complexity and financial position of the Government, the business model is decided. e-Governance has broadly two business models: Transaction based Revenue Sharing Model: This is implemented in the projects where there is a steady stream of revenues and where incentive has to be created to maximize the transactions by the Private Partner. This ensures alignment of business interests of the private partner with the service interest of the Government. Examples of such business model are: B1, eProc, etc.

Capex and Opex on a QGR Model: This model is implemented where there is heavy investment in the beginning itself and involves O and M, such as core e-infrastructure projects such as networks, data centre. In such projects, Capex is converted into QGR and paid over a period of time. This ensures continued stake for the Partner to maintain the level of services as per the requirement throughout the project period. Examples of such business models are KSWAN, SDC, SECLAN, etc. Business interests are also secured through proper exit management. Depending on the nature of projects, business model is decided.

Internal Capacity Building: Building the capacity of the Government Departments to conceptualise, plan and implement eGovernance initiatives, e-Governance Department has adopted the following approach to ensure capacity building of the Departments by: Organising and facilitating capacity building activities such as workshops, seminars, etc., to create awareness about use of ICT for governance.

Designation of Chief Information Officers in each Department to create a focal point for management and implementation of e-Governance initiatives.

Training Programmes – specific to projects as well as general and basic skill building programmes both at the central level and in the field.

E-Governance Consultancy Support, through Centre for e-Governance: Under this, assistance is extended to the Departments for requirement assessment and preparing e-Governance Project Documents.

Consultants are provided the Departments under the NeGP funded Capacity Building Schemes, for the following activities:

- a. Process Study (as is and to be)
- b. Gap Analysis (Both technical and process)
- c. Functional requirement Specification, preparation
- d. DPR (Detailed Project Report)
- e. RFP preparation, and
- f. Bid Process Management Consultancy support has been provided to many departments to plan and implement initiatives. This enabled launch of major initiatives such as Khajane II, Financial Inclusion Programme, UID Enrolment (ongoing), Registration Services, Urban Property Record Project, etc. Innovations Building blocks for realizing the above vision is

Citizen Centric Reforms: Administrative Reforms

Creation of Core infrastructure to enable Government process reengineering The Department has conceptualized and implemented several e-Governance initiatives that have set the agenda for e-Governance at the national level. Many initiatives of the Government of Karnataka have been unique in the country and have set the agenda for national initiatives by Government of India. Karnataka is

rated as the leader in e-Readiness amongst all the states by GoI (NCAER Study, March, 2010). Impact of the initiatives of the Department of e-Governance Initiatives that have been launched by the e-Governance Department have led to a profound change in the landscape of Governance of Karnataka.

Conclusion

Some of the key impacts include:

- Increasing transparency in administration
 - Improved accountability in administration as well as service delivery
 - Better delivery of services to the citizens, leading to o Reduction in transaction costs
 - Reduction in drudgery in accessing citizen services o Convenience of accessing citizen services under one roof
 - Significant savings to the Government due to improved competition in the eProcurement process
- High e-readiness of the State to implement e-Governance initiatives
- Replication of the efforts elsewhere.

References:

1. Kironmoy Raha. "Bengali Theatre and Folk Forms" Sangeet Natak Quarterly Journal July-December 1985. Print. Propp, Vladimir. Theory and History of Folklore. trans.
2. Satpathy, Binod Bihari. http://ddceutkal.ac.in/Syllabus/MA_history/paper-8.pdf. Web. 12 April 2016. Sharma Madhav.
3. The History of Indian Theatre. Web. 12 April 2016. Taylor, Archer. "Folklore and the Student of Literature." The Pacific Spectator.
4. Vol.2. 1948. Print. Vatsayana, Kapila. Traditions of Folk Dance. London: Faber & Faber, 1967. Print.
5. India Country Study Guide, Vol. 1, Strategic Information and Developments, International Business Publications, USA, Washington, DC, USA-India. 2012. Print. Islam, Mazhrul. Folklore: The Pulse of the People of India, New Delhi: Concept, 1985. Print
6. Ariadana Martin and Richard P. Martin. Minneapolis: University of Minnesota Press. 1984. Print. Ranade, G. H. Hindustani Music. Delhi: S. Lal & Co. 1989. Print.

COMPARATIVE STUDY OF OLD TAX REGIME VS NEW OPTIONAL TAX REGIME AND ITS IMPACT ON INDIVIDUAL TAX PAYER – A SPECIAL REFERENCE TO MUMBAI REGION

Manisha Gupta

¹Assistant Professor, Department of Commerce, S.I.W.S. College, Mumbai, India

Baljeet Saw

²Assistant Professor, Department of Accountancy, S.I.W.S. College, Mumbai, India

Abstract

This paper centered on comparative study of old tax regime vs new optional tax regime and its impact on individual tax payer – a special reference to Mumbai region. A new tax system was announced in the budget for 2020, and starting with the 2020–21 Fiscal Year, individual taxpayers will be able to choose between the new system and the one that is now in place to pay taxes. This essay intends to examine individual taxpayer preferences for the two regimes and assess benefit analyses based on a comparison of the two frameworks. Secondary data from a wide range of literature and journal papers have been used, together with primary data obtained through the convenience sampling questionnaire approach. The awareness and comprehension of taxpayers about the suggested new tax system is also highlighted in this article. After that, this essay explores the difficulties and possibilities that taxpayers may have when making selections about which option to choose.

keywords: *Old Tax Regime, New Tax Regime, Budget 2020.*

Introduction

Tax means a money/fee charged by the government on products/services, income or activity. Taxes are imposed because they are the primary source of funding for the government. Such revenue so raised for meeting the expenses of government like defence, provision of education, healthcare, infrastructure like roads, dams, etc. Taxes are classified into two categories: Direct Tax and Indirect Tax. Direct tax means a tax which is directly paid by an assessee to the government such as income tax, whereas indirect tax is levied on the price of goods and services like excise duty, custom duty, entertainment tax etc. The taxes in ancient Bharat were found in “Arthashastra” of Kautilya’s as a symbol. The modern legal system in Bharat came in to existence within the year 1860 by James Wilson. Thereafter, many amendments were created within the taxation rules by British Government within the year 1886, 1914, 1922 and 1939 for economical administration of the taxation Rules. Income Tax is the main source for the government of each country, because it provides the additional finance for national economic development, defence requirements and for many other purposes. The Central Government has right to collect personal income tax on the revenue of the person in the India. Income tax is the one of the direct taxes which is administered by the Central Government. For the smooth administration and regulation of the Income Tax, Central Board of Direct Taxes (CBDT) is established by Indian Government. For the recovery or collection or administration of income tax mainly important matters are; (1) Income Tax Act, 1961 (2) Annual Finance Act (3) Income Tax Rules, 1962 (4) High-court and Supreme-court judgments.

In general, every individual wants two main things from their government with regard to tax policy of the country. First thing is that the tax structure should be simple and easy to understand to a common man and second the most important is that tax percent should be minimum, so that their income tax liability to come down. In the financial year 2020 too some of the taxpayers waiting with same expectations before budget 2020 announcement that either the income tax slabs to be widened or the tax rates on existing slabs will be reduced, while some others were hoping the exemptions and deductions limits would be increased from the existing limits under various category of deduction under chapter VI - A section 80C to 80U specially. When on 1st February 2020 the Budget 2020 was proposed, it has indeed help taxpayers in one of the areas that it has widened the income tax slabs with reduced tax rate on such widened income tax slabs.

Old/ Existing Tax Regime: Structure

Over the years, the government through the addition of clauses to be income tax act has given Indian tax payers over 70 exemptions and deduction options through which they can bring down their taxable income and hence pay less tax. While exemptions are part of our salary that we don't pay taxes such as House Rent Allowances (HRA), Leave Travel Allowance (LTA), deductions involve investing, savings or spending on specific items. Also, by claiming deductions under 80C, tax payers can bring down their taxable income by Rs. 1,50,000. Apart from this, there are several other sections such as 80CCC, 80D, 80DDB, 80TTA, 80U, etc. that helps a tax payer to reduce their tax liability.

New Optional Tax Regime: Structure

The new tax regime is different from the existing tax regime in two aspects: 1) In the new optional tax regime the tax slabs have increased and the tax rates have lowered in the sub Rs. 15 Lakh range. 2) All the exemptions and deductions were being used by tax payers in the existing regime won't be available in the new optional tax regime. If the tax payers adopt new tax regime than they won't get any deductions and exemptions benefit.

Objectives of the study

1. To make the comparison between old/existing and new optional tax regime.
2. To know the pros and cons of opting for the new optional tax regime for the individual taxpayers.
3. To understand the individual tax payer mindset while adopting the tax regime.
4. To understand government awareness programs regarding new tax regime.
5. To analyse how new optional tax regime is more beneficial than old tax regime.

NEED OF THE STUDY

The above stated specific points have not been addressed in the early studies on impact of new tax regime on individual tax payers. The need of the study is to know how much the tax payers gives preference to the new/optional income tax regime came in the Finance Budget 2020 and how far they are satisfied with this structure. If not, then what are the changes needs to be considered by the government for improvement.

RESEARCH GAP

In the previous literature, it was discovered that the research has been done on taxation system such as Direct tax, Goods and Service Tax (GST), Direct Tax Code, Tax Reforms in India, tax planning and management and taxpayers' preference etc. so far researcher has discussed many research papers on the topic mentioned above. Even so, there was very infrequently research on the topic "Comparative study of old tax regime vs new optional tax regime and its impact on individual

tax payer – a special reference to Mumbai region”. Therefore, researcher found research gap in this field. Hence, it could be stated that suggested field of study is under-research area.

REVIEW OF LITERATURE

1. **Ankit Goel, Parul Garg (2021)**, highlighted the awareness and understanding of taxpayers towards the proposed new tax regime. The research was conducted on 80 respondents using convenience sampling. This paper discussed the attainable challenges and opportunities that taxpayers can face in taking choices in between two tax systems. This study helped the individual taxpayers to choose between the old tax regime and new tax regime. This paper evaluated the benefits to the taxpayers on the basis of comparison between two tax systems as well as the preference between the two regimes.
2. **Karthik K Kamath (2020)**, covered the comparison of new optional tax regime with old tax system in the present condition. This paper analysed that people will follow old tax structure because in new tax regime no deductions are available to assesses. However, most of the respondents believed that new optional tax structure is better as compared to old because it is totally depending upon the level of income. Sample size taken for the study was 36 respondents and the respondents were equally distributed. A well-structured questionnaire was prepared for collection of data from the respondents. This study focused that respondent strongly believe that old system of tax will be followed as a result of exclusion of exemption from new optional tax regime.
3. **Puttaswamy (2018)**, examined the growth of income tax revenue and performance of Income tax department from 2000-01 to 2015-16 and studied the perception of income tax assesses and authorities towards income tax system and administration in India. The study examined the perception of Assesses and Authorities based on the sample drawn from Karnataka district. This study focused on various findings such as measures to expand the taxpayers base, increase tax compliance, boost morale of taxpayers, find out the ways to increase share of income tax revenue at the central level, improve administration and morale of tax authorities to make it efficient and effective.
4. **Bhatt T.P. (2019)**, analysed the point of view of individual assesses was different for New Direct Tax Code (DTC). The data was collected from 400 respondents of the main cities of Central Gujarat. From the point of view of the respondents it was concluded that majority of them showed positive response towards New Direct Tax Code System. They also believed that this new direct tax code will also help them to save tax in future, it is simple and easy to understand, time saving etc. This study evaluated that it helped assesses to reduce the scope of disputes and will also help to increase the GDP Ratio of the country.

Research Methodology of the study

The present study is conducted to explore the comparative study of old/existing tax regime and new optional tax regime and its impact on individual tax payers. It explains the circumstances and opinions of respondents relating to their preferred mode of opting tax regime. Hence the study is qualitative and descriptive one.

1. **Sample size:** The sample size for the study is 100 assesses. The study area selected for the research is Mumbai region.
2. **Primary Data:** The survey method is chosen in this study, in which well-structured questionnaire will be used to collect the primary data.

3. Secondary Data: Secondary data relating to the study will be collected from the various books, journals and websites mentioned in the references.

4. Tools applied in the study: The next step involves two types of analysis namely descriptive and inferential analysis. The statistical methods chosen are concerned to the objectives of the study and the nature of data will obtain from the respondents.

Data Interpretation:

Table No 1: Distribution of respondents by Age

Age group	No. of respondents	Percentage
18-30	74	74
31-45	12	12
46-60	13	13
61 and above	1	1
Total	100	100

Interpretation - From the above table, it can be seen that majority of the population belongs to the age group of 18-30 years

Table No 2: Distribution of respondents by Gender

Gender	No. of respondents	Percentage
Male	49	49
Female	51	51
Total	100	100

Interpretation – From the above table, it can be seen that majority of the respondents are females.

Table No 3: Educational Qualification

Educational qualification	Respondents	Percentage
PhD	1	1
Professional	9	9
Post Graduate	31	31
Graduate	50	50
Under graduate	6	6
HSC	3	3
Total	100	100

Interpretation – From the above table, it can be analyzed that majority of the respondents are graduate.

Table No 4: Occupation

Occupation	Respondents	Percentage
Student	23	23
Employee	35	35
Entrepreneur	1	1
Home maker	4	4
Self Employed	23	23
Profession	14	14
Total	100	100

Interpretation – From the above table, it can be analyzed that majority of the respondents are employees, whereas entrepreneur is very least.

Table No 5: Comparison of old tax system and new tax system

Perception	Respondents	Percentage
Strongly agree	25	25
Agree	30	30
Neutral	22	22
Disagree	15	15
Strongly disagree	8	8
Total	100	100

Interpretation: From the above table, it can be seen that majority of the respondents i.e. 30% agree that old tax system is better as compared to new tax system whereas 25% of the respondents strongly agree, 22% of the respondents were not sure and 23% of the respondents disagree with the statement.

Table No 6: Satisfaction level of respondents with respect to old tax system

Perception	Respondents	Percentage
Strongly Agree	28	28
Agree	30	30
Neutral	17	17
Disagree	18	18
Strongly Disagree	7	7
Total	100	100

From the above table, it can be analyzed that majority of the respondents i.e., 30% of the respondents are satisfied with the old tax system whereas 28% of the respondents strongly agree with the above statement. Only few respondents are not satisfied with the old tax system.

Table No 7: Easier tax system

Perception	Respondents	Percentage
Strongly Agree	10	10
Agree	29	29
Neutral	16	16
Disagree	22	22
Strongly Disagree	23	23
Total	100	100

From the above table, it can be observed that 10% of the respondents strongly agree that new tax system is easier than old tax system whereas 29% agrees to it, 16% of the respondents were not sure while majority of the respondents i.e., 45% disagree with the statement.

Table No 8: Role of new tax system in decreasing the burden of tax from individual taxpayer

Perception	Respondents	Percentage
Strongly Agree	4	4
Agree	25	25
Neutral	20	20
Disagree	24	24
Strongly Disagree	27	27
Total	100	100

From the above table, it can be seen that 4% of the respondents strongly agree that new tax system has helped in decreasing the burden of tax from individual taxpayer while 25% of the respondents agree with it, 51% of the respondents disagree with the above-mentioned statement.

Table No 9: Role of new tax system in Government's revenue

Perception	Respondents	Percentage
Strongly Agree	9	9
Agree	29	29
Neutral	29	29
Disagree	14	14
Strongly Disagree	19	19
Total	100	100

From the above table, it can be clearly seen that 38% of the respondents agree that new tax system is playing an important role for the Government in collecting Direct tax revenue as compared to old tax system whereas 29% respondents are not sure about it, only 33% of the respondents disagree with the statement.

Table No 10: Complication of New Tax System

Perception	Respondents	Percentage
Strongly Agree	26	26
Agree	25	25
Neutral	23	23
Disagree	23	23
Strongly Disagree	3	3
Total	100	100

Above table clearly indicates that majority of the respondents i.e., 51% find new tax system complicated and confusing whereas only few people disagree with the statement.

Findings:

1. The majority of people are between the ages of 18 and 30 years.
2. The majority of respondents worked as salaried individuals.
3. Before paying taxes, tax planning is crucial.
4. When exemptions from the new tax system were excluded, the respondents firmly believe that the old tax system will continue to be used.
5. The majority of respondents feel that the tax system is made simpler by shortening tax slabs.
6. The vast majority of respondents concur that tax avoidance is widespread in India.
7. As the majority of respondents agree to it, satisfaction of level of respondents with respect to old tax regime.
8. Majority of the respondents agree that old tax regime is better than new tax regime.

Suggestions:

1. Before making adjustments to the tax slabs, the government must develop awareness campaigns.
2. The government's tax revenue must be put to good use so that more people will pay their taxes on time.
3. Tax reforms can vary, but it's better to avoid changing tax slabs on an annual basis.
4. It is preferable to develop one reliable tax system for the payment of taxes rather than give the Indian taxpayer the option to select between the systems.

Limitations:

1. The present study is confined to the geographical region of Mumbai region only & it has excluded other areas and hence the findings of the study may not be generalized.

2. Data is collected for the study is 100 respondents which is basically a general number.
3. Because people perceive things differently from each other, data may not be as accurate as they should be.
4. Opinions and recommendations are basically based on the respondents' responses and introspective analysis.
5. A questionnaire is used to gather data, rather than doing an in-depth study.
6. Only individual assesses are considered for the study. HUF are not considered.
7. As government may bring the changes in every year in tax system.
8. The study is for restricted time period, the perception may change as time goes.

Conclusions:

A new tax regime came with simplified tax structure but there are no deductions for the individual tax payers like in old tax regime. Almost all the deductions were eliminated in new tax regime i.e., Standard Deductions, Deduction under chapter VI-A, Rebate u/s 87A, etc. But an important thing is that government made it optional therefore an individual tax payers can choose tax system depends upon there benefits. It is anticipated that the government may lose a significant amount of money, but it will always be able to make up for it in other ways. It will be interesting to observe whether Indian taxpaying citizens adopt the new strategy or remain with the outdated one.

References:

1. https://www.researchgate.net/publication/356145129_A_Comparative_Study_on_Individual_Tax_Payers_preference_between_Old_vs_New_Tax_Regime
2. <https://ijcrt.org/papers/IJCRT2006317.pdf>
3. <https://shodhganga.inflibnet.ac.in/bitstream/10603/275511/5/chapter%203.pdf>
4. <https://shodhganga.inflibnet.ac.in/handle/10603/245935>
5. <https://shodhganga.inflibnet.ac.in/handle/10603/259858>

ⁱVejas Liulevicius , The social impact of the Printing Press ,University of Tennessee,2020.

ⁱⁱA.C. Clayton, Christian Literature in India and Ceylon, The Christian Literature society for India, Madras, 1920.

ⁱⁱⁱWilliam Carleton Irvine, William Redwood, A.C Rose, W. Wilcox, Indian Realities, The Scripture Literature Press, Bangalore.

^{iv}Mr. H. Y. Pickering, The Witness "An Unfettered Monthly Journal, Pickering & Inglis Printers And Publishers of Christian Literature, 14 Paternoster Row London, EX. 4, 1931.

^vH.Y. Pickering, The Witness An Unfettered Monthly Journal, Pickering & Inglis Printers And Publishers of Christian Literature, 14 Paternoster Row London, EX. 4, 1931.

^{vi}Ken Newton, Brethren Missionary work in Mysore state, Paternoster Press Limited , United Kingdom, 1975.

^{vii}William Carleton Irvine, William Redwood, A.C Rose, W. Wilcox, Indian Realities, The Scripture Literature Press, Bangalore.

^{viii}H.Y. Pickering, The Witness An Unfettered Monthly Journal, Pickering & Inglis Printers And Publishers of Christian Literature, 14 Paternoster Row London, EX. 4, 1929.

^{ix}ibid

^{xx}John Ritchie, The Believer's Magazine An Unfettered Monthly Journal, John Ritchie Christian Literature, Kilmarnock Scotland, 1961.

^{xi}John Ritchie, The Believer's Magazine An Unfettered Monthly Journal, John Ritchie Christian Literature, Kilmarnock Scotland, 1952.

^{xii}Franklin Ferguson, The Treasury Monthly Magazine, Gospel Publishing House, Palmerston North. 1928.

^{xiii}Mr. H. Y. Pickering, The Witness An Unfettered Monthly Journal, Pickering & Inglis Printers And Publishers of Christian Literature, 14 Paternoster Row London, EX. 4, 1931.

^{xiv}ibid

^{xv}Mr. H. Y. Pickering, The Witness An Unfettered Monthly Journal, Pickering & Inglis Printers And Publishers of Christian Literature, 14 Paternoster Row London, EX. 4, 1929.

^{xvi}Ken Newton, Brethren Missionary work in Mysore state, Paternoster Press Limited , United Kingdom, 1975.

अध्यापक महाविद्यालयीन अधिव्याख्यातांचा आशयज्ञान अभिवृद्धीविषयक दृष्टीकोन एक अभ्यास

सहा प्रा नांगरे नूतन कृष्णराव
आझाद कॉलेज ऑफ एज्युकेशन, सातारा

सारांश –

संशोधकाने प्रशिक्षण या विषयाला न्याय देण्यासाठी प्रशिक्षण काळात आशयज्ञान अभिवृद्धी या बाबीला किती महत्व दिले जाते हे पाहण्यासाठी अध्यापक/ शिक्षणशास्त्र महाविद्यालयातील प्राध्यापकांचा या विषयीचा दृष्टीकोन काय सांगतो व तो कसा असायला हवा हे मांडण्याच्या हेतूने प्रस्तुत संशोधन विषय हाती घेण्यात आलेला आहे.

प्रश्नावली या साधनाद्वारे सर्वेक्षण पध्दतीचा अवलंब करून आलेल्या निष्कर्षांच्या आधारे उपाययोजना सुचविण्यात आल्या आहेत.

प्रस्तावना – Introduction -

एक उपक्रमशील प्रयोगशील शिक्षक या नात्याने परीणामकारक वर्ग अध्यापन विषयक विचार, प्रक्रिया व कार्य निश्चिती घडत असतात. कोणत्या शिक्षकाला असे वाटत नाही की माझे वर्ग अध्यापन चांगले परीणामकारक झाले पाहिजे. सर्वांची हीच अपेक्षा असते की माझ्या अध्यापनाला धार आली पाहिजे. म्हणून प्रत्येकजण आपल्या वर्गाध्यापनात सुधारणा करीत असतो. खरे पाहता ही एक मानवी प्रवृत्ती आहे. प्रत्येकजण नेहमी स्वतःला तपासत असतो, इतरांशी तुलना करीत असतो.

परीणामकारक अध्यापन ही प्रयत्न, साधना व प्रशिक्षणाची फलश्रुती मानता येते. शिक्षक हा कला संपन्न असायला हवा सोबत प्रयत्नांची जोड असल्यास परीणामकारक अध्यापन होण्यास मदत मिळेल. शिक्षकाच्या अंगी जर अंगभूत गुण असतील तर नक्कीच कमी वेळात चांगला शिक्षक घडतो हे खरे आहे. मग प्रश्न उरतो चांगले अध्यापन म्हणजे काय? आशयज्ञान परिपूर्ण वर्गाध्यापन हेच मानावे लागेल. शिक्षकाने नेहमी पूर्वतयारी करताना काळजी घ्यायला हवी, जितके आपण शरीराला, चेह-यावर नटवतो तितके आशयाला नटवावे व प्रयोग रूपाने रोज नव्या पध्दतीने नव्या उमेदिने आपल्या आशयाची मांडणी मुलांसमोर करायला हवी. आशयपूर्ण माहितीने परिपूर्ण अध्यापनाचा एक पाठ हा मुलांच्या जडणघडणीत महत्वाची भूमिका पार पाडीत असतो हे विसरून चालणार नाही.

संशोधकाने प्रशिक्षण या विषयाला न्याय देण्यासाठी प्रशिक्षण काळात या बाबीला किती महत्व दिले जाते हे पाहण्यासाठी अध्यापक/शिक्षणशास्त्र महाविद्यालयातील प्राध्यापकांचा या विषयीचा दृष्टीकोन काय सांगतो व तो कसा असायला हवा हे मांडण्याच्या हेतूने सदर प्रस्तुत संशोधन विषय हाती घेण्यात आलेला आहे.

संशोधनाचे महत्व – Significance of the Study

1. शिक्षणशास्त्र महाविद्यालयातील प्राध्यापकांच्या आशयज्ञान अभिवृद्धीचा अभ्यास करणे सहज साध्य होणार आहे.
2. अध्यापनाची पूर्व तयारी म्हणजेच ख-या अर्थाने अध्यापनाची परीणामकारकता आहे.
3. प्राध्यापकांच्या आशयज्ञान अभिवृद्धी करण्याच्या प्रक्रियेस चालना मिळेल.
4. शिक्षणशास्त्र महाविद्यालयातील प्राध्यापकांच्या आशयज्ञान अभिवृद्धीसाठी उपाययोजना सुचविण्यास मदत होणार आहे.

संशोधन उद्दिष्टे Objectives -

1. शिक्षणशास्त्र महाविद्यालयातील प्राध्यापकांच्या आशयज्ञान अभिवृद्धीचा शोध घेणे.
2. महाविद्यालयीन प्राध्यापकांचा आशयज्ञान अभिवृद्धी विषयक दृष्टीकोन अभ्यासणे.
3. महाविद्यालयीन प्राध्यापकांच्या आशयज्ञान अभिवृद्धीसाठी उपाययोजना सुचविणे.

संशोधन पध्दती Methodology –

प्रस्तुत संशोधनांतर्गत शिक्षणशास्त्र महाविद्यालयातील प्राध्यापकांचा आशयज्ञान अभिवृद्धी विषयक दृष्टीकोन अभ्यासावयाचा असल्याने सदरील संशोधन कार्यासाठी सर्वेक्षण पध्दतीचा अवलंब करण्यात येणार आहे.

संशोधन जनसंख्या न्यादर्श Methodology –

शिवाजी विद्यापीठ कोल्हापूर परीक्षेत्रांतर्गत सातारा जिल्हयातील तीन अध्यापक महाविद्यालयाची निवड लॉटरी पध्दतीने करून निवडलेल्या महाविद्यालयातील उपस्थित 20 प्राध्यापक संख्या यांची प्रासंगिक न्यादर्शनाने निवड करून माहिती संकलित करण्यात आलेली आहे.

माहिती संकलनाची साधने Reseach Tools –

प्रस्तुत संशोधन कार्यासाठी माहिती संकलनाचे साधन उद्दिष्टानुरूप प्राध्यापक प्रश्नावली या साधनाची निर्मिती व प्रमाणीकरण करून प्रत्यक्ष प्रशासनासाठी उपयोजन करण्यात आलेले आहे.

संशोधन व्याप्ती –

प्रस्तुत विषयांतर्गत श्री शिवाजी विद्यापीठ कोल्हापूर कार्यक्षेत्रांतर्गत सातारा जिल्हयाच्या तीन अध्यापक महाविद्यालयातील 20 प्राध्यापकांचा आशयज्ञान अभिवृद्धी विषयक दृष्टीकोन अभ्यासण्या पुरताच विचार करण्यात आलेला आहे.

संशोधन मर्यादा –

प्रस्तुत विषयांतर्गत शिवाजी विद्यापीठ कोल्हापूर कार्यक्षेत्रांतर्गत सातारा जिल्हयाच्या तीन अध्यापक महाविद्यालयातील सन 2021–2022 मध्ये कार्यरत प्राध्यापकांचा आशयज्ञान अभिवृद्धी विषयक दृष्टीकोन अभ्यासण्यापुरतेच मर्यादित आहे.

संशोधन गृहितके

1. शिक्षणशास्त्र महाविद्यालयीन अधिव्याख्याता आशयज्ञान अभिवृद्धीसाठी विविध प्रयत्न करतात.
2. शिक्षणशास्त्र महाविद्यालयीन अधिव्याख्याता आशयज्ञान अभिवृद्धीसाठी विविध संदर्भाचे अवलोकन करतात.
3. शिक्षणशास्त्र महाविद्यालयीन अधिव्याख्याता प्रशिक्षणार्थीच्या आशयज्ञान अभिवृद्धीसाठी वेळोवेळी मार्गदर्शन करतात.
4. अध्यापक महाविद्यालयातील अधिव्याख्याता प्रशिक्षणार्थी यांच्या आशयज्ञान अभिवृद्धीसाठी विविध स्रोत उपलब्ध करतात.

प्रत्यक्ष कार्यपध्दती –

प्रस्तुत संशोधन शीर्षकांतर्गत संशोधन कार्य पूर्ततेसाठी संशोधकाने पुढीलप्रमाणे प्रत्यक्ष प्रशासन करण्यात आलेले आहे – शीर्षक निश्चिती – उद्दिष्टांची रचना – संशोधन पध्दतीची निवड – सर्वेक्षण पध्दती – माहिती संकलन क्षेत्र – विद्यापीठ कार्यक्षेत्र – जिल्हयातील तीन महाविद्यालये – माहिती संकलनाचे साधन – प्राध्यापक प्रश्नावली – जनसंख्या व न्यादर्श – विद्यापीठ परीक्षेत्रातील सातारा जिल्हयातील 03 महाविद्यालयाचे प्राध्यापक 20 – माहिती विश्लेषण व अर्थनिर्वचन.

प्रतिसाद सारणी क. 01

प्रश्न क.	विवरण	प्र. प्रमाण	शे.प्रमाण
03	परीणामकारक वर्गाध्यापनासाठी आशयज्ञान अभिवृद्धी एक पर्याय	10	50%
08	महाविद्यालय प्रशासनाकडे प्रशिक्षणार्थी मागणी प्रतिसाद	10	50%
09	आशयज्ञान अभिवृद्धी विकास काळाची गरज	17	85%

प्रतिसाद सारणी क. 02

प्रश्न क	विवरण	प्र.प्रमाण			शे.प्रमाण		
		नेहमी	कधी कधी	कधीच ना.	नेहमी	कधी कधी	कधीच ना.
02	सहकारी प्राध्यापक चर्चा प्रतिसाद	05	10	05	25%	50%	25%
04	आशयज्ञान अभिवृद्धी विकास सुविधा	08	08	04	80%	80%	20%
06	विषय वर्गाध्यापन गरज प्रतिसाद	06	14	00	30%	70%	00%
07	महाविद्यालय सुविधा पुरविणे	03	14	03	15%	70%	15%

प्रतिसाद सारणी क. 02

प्रश्न क.	विवरण	शेकडा प्रमाण			
		1	2	3	4
01	परीणामकारक वर्गाध्यापनासाठी योग्य पर्याय	20%	10%	10%	75%
05	महा. प्रशासनाकडे कोणत्या सुविधा पुरविणे	5%	10%	15%	70%
10	आशयज्ञान अभिवृद्धी वर्गाध्यापन प्रतिसाद	10%	80%	80%	10%
11	महा. सहकारी वर्गाध्यापन कोणता प्रयत्न करणे	30%	30%	15%	15%
12	आशयज्ञान अभिवृद्धी महा.सुधारणा सुचविणे	20%	20%	50%	10%

महितीचे विश्लेषण

प्रतिसाद सारण कं. 01 वरून

1. परीणामकारक वर्गाध्यापनासाठी आशयज्ञान अभिवृद्धी योग्य पर्याय प्रतिसाद प्रमाण 50 टक्के प्राप्त झाला.
2. महाविद्यालय प्रशासनाकडे विद्यार्थी विविध सुविधा मागणी प्रतिसाद प्रमाण 50 टक्के प्राप्त आढळून आला.
3. आशयज्ञान अभिवृद्धी काळाची गरज आहे विषयक प्राप्त प्रतिसाद प्रमाण 85 टक्के मिळाला.

प्रतिसाद सारणी क. 02 वरून

1. शिक्षणशास्त्र महाविद्यालयातील सहकारी प्राध्यापक एकमेकासोबत आशयज्ञान अभिवृद्धी विकास विषयक चर्चा करणे प्रतिसाद प्रमाण 25 टक्के मिळाला.

2. आशयज्ञान अभिवृद्धी विषयक महाविद्यालय सुविधा पुरविणे व प्रशिक्षणार्थी मागणी विषयक प्राप्त प्रतिसाद 80 टक्के आढळून आला.
3. विषय वर्गाध्यापनात आशयज्ञान अभिवृद्धी गरज वाटते विषयक प्रतिसाद प्रमाण 30 टक्के प्राप्त झाला.

प्रतिसाद सारणी क्र. 03 वरून

1. परीणामकारक वर्गाध्यापन व महाविद्यालय प्रशासन सुविधा पुरवठा विषयक प्राप्त प्रतिसाद 75 टक्के प्राप्त झाला.
2. आशयज्ञान अभिवृद्धी वर्गाध्यापन प्रतिसाद प्रमाण 10 टक्के तर सहकारी प्राध्यापक विविध प्रयत्न करणे विषयक प्रतिसाद प्रमाण 15 टक्के प्राप्त झाला.

आशयज्ञान अभिवृद्धीविषयक उपाययोजना

1. महाविद्यालयीन प्राध्यापकांनी सहकारी प्राध्यापकांसमवेत वेळोवेळी आशयज्ञान अभिवृद्धी विषयक चर्चा करावी.
2. महाविद्यालयाने अध्यापक, प्रशिक्षणार्थी आशयज्ञान अभिवृद्धी विकास करण्यासाठी नियमित प्रयत्न करावेत.
3. महाविद्यालयाने इंटरनेट, ग्रंथालय वाचन कक्ष सारख्या विविध सुविधा पुरवाव्यात.
4. प्रशिक्षणार्थ्यांनी वेळोवेळी महाविद्यालय प्रशासनाकडे विविध सुविधा बाबत मागणी करावी.
5. महाविद्यालयीन प्राध्यापकांनी वर्गाध्यापनापूर्वी आशयज्ञान अभिवृद्धी विषयक परीपुर्ण तयारी करून घ्यावी.
6. महाविद्यालयीन प्राध्यापकांनी नेहमी आशयज्ञान अभिवृद्धी विषयक प्रयत्न करावेत.
7. प्राध्यापकांनी वर्गाध्यापन पूर्व अध्यापन विषयक तयारी परीपुर्ण करावी.

संदर्भ

1. जोशी अनंत, आशययुक्त अध्यापन पध्दती, नाशिक: य.च.म. मुक्त विद्यापीठ
2. पीचड नलिनी, व बरकले रामदास, मातृभाषा मराठीचे अध्यापनशास्त्राचे विश्लेषण, नाशिक: तेजश्री प्रकाशन
3. पाटील लीला, आजचे अध्यापन, पुणे: श्रीविद्या प्रकाशन
4. बापट, भा.गो.व.कुलकर्णी, वि.ना. 1989, अध्ययन आणि अध्यापन पुणे : व्हीणस प्रकाशन
5. Bruce joyce and Marshawell (1997) Model of Teaching, New Delhi Prentice hall of India private limited.

कळमनुरी तालुक्यातील शहिद जवान

प्रा. डॉ. प्रकाश संभाजी वाघमारे

ना.वा.महाविद्यालय आखाडा, बाळापूर जि.हिंगोली.

भारतीय सेना ही स्वातंत्र्यापूर्वी ईस्ट इंडिया कंपनीचे लष्कर व नंतर ब्रिटीश भारतीय लष्कर म्हणून ओळखले जायचे स्वातंत्र्यपूर्व काळापासूनच लष्करांच्या प्रत्येक रेजिमेंटला समृद्ध असा इतिहास आहे आणि प्रत्येक रेजिमेंटने अनेक युद्धात भाग घेऊन यथोचित सन्मान मिळवले आहेत. राष्ट्रीय सुरक्षा व एकता अबाधित ठेवणे, परकीय तसेच अंतर्गत आक्रामणापासून देशाचे रक्षण करणे, सीमेवर सुरक्षा व शांतता कायम ठेवणे ही भारतीय लष्कराची प्रमुख कर्तव्यं आहेत. भारतीय लष्कर नैसर्गिक आपत्तीच्या वेळी सुद्धा नागरिकांच्या मदतीला धाऊन जाते. भारतीय लष्कराने पाकिस्तान, चीन सारख्या शेजारील देशांसोबत केलेल्या युद्धा प्रमाणेच ऑपरेशन विजय, ऑपरेशन मेघदुत यासारख्या अंतर्गत मोहिमाही आखल्या आहेत. संयुक्त राष्ट्रांच्या शांतीसेनेचा भाग म्हणून अनेक देशांमध्ये भारतीय लष्कराने महत्वपूर्ण भूमिका बजावली आहे. भारतीय लष्कर हे जगातील एक मोठे सैन्य आहे. भारतीय लष्कर आधुनिक तंत्रज्ञान, आधुनिक पध्दती, आधुनिक शस्त्रास्त्रे यांचा सतत अभ्यास व वापर करून स्वतःला सक्षम बनवत आहे.

लष्करा प्रमाणेच सीमा सुरक्षा दल (BSF) व केंद्रिय राखिव पोलीस दल (CRPF) ही दले देखील बाह्य व अंतर्गत देश सुरक्षेसाठी महत्वपूर्ण कार्य करतात. कळमनुरी तालुक्यातील वरील दला मध्ये कर्तव्य बजावत असतांना शहीद झालेल्या जवानांची माहिती प्रस्तुत शोध निबंधात घेण्यात आली आहे.

1) गणपत भिकाजी रणवीर :-

गणपत रणवीर यांचा जन्म पोत्रा ता.कळमनुरी जि.हिंगोली येथे भिकाजी गणपत रणवीर व लक्ष्मीबाई यांच्या पोटी दि.03.08.1982 रोजी झाला. गणपत यांचे बी.ए.पर्यंचे शिक्षण झाले होते. 2002 मध्ये गणपत सैन्यात भरती झाले त्यांनी मध्यप्रदेशातील सागर येथे ट्रेनिंग पूर्ण केले. त्यानंतर त्यांनी हैद्राबाद येथे सेवा केली त्यानंतर ते काश्मिर येथे कर्तव्यावर रुजू झाले. गणपतला एक भाऊ भारत भिकाजी रणवीर व दोन बहिणी त्रिशाला रणवीर व ज्योती रणवीर आहेत. गणपत हे अविवाहित होते. गणपत सोबत त्यांचे काकाही सैन्यात त्यांच्या सोबतच एकाच कंपनीत होते. त्यांच्या काकाचे नाव दिनेश रणवीर होते. दिनेश रणवीर हे सुट्टी घेऊन गावाकडे येणार होते. परंतु गणपतने त्यांना विनंती केली की मला लग्न करावयाचे आहे. त्यामुळे मुलगी पहाण्यासाठी मला गावाकडे जायचे आहे. अगोदर मला सुट्टी घेऊ द्या मी आल्यानंतर तुम्ही जा. त्याप्रमाणे गणपत दोन महिन्याची सुट्टी घेऊन गावी आला. परंतु त्या दोन महिन्यात त्याचे लग्न न जुळल्यामुळे तो परत सेवेत रुजू झाला. त्यानंतर त्याचे काका दिनेश रणवीर हे सुट्टीवर गावी आले. त्यानंतर आठ दिवसांनी म्हणजेच 3 जुलै 2005 रोजी त्यांच्या लँडलाईनवर फोन आला. तो फोन त्यांच्या ऑफीस मधून होता. त्यांनी तिकडून निरोप दिला की, गणपत कर्तव्यावर असतांना गोळी लागून शहिद झाला. या वेळी गणपतचे वडील पुणे येथे त्यांच्या दुसऱ्या मुलाकडे होते. त्यांना इतर कारण सांगून ताबडतोब गावाकडे बोलावले. गणपत शहिद झाल्याची बातमी दोन दिवस गावामध्ये कोणालाही कळू दिली नाही. गणपतच्या कुटुंबाला देखील त्यांचा मृतदेह हिंगोली पर्यंत आल्यानंतर माहिती देण्यात आली. “आतंकवाद्यांशी लढा देत असतांना जम्मू काश्मिरच्या पुंछ जिल्ह्यात गोळी लागून गणपत शहिद झाले होते.”

या नंतर शासकीय इतमामात शहिद गणपत यांच्यावर त्यांच्या पोत्रा या मुळगावी अंत्यसंस्कार करण्यात आले. या वेळी परिसरातील मोठा जनसमुदाय उपस्थित होता. स्वतः मी प्रा.डॉ.प्रकाश वाघमारे या अंत्यसंस्कार विधीस उपस्थित होतो. गणपतची बहीण ज्योती रणवीरचे शिक्षण माझ्या महाविद्यालयात आखाडा बाळापुर येथे बी.एस्सी पर्यंत झाले आहे. पोत्रा या गावी शहिद गणपतचे स्मारक देखील उभारले आहे. पोत्रा या गावातील जवळ जवळ 80 (ऐंशी) लोक सैन्यात वेगवेगळ्या पदावर कार्य करत आहेत. काही सेवानिवृत्त झाले आहेत तर काही आज ही कर्तव्यावर आहेत. म्हणून हिंगोली जिह्यात पोत्रा गाव हे सैनिकी गाव म्हणून प्रसिद्ध आहे. पोत्रा हे गांव सैनिकांचे गाव असल्यामुळे या गावापासून 2 किलो मिटरवर बोल्डा रेल्वे स्टेशन आहे. केवळ पोत्रा गावी सैनिक मोठ्या प्रमाणात असल्यामुळे प्रत्येक रेल्वेला येथे शासनाने थांबा दिला आहे. जेणे करून येथील सैनिकांना आपल्या कर्तव्यावर जाण्यासाठी व गावी येण्यासाठी सोईचे व्हावे.

2) संजय बन्सीलाल जाधव :-

संजय जाधव यांचा जन्म भाटेगांव ता.कळमनुरी जि.हिंगोली (पुर्वीचा परभणी) येथे बन्सीलाल खुबसिंग जाधव व श्रीमती बायजाबाई यांच्या पोटी दि.15.01.1980 रोजी झाला. संजयचे वडील बन्सीलाल यांचे 1994 मध्येच निधन झाले. संजयचे शिक्षण पहिली ते सहावी पर्यंत पांढरे पब्लिक स्कूल नांदेड येथे तर सातवी ते दहावी पर्यंतचे शिक्षण शासकीय आश्रम शाळा, जामगव्हान ता.कळमनुरी येथे झाले. ते दि.12.01.2000 मध्ये BSF मध्ये भरती झाले ते आरक्षण (सामान्य ड्युटी) 143 बटालीयन BSFया पदावर कार्यरत होते. त्यांनी झारखंड येथे प्रशिक्षण पूर्ण केल्यानंतर प्रथम नियुक्ती श्रीनगर येथे झाली. संजय जाधव यांना एक भाऊ विजय बन्सीलाल जाधव व एक बहिण श्रीमती आशाबाई शंकर राठोड (विवाहित पण कालांतराने पतीचे निधन त्या सुध्दा आईकडेच रहातात) संजय यांचा विवाह दि.25.04.2004 रोजी कल्पना यांच्या सोबत झाला. संजयला संकल्प नावाचा मुलगा आहे. हा मुलगा अपंग आहे. संजय दि.01.08.2006 रोजी शहिद झाले.

दि.01 ऑगस्ट 2006 रोजी संजय जाधव हे आपले कर्तव्य बजाऊन घरी येत होते. घरी येत असतांना त्यांचा मुलगा संकल्प संजय जाधव हा अपंग असल्याने त्याची औषधी संपली असल्याचे त्यांना आठवल्यामुळे संजय राठोड सरळ घरी न जाता अंगावरील वर्दीवरच ते औषधी आणण्यासाठी मेडीकल दुकानावर गेले. संजय जाधव व त्यांच्या सोबतच्या सैनिकांनी यापुर्वीच काही अतिरेक्यांना ठार मारले होते. म्हणून काही अतिरेकी त्या परिसरात बदला घेण्याच्या उद्देशाने दबा धरून बसले होते. परंतु याची थोडीही कल्पना संजय जाधव यांना नव्हती ते आपल्या अंगावरील वर्दीसह मेडिकलवर औषधी आणण्यासाठी गेल्यामुळे परिसरात दबाधरून बसलेल्या अतिरेक्यांच्या ते दृष्टीस पडले. या संधीचा फायदा घेऊन त्या अतिरेक्यांने संजय जाधव औषधी घेत असतांना त्यांच्या मागे येऊन त्यांच्या डोक्यात मागच्या बाजूने गोळ्या झाडल्या. संजय जाधवच्या मागच्या बाजूने गोळ्या घुसून त्या डोक्यातून बाहेर पडल्या असे संजयच्या आई श्रीमती बायजाबाई जाधव यांनी सांगितले. गोळीबारा नंतर संजय जाधव रक्ताच्या थारोळ्यात खाली कोसळले. त्यांना दवाखाण्यात नेईपर्यंत त्यांचा मृत्यु झाला होता. कदाचीत संजय जाधव ड्युटीवरून सरळ घरी येऊन अंगावरील वर्दी काढून ठेवून साध्या ड्रेसवर औषधी आणण्यासाठी गेले असते तर दबा धरून बदलेल्या अतिरेक्यांना ते सैनिक आहेत हे कळले नसते व हि घटना घडली नसती असे त्यांच्या आई

आपल्या आश्रुंना वाट करून देऊन सांगत होत्या. हि दुःखद घटना त्यांची पत्नी श्रीमती कल्पना संजय जाधव यांनी आपल्या नातेवाईकांना कळवली.

शहिद संजय जाधव ची पत्नी कल्पना यांना शासनाने आर्थिक मदत दिली. तसेच त्यांना इयत्ता सातवी पर्यंत इंग्लिश स्कूलची मान्यता दिली. सध्या शाळा बंद अवस्थेत आहे. असे त्यांच्या सासू श्रीमती बायजाबाई यांनी सांगितले. संजय जाधव यांचा मुलगा संकल्प हा अपंग असल्याकारणाने त्यांची आई कल्पना ह्या त्यांच्या शिक्षणासाठी मुंबई येथे स्थायीक झाल्या आहेत असे त्यांच्या सासुबाईंनी सांगितले. दर वर्षी दि. 9 ऑगस्टला BSF कार्यालयातील अधिकारी संजय जाधवच्या भाटेगांव या गावी येऊन श्रद्धांजली वाहून त्यांच्या कुटुंबाची विचारपुस करतात. शासनाकडून शहिद संजय जाधव यांच्या पत्नीस आर्थिक मदत व पेन्शन मिळते परंतु आई श्रीमती बायजाबाई (वय 74) यांना शासनाकडून उदरनिर्वाहासाठी कोणतीही मदत मिळत नाही, अशी खंत त्यांनी व्यक्त केली.

3) परसराम तुळशीराम खंदारे :-

परसराम खंदारे यांचा जन्म बऊर ता.कळमनुरी जि.हिंगोली (पुर्वीचा परभणी) येथे तुळशीराम परसराम खंदारे व सौ.सुलोचनाबाई खंदारे यांच्या पोटी दि.25.02.1970 रोजी झाला. त्याचे तीसरी पर्यंतचे शिक्षण जि.प.शाळा, बऊर येथेच झाले. चौथी ते दहावी पर्यंतचे शिक्षण जि.प.शाळा, आखाडा बाळापुर ता.कळमनुरी येथे झाले. तर अकरावी ते एम.ए.(अर्थशास्त्र) पर्यंतचे शिक्षण पिपल्स कॉलेज, नांदेड येथे झाले. दि.16.02.1997 मध्ये ते CRPF मध्ये भरती झाले. मध्यप्रदेशातील निमज येथे प्रशिक्षण पूर्ण केल्यानंतर त्यांची प्रथम नियुक्ती नागपुर या ठिकाणी झाली नंतर त्यांनी मनिपुर व नागालँड येथे सेवा बजावली. त्यांना एक भाऊ संदीप तुळशीराम खंदारे (अपंग आहे) व दोन बहिणी सविता मनोहर सरोदे (विवाहित) व वैशाली दिपक तारु (विवाहीत) आहेत. परसराम खंदारे यांचा विवाह दि.13 मे 1999 रोजी सुजाता (कचरु पंडित यांची कन्या) यांच्या सोबत झाला. परसराम दि.25.07.1999 रोजी शहिद झाले.

कळमनुरी तालुक्यातील (पुर्वीचा परभणी जिल्हा) बऊर या गावचे रहिवाशी परसराम खंदारे यांना लहान पणा पासूनच व्यायाम व लष्करी सेवेची आवड होती. त्यांनी अर्थशास्त्र या विषयात एम.ए.ची पदवी मिळवली असतांना ही इतर क्षेत्रात नौकरी करण्याऐवजी वर्दीतील नौकरीच करायची अशी त्यांची इच्छा होती. घरची मंडळी मात्र तु लष्करात जाऊ नकोस, कारण तु घरातील थोरला आहेस व तुझा लहान भाऊ अपंग आहे असे म्हणत होते. मात्र परसराम कधीही आपल्या ध्येया पासून ढळले नाहीत. शेवटी त्यांची मुदखेड येथे केंद्रीय राखिव पोलीस बल (CRPF) मध्ये भरती झाली. नंतर त्यांनी मध्यप्रदेशातील निमज येथे ट्रेनिंग पुर्ण केली व पहिली पोस्टिंग त्यांना नागपुर येथे मिळाली. नंतर मनिपुर येथे काही दिवस सेवा केल्यानंतर त्यांची बदली नागालँड येथे झाली. CRPF दलाच्या 45 क्रमांकाच्या बटालीयन मध्ये ते सामिल झाले होते. हि बटालीयन मनिपुर राज्यात इम्फाळ परिसरात बोडो अतिरेक्यांच्या विरोधात लढा देण्याचे काम करत होती. या वेळी परसराम त्यांचा विवाह असल्यामुळे सुट्टिवर होते.

दि.13 मे 1999 रोजी परसराम यांचा विवाह डोंगरकडा ता.कळमनुरी येथील सुजाता (कचरु पंडित यांची कन्या) यांच्याशी झाला. विवाहासाठी परसराम दिड महिन्याच्या सुट्टिवर गावाकडे आले होते. लग्ना नंतर मात्र

काही दिवसातच त्यांना तातडीने कामावर रुजू होण्याची सुचना मिळाली. सुट्टी अर्ध्यावर सोडून तातडीने ते कर्तव्यावर रवाना झाले. लग्नानंतर काही दिवस तरी थांबावे अशी घरच्यांनी विनंती केली मात्र कर्तव्याच्या भावनेने त्यांनी त्यास नकार दिला.

दि.25 जून 1999 ला ते आसान येथे दाखल झाले. जूलै महिन्यात इम्फाळ परिसरात बोडो अतिरेक्यांच्या कारवाया वाढल्याने परसरामची बटालीयन या भागात दाखल झाली. रात्री-बेरात्री जंगलात गस्त घालणे आणि अतिरेक्यांच्या हल्ल्याला प्रत्युत्तर देणे हे काम हि बटालीयन करत होती. अनेक वेळा या बटालीयनच्या या गटासोबत चकमकी देखील झाल्या.

हि बटालीयन रात्रभराची गस्त पूर्ण करून दि.25 जुलै 1999 रोजी सुर्योदयाच्या वेळी परसराम खंदारे व त्यांचे सहकारी दोन जीप्सी व एका ट्रक सह शासकिय महाविद्यालयाच्या तळाकडे जंगलातून जाण्यास निघाले हा ताफा त्यांच्या तळापासून दोन किलोमिटर अंतरावर असताना ताफ्यातील शेवटच्या गाडीवर बोडो अतिरेक्यांनी हल्ला चढवला. या गाडीत परसराम खंदारे व आणखी काही जवान होते. अतिरेक्यांनी मागील बाजुने या वाहानावर बेफाम गोळीबार केला. काही क्षणातच प्रतिकार करतांना परसराम खंदारे गोळी लागून कोसळले. त्यांच्या छातीच्या उजव्या बाजुने गोळ्या लागून डाव्या बाजुने बाहेर पडल्या. त्यांना तातडीने जवळच असलेल्या शासकीय दवाखान्यात दाखल करण्यात आले. मात्र तोपर्यंत ते शहिद झाले होते.

हि घटना घडली तेव्हा परसराम यांच्या पत्नी सुजाता माहेरी जात होत्या. रस्त्यामध्येच हि दुःखद बातमी त्यांना कळाली. त्या ताबडतोब बऊर गावी परतल्या. परसराम यांचा मृतदेह दि.27 जुलै 1999 रोजी बऊर येथे आणला त्यांच्यावर बऊर या त्यांच्या मुळगांवी अंत्यसंस्कार करण्यात आले. या नंतर गावकऱ्यांनी पुढाकार घेऊन बऊर या गावी शहिद परसराम खंदारे स्मारक समिती स्थापन केली व शहिद परसराम यांचा स्मृतीस्तंभ उभारण्याचे ठरवले. त्याप्रमाणे स्मृतिस्तंभाची उभारणी करून पालकमंत्री डॉ.विमलताई मुंदडा यांच्या हस्तेभूमिपुजन केले. परसरामचे वडील व भाऊ यांना विचारले असता त्यांनी सांगितले की, स्मृतिस्तंभासाठी जागा शासनाने दिली मात्र स्तंभ आम्ही शासकीय मदतीतून मिळालेल्या पैशातून बांधला यासाठी शासनाने आर्थिक मदत केली नाही.

परसराम शहिद झाल्यानंतर त्यांच्या पत्नीस आर्थिक मदत केली गेली. तसेच पत्नीस तीच्या माहेरी डोंगरकडा येथे घर बांधून दिले. सध्या शहिद परसराम यांची पत्नी त्यांच्या माहेरी म्हणजे डोंगरकडा येथेच रहातात. शहिद परसराम यांच्या आई-वडिलांनी आपली खंत व्यक्त करत असतांना सांगितले की, शासनाने शहिदाची पत्नी म्हणून तिला आर्थिक मदत व घर बांधून दिले हे योग्य केले. परंतु आम्ही आता म्हातारे झालो आहोत अनेक शारिरीक व्याधी मुळे त्रस्त आहोत परंतु शासन आम्हाला काहीही मदत देत नाही. आमचा लहान मुलगा अपंग आहे. तो बी.ए.पर्यंत शिकला आहे. परंतु त्यास कोणतीही नौकरी नसल्याने व तो कोणतेही काम करू शकत नसल्याने आम्हा वयोवृद्धांना उदरनिर्वाह करणे कठीन जात आहे. शासनाने आम्हा वृद्ध आई वडीलास काही तरी पेन्शन सुरू करावी किंवा आमच्या अपंग मुलास छोटी नौकरी द्यावी जेणे करून आम्हा वृद्ध दांपत्यास जगणे सोईचे होईल. बऊर गाव आखाडा बाळापुर पासून 11 (अकरा) किलो मिटर वर आहे.

4) बाबाराव भिमराव रायघोळ :-

बाबाराव रायघोळ यांचा जन्म हिवरा (बु.) ता.कळमनुरी जि.हिंगोली (पुर्वीचा परभणी) येथे भिमराव दगडू रायघोळ व सौ.गयाबाई रायघोळ यांच्या पोटी दि.01.07.1977 रोजी झाला. त्यांचे पहिली ते सातवी पर्यंतचे शिक्षण जि.प.शाळा हिवरा (बु) ता.कळमनुरी येथे तर आठवी ते 10 वी पर्यंतचे शिक्षण जि.प.शा.शनिपाडी ता.अर्धापुर जि.नांदेड येथे झाले. बाबाराव रायघोळ 1997 मध्ये CRPF मध्ये भरती झाले. त्यांनी मध्य प्रदेशातील निमज या ठिकाणी प्रशिक्षण पूर्ण केले. त्यांना एक भाऊ प्रविण भिमराव रायघोळ व दोन बहिणी ताईबाई गौतम राऊत (विवाहित) व संघमित्रा आरविंद वैद्य (विवाहित) आहेत. बाबाराव रायघोळ हे अविवाहित होते. ते दि.22.07.1999 रोजी कारगिल युद्धात शहिद झाले.

दि.3 मे 1999 ते 26 जुलै 1999 (85 दिवस) या कालावधीमध्ये भारत व पाकिस्तान या दोन देशा मध्ये कारगीलयुद्धं लढले गेले. या युद्धाची व्याप्ती भारताच्या कारगिल व आजूबाजूच्या परिसरापुरतीच मर्यादित होती. त्यामुळे याला मर्यादित युद्धं म्हणतात तसेच या पुर्विच्या भारत- पाक युद्धा प्रमाणेच याही युद्धात, युद्धं सुरु झाल्याची व संपल्याची कोणतीही घोषणा करण्यात आलेली नव्हती. उलट पाकिस्तान तर्फे युद्धादरम्यान त्यांचा देश अलिसं आहे असा कांगावा करण्यात आला होता. पुढे अनेक वर्षांनंतर हळुहळु पाकिस्तान सरकारने व अनेक लष्करी अधिकाऱ्यांनी हे युद्धंच होते असे जाहिर केले. सन 1999 च्या उन्हाळ्यात पाकिस्तानी घुसखोरांनी भारतीय सीमा ओलांडून भारताच्या हद्दीतील अनेक ठाण्यावर कब्जा केल्याचे भारताच्या लक्षात आले व या घुसखोरांना हुसकावण्यासाठी कारगिलचे युद्धं सुरु झाले. हि ठाणी कारगिल व द्रास परिसरातील अतिउंच दुर्गम जागी होती. अनेक महिन्यांच्या प्रयत्नानंतर भारताला ही ठाणी परत मिळवण्यात यश मिळाले. या कारगिल युद्धात अनेक भारतीय सैन्यातील जवान शहिद झाले त्यात दि.22.07.1999 रोजी म्हणजे युद्धं समाप्तीच्या केवळ चार दिवस अगोदर बाबाराव भिमराव रायघोळ हे जवान शहिद झाले.

शहिदजवान बाबाराव रायघोळ यांच्या स्मृतिप्रीत्यर्थ हिवरा (बु.) या ठिकाणी स्मृतिस्तंभ उभारण्यात आला आहे. या स्मृतिस्तंभाचे आणावरण दि.22.07.2009 रोजी मा.अँड.राजीवजी सातव (अध्यक्ष, महाराष्ट्र युवक काँग्रेस तथा कृषी सभापती जि.प.हिंगोली) यांच्या हस्ते झाले.

शहिद बाबाराव हे देश सेवा करत असतांना शहिद झाल्यामुळे शासनाने त्यांची बहिण संघमित्रा यांना CRPFमध्ये नौकरी दिली. त्या पश्चिम बंगाल या ठिकाणी सध्या सेवा बजावत आहेत.

संदर्भ :-

1. दिनेश रणवीर (गणपत रणवरीचे काका) यांची मुलाखत.
2. श्रीमती बायजाबाई बन्सीलाल जाधव (संजय जाधवची आई) यांची मुलाखत.
3. श्रीमती आशाबाई शंकर राठोड (संजय जाधवची बहिण) यांची मुलाखत.
4. तुळशीराम परसराम खंदारे (परसराम खंदारेचे वडिल) यांची मुलाखत
अ) संदिप तुळशीराम खंदारे (परसराम खंदारेचे भाऊ) यांची मुलाखत
ब) दै.सकाळ जुलै 1999 मधील प्रकाश सनपुरकर यांची बातमी “शुरा मी वंदिले.”
5. भिमराव दगडू रायघोळ (बाबाराव रायघोळचे वडिल) यांची मुलाखत
6. सौ.गयाबाई भिमराव रायघोळ (बाबाराव रायघोळची आई) यांची मुलाखत.

भारतीय राष्ट्रवाद आणि लखनौ करार

संशोधक

सहा. प्रा. शशिकांत भालचंद्र पाटील

किसान महाविद्यालय, पारोळा ता.पारोळा जि.जळगाव.

प्रस्तावना :

भारतीय स्वातंत्र्य चळवळीला फार मोठा ऐतिहासिक वारसाहक्क लाभलेला आहे. भारतातील १६०० मध्ये स्थापित झालेली कंपनी सरकारची सत्ता १८५७ च्या उठावानंतर पूर्णतः ब्रिटीश शासनाच्या हातात गेली. ब्रिटीशांनी भारतात राजवट करतांना अन्यायी धोरणाचा आणि अनीतीचा फारसा विचार केला नाही. परिणामी एक प्रचंड असणातोष भारतीय जनतेच्या मनात तयार झाला. १८५८ च्या राणीच्या जाहीरनाम्याने हिंदी लोकांना समतेची वागणूक दिली जाईल अशी आश्वासने दिली गेली यामुळे भारतीय जनतेच्या मनात आशा पल्लवित झाल्या. परंतु इंग्रजांसाठी भारत ही दुभती गाय मात्र होती. ब्रिटीश कालीन शिक्षण व्यवस्थेमुळे देशात नवा सुशिक्षित वर्ग निर्माण झाला. त्यांना नव्या युगाची चाहूल लागली. स्वतःच्या मागण्या सरकारपुढे मांडू लागले. समस्या सोडविण्यासाठी भांडू लागले. अशातच ब्रिटिशांनी संपूर्ण भारताचा राज्यकारभार करण्यासाठी “एक देश एक कायदा” असे सूत्र राबविल्यामुळे सर्व देशातील जनतेला एकत्र येण्यास मदत मिळाली. सरकारने व्यापार वाढविण्यासाठी दळण-वळण व्यवस्था वाढीस लावली. यामुळे भारतीयांमध्ये विचारांचे आदान-प्रदान होण्यास मदत मिळाली. सरकारकडून आपल्या मागण्या सनदशीर मार्गाने पदरात पडून घेण्यासाठी भारतीय नेत्यांनी २८ डिसेंबर १८८५ ला मुंबई येथे राष्ट्रीय सभेची स्थापना केली. बंगालची फाळणी, मुस्लिमांना स्वतंत्र मतदार संघ, फोडा आणि राज्य करा या नीतीचा वापर, मुस्लीम लीगच्या स्थापनेला पाठींबा, ढाक्याच्या नवबाला केलेली आर्थिक मदत, अलीगढ चळवळीला दिलेला पाठींबा या करणाने भारतीयांमध्ये दिवसेंदिवस ब्रिटीश शासनाविषयी चिड निर्माण होऊन राष्ट्रवादी भावनेत वाढ होऊ लागली. देशाला गुलामगिरीतून मुक्त करण्यासाठी सर्व भारतीय एकसंघ होऊ लागले. एकजूटीच्या भावनेतून भारतीयामध्ये देशप्रेम आणि राष्ट्रनिष्ठा वाढीस लागली. यालाच सोप्या शब्दात राष्ट्रवाद असे म्हणतात. याच राष्ट्रावादी भावनेचे भारताला स्वातंत्र्य मिळवून देण्यात सर्वात मोठे योगदान आहे. राष्ट्रवाद ही एक मानसिक भावना आहे. राजकीय विचारवंत जॉन एच रन्डोल यांच्या मते “ राष्ट्रवाद ही एकमेव अशी भावना आहे की जिच्यासाठी असंख्य लोक आत्मसमर्पण करण्यास सिद्ध होतात.”(०६) डॉ. आंबेडकरांच्या मते आपण एकमेकांच्या निकटवर्तीय आहोत असा अनुभव लोकांमध्ये निर्माण करणारी ऐक्याची सामुहिक भावना म्हणजेच राष्ट्रवाद होय.”(०३) वांशिक, धार्मिक, भाषिक, भौगोलिक, सांस्कृतिक एकता, समान राजकीय आणि आर्थिक आकांक्षा इत्यादी राष्ट्रवादाचे मुलभूत घटक आहेत. यापैकी सर्वांचा किंवा एका घटकाचा राष्ट्रवादी भावना निर्माण होण्यात निश्चितच वाटा असतो. १८८५ ला राष्ट्रीय सभेची स्थापना झाल्यावर सरकारला मागण्या सादर करण्यासाठी, तशा आशयाचे निवेदने देण्यासाठी, विविध ठराव पारित करून घेण्यासाठी राष्ट्रीय सभेचे दर वर्षी राष्ट्रीय स्तरावर एक अधिवेशन भरत असे. असे ठराव सर्वानुमते पारित होत असत. ठराव पारित झाल्यावर ठरल्याप्रमाणे कार्यक्रमांची अंमलबजावणी होत असे. १९१६ च्या राष्ट्रीय सभेच्या अधिवेशनात जो करार झाला तो करार “लखनौ करार” म्हणून ओळखला जातो. या करारामुळे भारतीय राष्ट्रावादात कशी तडजोड झाली याबाबत सदर शोध-निबंधात संशोधकाने विचारमंथन केलेले आहे.

उद्दिष्टे:

- १) लखनौ करार संकल्पना अभ्यासाने.
- २) लखनौ कराराची ऐतिहासिक पार्श्वभूमी अभ्यासणे.
- ३) लखनौ कराराच्या कलमांचा आढावा घेणे.
- ४) लखनौ कराराचा भारतीय स्वातंत्र्य आंदोलनातील योगदानाचा आढावा घेणे.
- ५) लखनौ कराराच्या परिणामांचा अभ्यास करणे.
- ६) लखनौ करार आणि भारतीय राष्ट्रवाद यांचा सहसंबंध अभ्यासणे.

संशोधन परिकल्पना:

- १) राष्ट्रवादी भावना नागरिकांमध्ये एकजूट निर्माण करते.
- २) शासकिय दडपशाहीचे धोरण करार निर्मितीसाठी पार्श्वभूमी तयार करते.
- ३) करारामुळे राष्ट्रवादी भावना अधिकाधिक प्रखर बनते.
- ४) तडजोडीच्या भावनेतून करारासाठी विविध विचाधारांचे नेते एकत्र येतात.
- ५) लखनौ करार भारतीय राष्ट्रवादाशी तडजोड ठरतो.

लखनौ करार :

ज्या प्रमाणे राष्ट्रीय सभेचे पहिले अधिवेशन मुंबई येथे भरले होते अशाच प्रकारे १९१६ या वर्षी उत्तर प्रदेशातील लखनौ या शहरात राष्ट्रीय सभेचे अधिवेशन भरले होते. या अधिवेशनाचे अध्यक्ष बाबू अंबिकाचरण मुझुमदार हे होते. या अधिवेशनात सर्वानुमते एक करार पारित केला गेला त्याला **“लखनौ करार”** असे म्हणतात. या अधिवेशनाच्या निमित्ताने राष्ट्रीय सभेचे जहाल व मवाळ गट आणि त्याच बरोबर मुस्लीम लीग एकाच रंगमंचावर आली होती म्हणून या कराराला **“हिंदू-मुस्लीम ऐक्य करार”** म्हणून देखील ओळखले जाते.^(०४) यामुळे लखनौ अधिवेशन हे भारतीय इतिहासातील एक आगळे-वेगळे अधिवेशन म्हणून ख्यातनाम आहे.

पार्श्वभूमी :

१९०५ साली ब्रिटीश शासनाने प्रशासन कार्यात सुलभता आणण्यासाठी बंगालची प्रांताचे विभाजन करित आहोत असे कारण पुढे आणत बंगालची फाळणी केली. प्रत्यक्षात मात्र “फोडा आणि राज्य करा” (Devide and Rule) असा या मागे मुळ हेतू होता. त्यानंतर १९०६ साली ढाक्का येथे सालीमुल्ला खान यांच्या अध्यक्षतेखाली मुस्लीम लीगची स्थापना झाली. मुस्लीम लीगच्या स्थापनेस देखील ब्रिटिशांनी पाठबळ दिले. १९०७ च्या अधिवेशनात राष्ट्रीय सभेत पहिली फुट पडली त्यातून जहाल आणि मवाळ असे दोन गट पडलेत. पुढे १९०९ च्या मोर्ले-मिंटो सुधारणा कायदा नुसार ब्रिटीशांनी “मुस्लिमांना स्वतंत्र मतदार संघाची” तरतूद केली. या सर्व कारणांनी हिंदू-मुस्लिमांमध्ये फुट पडून भारतीय राष्ट्रवादाला आह्वान मिळाले. वंग-भंग चळवळीच्या प्रभावामुळे ब्रिटीश शासनाला अखेर १९११ साली बंगालची फाळणी रद्द करणे भाग पडले. १९१४ साली पहिल्या महायुद्धाला सुरवात झाली. या युद्धात तुर्कस्थानाचा सुलतान जो संपूर्ण जगात मुस्लीमांचा **“खलिफा”** म्हणून ओळखला जाई त्याने ब्रिटीशांविरुद्धात जर्मनीच्या बाजूने युद्धात उडी घेतली. यामुळे भारतातील मुस्लिमांमध्ये ब्रिटीश शासनाविषयी संतापाची लाट उसळली. याच ब्रिटीशविरुद्धी संतापाच्या लाटेचा फायदा टिळकांना राष्ट्रीय चळवळीसाठी करून ग्यावायाचा होता. शिवाय मुस्लिमांच्या सहकार्याशिवाय राष्ट्रीय सभेला राष्ट्रीय स्वरूप प्राप्त होऊच शकत नाही असे राष्ट्रीय सभेच्या नेत्यांना वाटत होते. डॉ. अनी बेझेन्त यांच्या मध्यस्थीने टिळकांना पुन्हा राष्ट्रीय सभेत आणण्याचे प्रयत्नांना यश आल्याने टिळकांनी केसरीतून **“पुनःश्च हरीहोम”** असा अग्रलेख लिहित १९१६ च्या लखनौ अधिवेशनाद्वारे राष्ट्रीय चळवळ पुन्हा एकदा गतिमान केली.^(०१) मुस्लीम लीगने देखील आपले अधिवेशन लखनौला घेण्याचे ठरल्यानंतर राष्ट्रीय सभेतील जहाल व मवाळ गट आणि मुस्लीम लीग एकाच रंगमंचावर येत लखनौ याठिकाणी बाबू अंबिकाचरण मुझुमदार यांच्या अध्यक्षतेखाली अधिवेशन भरले.

प्रमुख कलमे :

या अधिवेशनाच्या निमित्ताने राष्ट्रीय सभेचे जहाल व मवाळ गट आणि त्याच बरोबर मुस्लीम लीग एकाच रंगमंचावर आली होती म्हणून या कराराला **“हिंदू-मुस्लीम ऐक्य करार”** म्हणून देखील ओळखले जाते. २९ डिसेंबर १९१६ रोजी राष्ट्रीय सभेने तर ३१ डिसेंबर १९१६ रोजी मुस्लीम लीगने या कराराला संमती दर्शवली.^(१३) हा करार म्हणजे टिळक आणि जीना या द्विपक्षीय समितीने तयार केलेला एक अहवालच होता. राष्ट्रीय सभा आणि मुस्लीम लीग दोन्हींनी ब्रिटीश शासनासमोर एकसमान अट ठेवली ती म्हणजे युद्ध समाप्ती नंतर भारताला प्रांतीय स्वायत्तता बहाल करावी. म्हणजेच समान राजकीय आकांक्षाने भरतीय नेते प्रेरित झालेले होते असे थोडक्यात म्हणता येईल. या कराराद्वारे राष्ट्रीय सभेने धर्माधीष्टीत राजकारणाचा स्वीकार केलेला दिसतो.^(०७) या करारातील प्रमुख कलमे खालीलप्रमाणे होती.^(०८)

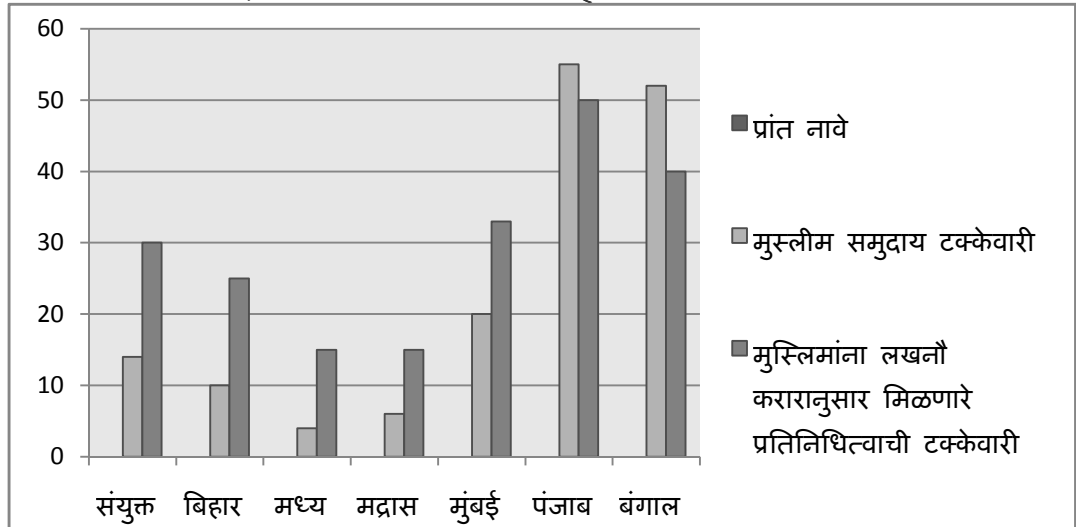
- १) भारतमंत्री मंडळ रद्द करून वसाहतींना असलेले अधिकार हिंदुस्थानाला दिले जावे.

- २) गव्हर्नर जनरलच्या कार्यकारी मंडळातील निम्मे सदस्य भारतीय असतील आणि ते विधीमंडळाने निर्वाचित केलेले असावे.
- ३) केंद्रीय विधीमंडळातील १/३ सदस्य हे मुस्लीम असतील आणि ते स्वतंत्र मतदार संघातून निर्वाचित असतील.
- ४) प्रांतांच्या कारभारात ब्रिटीश सरकारने हस्तक्षेप करू नये.
- ५) लष्कर आणि परराष्ट्र खाते सोडून इतर सर्व खात्यांवर विधीमंडळाचा ताबा असावा.
- ६) या करारानुसार प्रांतीय कायदे मंडळात कोणताही कायदा हा एखाद्या समुदायाच्या हितसंबंध विरोधी आहे असे ३/४ प्रतिनिधींनी लक्षात आणून दिल्यास तो कायदा पारित होणार नाही म्हणजेच जातीय नकाराधिकाराचे (Veto) तत्त्व मान्य केले.
- ७) या करारानुसार राष्ट्रीय सभेने परिस्थितीशी जुळवून घेतांना मुस्लिमांसाठी स्वतंत्र मतदार संघ मान्य केले गेले.
- ८) या करारानुसार राष्ट्रीय सभेने मुस्लीमांसाठी स्वतंत्र मतदार संघाची मागणी स्वीकारली. राष्ट्रीय सभेने मुस्लीम अल्पसंख्य असलेल्या प्रांतात मुस्लिमांना लोकसंख्येच्या प्रमाणाहून अधिक आणि मुस्लीम लीगने मुस्लीम बहुल भागात मुस्लिमांना लोकसंख्येच्या प्रमाणाहून कमी प्रतिनिधित्व देण्याचे मान्य केले. यानुसार खालील प्रमाणे मुस्लिमांचे प्रतिनिधित्व स्वीकारले गेले.

तक्ता ०१: प्रांतनिहाय मुस्लीम समुदाय टक्केवारी आणि मिळणारे प्रतिनिधित्व (१०)

अ.न.	प्रांताचे नाव	मुस्लीम समुदायाची टक्केवारी	एकूण लखनौ करारानुसार मुस्लिमांना मिळणाऱ्या प्रतिनिधित्वाची टक्केवारी
०१	संयुक्त प्रांत	१४%	३०%
०२	बिहार प्रांत	१०%	२५%
०३	मध्यप्रांत	०४%	१५%
०४	मद्रास प्रांत	०६%	१५%
०५	मुंबई प्रांत	२०%	३३.३%
०६	पंजाब प्रांत	५५%	५०%
०७	बंगाल प्रांत	५२%	४०%

तक्ता क्र. ०१ वर आधारित आलेखीत माहिती



करारासंबंधी मतांतरे :

- १) लॉ. टिळक : “पूर्वी ज्या बहिष्काराच्या ठरावासंबंधी त्याहीपेक्षा हा ठराव अधिक महत्त्वाचा आहे. लखनौला हिंदू-मुस्लीम, प्रागतिक आणि राष्ट्रीय हे सर्व एक होऊन स्वराज्याची चळवळ करण्यास बांधले गेले हे दृश्य पाहून आता आपले दैव उजाडले आणि लाखानौने Luck-Now हे आपले नाव यथार्थ केले आहे.”(०२)
- २) डॉ. मुझुमदार : “लखनौ करारातूनच पाकिस्तानच्या मागणीची पायाभरणी झाली.”(०१)
- ३) ग्रेट (ब्रिटीश इतिहासकार) : “कोणत्याही परिणामांचा विचार न केलेला करार म्हणजे लखनौ करार होय.”(०१)
- ४) राष्ट्रीय सभा : “देशाच्या ऐक्यासाठी असलेली तात्त्विक तडजोड म्हणजे लखनौ करार होय ”(०१)
- ५) इकबाल नारायण : “राष्ट्रीय सभेने ही एक अशी चूक केली की जिचे मूल्य हे देशाच्या विभाजनात चुकवावे लागले.”(०९)
- ६) ईश्वरीप्रसाद : “हा करार राष्ट्रीय सभेद्वारे लीगच्या संतुष्टीकारणाच्या धोरणाचा प्रारंभ होता.” (०९)
- ७) प्रणव मुखर्जी : “अगर हिंदू-मुस्लीम एकता वाले ऐतिहासिक लखनऊ समझोते को संविधान मे मान लिया गया होता तो शायद न देश का बंटवारा होता और न ही जिन्ना की कोई गलत तस्वीर हमारे मन मे होती.”(१४)

कराराचे परिणाम :

लखनौ अधिवेशनात लॉ.टिळक आणि जहाल गटास राष्ट्रीय सभेत प्रवेश मिळाल्याने १९०७ साली विभाजित झालेली राष्ट्रीय सभा पुन्हा एक झाली. या कराराने राष्ट्रीय सभा आणि मुस्लीम लीग यांच्यातील विरोध संपुष्टात येऊन राष्ट्रीय ऐक्य निर्माण झाले. लखनौ कराराच्या माध्यमातून राष्ट्रीय चळवळीला पुन्हा एकदा नवसंचार, नवा जोम, नवा उत्साह प्राप्त झाला. हा करार राष्ट्रीय सभेला राजकीय दृष्ट्या घातक आणि ब्रिटिशांना फायदेशीर असला तरी तत्कालीन राजकीय परिस्थिती पाहता तो ऐक्याचा पुरस्कार करणारा होता. मुस्लीम बहुल प्रांतातील मुस्लिमांना कमी प्रतिनिधित्व मिळाल्याने ते नाराज झाले. या करारात शीख समुदायाचा विचार पुढे न आल्याने शीख समुदाय नाराज होऊन या समाजाने देखील १४% लोकसंख्या नुसार ३०% प्रतिनिधित्वाची स्वतंत्र मागणी केली.(१२) जातीय नकाराधिकार मान्य झाल्याने मुस्लीम संस्कृती व कायदे यांच्या संरक्षणासंबंधी मुस्लिमांना वाटणारी भीती कमी झाली. लीगबरोबर ऐक्य साधनाच्या हेतूने राष्ट्रीय सभेने लोकशाही मूल्य, संयुक्त निर्वाचन प्रणाली आणि धर्मनिरपेक्षता या तत्त्वांचे बलिदान दिले. दुसऱ्या बाजूने, मुसलमान अल्पसंख्य प्रांतात या कराराने मुसलमानांच्या जागेचे पारडे जड केल्यामुळे पुष्कळ हिंदूना संताप आला त्यांनी आपला निषेध व्यक्त करण्यासाठी हिंदू महासभेला आपले व्यासपीठ बनवले.(११)

विश्लेषण :

या करारामुळे राष्ट्रीय सभेच्या जहाल आणि मवाळ गटाचा मिलाप होऊन त्यासोबत मुस्लीम लीगला देखील राष्ट्रीय सभेसोबत जोडण्यात टिळकांच्या आणि जीनांच्या प्रयत्नांना यश आल्याने भारतीय स्वातंत्र्य आंदोलनाला गती प्राप्त होऊन भारतीयांमध्ये नवाजोम आणि नवउत्साह संचारला. ब्रिटिशाकडून अगोदरच मिळालेल्या विभक्त मतदार संघाच्या मागणीला मान्यतः देणे आणि ब्रिटीशांविरोधी तयार झालेल्या मुस्लीमांच्या भावनेची कदर करून मुस्लीम लीगला राष्ट्रीय चळवळीत ओढणे हे राष्ट्रीय सभेचे प्रमुख ध्येय दिसून येते. राष्ट्रीय सभेतील जहाल व मवाळ गट आणि मुस्लीम लीग यासर्वांचे या काळात इंग्रजाविरोधी असलेली भावना ह्या समान राजकीय आकांक्षांच्या आधारावर एकत्र येऊन निकटवर्तीय बनल्याने भारतीयांमध्ये काहीशा प्रमाणात राष्ट्रवादी भावना विकसित झाल्याचे समजते. तत्कालीन परिस्थिती लक्षात घेऊन मुस्लीम लीगचा पाठींबा मिळविण्यासाठी राष्ट्रीय सभेने लोकशाही मूल्य, संयुक्त मतदार संघ प्रणाली आणि धर्मनिरपेक्षता तत्त्वांचा त्याग केल्याने भारतीय राष्ट्रवादाने तडजोड स्वीकारलेली दिसून येते. राष्ट्रीय सभेने मुस्लिमांचा विचार केला पण त्यासोबत इतर धर्माची दाखल घेतली नाही. शिवाय काही हिंदूंनी “हिंदू महासभेला” व्यासपीठ बनविल्याने धार्मिकतेला वाव मिळाल्यामुळे समता तत्त्वाची पायमल्ली होऊन इतर समुदायाचा विरोध आणि प्रचंड प्रक्षोभ निर्माण झाल्याने दुसरीकडे भारतीय राष्ट्रवादी भावनेला तडा गेल्याचे समजते. या कराराच्या माध्यमातून स्वतः भारतीय नेत्यांनी ब्रिटिशांना “ फोडा आणि राज्य करा” या कुटनीतीला अप्रत्यक्षपणे सहकार्य केल्याचे समजते. कारण यानंतरच्या काळात १९१९ आणि

१९३५ च्या कायद्यातून ब्रिटिशांनी भारतातील इतर समुदायांसाठी देखील स्वतंत्र मतदार संघाची व्यवस्था केलेली दिसून येते. युरोपात इंग्लंड आणि तुर्कस्तान यांच्यात शत्रूत्व झाल्यावर भारतातील मुस्लीमामध्ये चिडीची भावना तयार होऊन राष्ट्रीय सभा आणि लीग यांच्यात दिलजमाई जाली खरी पण विभक्त मतदार संघाला दिलेल्या मानत्येमुळे यापुढच्या काळात मुस्लिमांमध्ये वेगळेपणाच्या भावनेचे विष अधीकच भिनले.

निष्कर्ष:

- १) लखनौ करारद्वारे मवाळ गट, जहाल गट आणि मुस्लीम लीग एकत्रित आल्याने ब्रिटीशसत्तेविरोधी लढा उभारणीसाठी राष्ट्रीय चळवळीला गती प्राप्त करण्याचे उद्दिष्ट्ये अंशतः साध्य होतांना दिसते.
- २) मुस्लीम लीगला राष्ट्रीय प्रवाहात आणण्यासाठी लखनौ कराराद्वारे राष्ट्रीय सभेने धर्मनिरपेक्ष राजकारणाचा त्याग केलेला दिसतो.
- ३) या कराराने स्वतंत्र मतदार संघ संकल्पनेला अधिक बळकटी मिळाल्याने इतर समुदायांकडून स्वतंत्र मतदार संघासाठी होत असलेल्या मागणीत तीव्रता वाढली.
- ४) मुस्लिमांसाठी विभक्त मतदार संघास मान्यता देणे, मुस्लिमांची कमी लोकसंख्या असलेल्या प्रांतात खूप जास्तीच्या प्रमाणात दिलेली प्रतिनिधित्वाची टक्केवारी आणि मुस्लिमांची जास्त लोकसंख्या असलेल्या प्रांतात खूप कमी प्रमाणात केलेली प्रतिनिधित्वाची टक्केवारी आणि कायदेमंडळातील मुस्लिमांसाठी मान्य केलेला जातीय नकाराधिकार (Veto) ही एकप्रकारे भारतीय राष्ट्रवादाशी केलेली तडजोड सिद्ध करते
भारतीय राष्ट्रवादाशी तडजोड ठरलेल्या ह्या करारातून देशाच्या फाळणीचे बीजे रोवलेली दिसतात.

संदर्भ सूची :

- १) कठारे अनिल —आधुनिक महाराष्ट्राचा इतिहास(१८१८-१९६०)--विद्या औरंगाबाद--जून २०१२
- २) जावडेकर शं.द.--आधुनिक भारत—कॉन्तिनेतल—पुणे—१९७९
- ३) ढोबळे डी. बी. —राजकीय विचारप्रणाली —अरुणा—लातूर—२०११
- ४) दीक्षित नी.सी.--आधुनिक भारताचा इतिहास--०२(HIS२२०)--YCMOUनासिक--२००१.
- ५) पवार जयसिंगराव—हिंदुस्थानच्या स्वातंत्र चळवळीचा इतिहास—फडके—कोल्हापूर—२०११
- ६) देवरे पी.डी —राजकीय विचारप्रणाली—प्रशांत—जळगाव—जून २००३
- ७) बिपीन चंद्र—भारत का स्वतंत्रता संघर्ष—हिंदी माध्यम निदेशालय—दिल्ली विद्यापीठ—१९९९
- ८) सातभाई श्रीनिवास—आधुनिक भारताचा इतिहास —विद्या—औरंगाबाद—२०११
- ९) वाक्कानी नि. आ. —आधुनिक भारताचा इतिहास (१७५७ ते १९६५) —मंगेश—नागपूर — १९९८
- १०) वैद्य सुमन —आधुनिक भारताचा इतिहास (१८५७ ते १९२०)—साईनाथ —नागपूर—१९९६
- ११) रामगोपाल (अनुवाद- कमाल पाध्ये)- भारतीय मुसलमानाचा राजकीय इतिहास – म.रा.सा. आणि सं. मंडळ, मुंबई –२००२
- १२) लखनौ करार –मराठी विश्वकोश (www.vishwakosh.mराठी.gov.in)
- १३) लखनौ करार – (www.wikiwand.com)
- १४) लखनऊ समझोता – (www.wikipedia.com)

राष्ट्रीय शैक्षणिक धोरण 2020 : संधी आणि आव्हाने

प्रा. डॉ. डी एन सोनवणे

सहाय्यक प्राध्यापक, अर्थशास्त्र विभाग, म.स.गा.महाविद्यालय मालेगाव –कॅम्प, मालेगाव

गोषवारा:

राष्ट्रपिता महात्मा गांधी यांच्या मते "व्यक्तीच्या सर्वांगीण विकासाचे साधन म्हणजे शिक्षण". शिक्षण ही व्यक्तीच्या जीवनातील विकास आणि परिवर्तनाची पहिली पायरी असते. मात्र त्यासाठी शिक्षण व्यवस्थेची गरज असते आणि व्यक्तीच्या सर्वांगीण विकासासाठी शिक्षण व्यवस्था ही कालानुरूप लवचिक आणि विविध संधींची उपलब्धता करून देण्यासाठी सक्षम असणे ही पूर्वअट असते. भारतात 1986 च्या शैक्षणिक धोरणात कालसंगत बदल करून नवीन शैक्षणिक धोरणाद्वारे नवीन शिक्षण व्यवस्था उभी करणे ही काळाची गरज असल्याने राष्ट्रीय शैक्षणिक धोरण 2020 ची घोषणा करण्यात आली. नवीन शैक्षणिक धोरणाची अंमलबजावणी सुरु झाली असून अनेक संधीची उपलब्धताहोणे अपेक्षित असले तरी धोरणाच्या अंमलबजावणी दरम्यान अनेक आव्हानांना सुद्धा सामोरे जावे लागणार आहे.

सूचक शब्द: सर्वांगीण विकास, राष्ट्रीय शैक्षणिक धोरण, संधी ,आव्हाने.

प्रस्तावना:

कोणत्याही मानवी समूहाला आपल्या पूर्ण क्षमतांचा विकास घडून आणण्यासाठी, समानसंधी आणि न्याय उपलब्ध होण्यासाठी, राष्ट्राच्या जलद आणि सर्वांगीण विकासासाठी शिक्षण हा पाया असतो. तर शिक्षण व्यवस्था हा त्यासाठीचा मार्ग असतो. भारतात प्राचीन काळात गुरुकुल आणि मंदिरांमध्ये यांच्या माध्यमातून शिक्षण प्रणाली कार्यरत होती. इंग्रज राजवटीत ईस्ट इंडिया कंपनीचा सनदी अधिकारी चार्ल्स ग्रॅंडने इंग्रजी भाषेतून शिक्षणाची व्यवस्था निर्माण केली. 1835 मध्ये लॉर्ड मकेले यांनी भारतात विद्यापीठे स्थापन करून कला, विज्ञान, वाणिज्य तसेच अभियांत्रिकी महाविद्यालय शिक्षणाला चालना दिली. स्वातंत्र्यपूर्व काळ आणि स्वातंत्र्यानंतरची जवळपास 75 वर्षे मकेले शिक्षण पद्धतीचा प्रभाव हा भारतीय शिक्षण पद्धतीवर असल्याचे दिसून आले. तत्कालीन शिक्षण पद्धतीत प्राथमिक व माध्यमिक शिक्षण मोफत असले तरी शिक्षणाचा दर्जा अत्यंत सुमार असणे, केवळ कारकून आणि शिक्षक बनवणारे शिक्षण, व्यवसायाभिमुख आणि जीवनाभिमुख कौशल्य प्रदान करणाऱ्या अभ्यासक्रमाचा अभाव, केवळ नोकरी किंवा चाकरमाने बनविणेसाठी शिक्षण असा दृष्टिकोन दृढ करणारी चुकीची शिक्षण व्यवस्था, जीवनमूल्य आणि राष्ट्रीय मूल्यतसेच मूल्य शिक्षणाचा अभाव. यासारखे अनेक दोष निर्माण झाल्यामुळे नवीन शिक्षण धोरणाची आवश्यकता निर्माण झाली. त्यातूनच राष्ट्रीय शिक्षण धोरण 2020 जाहीर करण्यात आले. नवीन शैक्षणिक धोरणाद्वारे आंतरविद्या शाखा विषय निवड, विद्यार्थ्यांच्या आवडीनिवडीस प्राधान्य आणि सातत्यपूर्ण मूल्यमापन याद्वारे विद्यार्थ्यांच्या सर्वांगीण विकासाचा चालना देणे, व्यावसायिक कौशल्य वर्धिष्ण करण्यावर भर देणे, रोजगार निर्मिती चालना देऊन जीवन आणि राष्ट्रीयतसेच व्यवसायमूल्य यांची रुजवणूक करण्याची व्यवस्था उभी करण्याच्या प्रमुख हेतूने नवीन शिक्षण व्यवस्था निर्माण करण्याचा प्रयत्न करण्यात येणार आहे. नवीन शैक्षणिक

धोरणाद्वारे अनेक संधींची उपलब्धता अनेक घटकांना होणे अपेक्षित आहे. प्रस्तुत शोध निबंधात नवीन शैक्षणिक धोरणाच्या संधी आणि नवीन शैक्षणिक धोरणापुढील आव्हाने यांचा आढावा मांडण्यात आलेला आहे

राष्ट्रीयशैक्षणिक धोरण 2020:

भारतात राष्ट्रीय शिक्षण धोरण 1986 मध्ये तयार करण्यात आले आणि त्यात 1992 पासून अनेक बदल झाले आहेत, परंतु धोरणात आमूलाग्र बदलाची आवश्यकता लक्षात घेऊन केंद्रसरकारने **NEP 2020** जाहीर केले. 21 व्या शतकातील हे पहिले शैक्षणिक धोरण आहे, चौतीस वर्ष जुन्या शिक्षणावरील, राष्ट्रीय धोरण (NPE), 1986 ची जागा घेते. प्रवेश, समानता, गुणवत्ता, परवडणारी क्षमता आणि उत्तरदायित्व या मूलभूत स्तंभांवर आधारित हे धोरण आहे, हे धोरण **शाश्वत विकासासाठी 2030** च्या अजेंडाशी संरेखित आहे आणि शालेय आणि महाविद्यालयीन शिक्षण अधिक समग्र, लवचिक, बहुविद्याशाखीय, 21 व्या शतकातील गरजांना अनुकूल बनवून भारताला एक मजबूत, विद्वान समाज आणि जागतिक महासत्ता बनवण्याचे उद्दिष्ट आहे.

राष्ट्रीय शैक्षणिक धोरण 2020 : ठळक वैशिष्ट्ये

- १) पूर्वप्राथमिक बालसंगोपन आणि शिक्षणावर भर देऊन, शालेय अभ्यासक्रमाची 10+2 रचना अनुक्रमे 5+3+3+4 अशी केली जाणार आहे.
- २) किमान इयत्ता 5 पर्यंतच्या शिक्षणाचे माध्यम मातृभाषा / स्थानिक भाषा / प्रादेशिक भाषा असणार आहे आणि इयत्ता 8 वी पर्यंत आणि त्यापुढील त्रिभाषा सूत्रासह शालेय आणि उच्च शिक्षणाच्या सर्व स्तरावरील विद्यार्थ्यांसाठी पर्याय म्हणून संस्कृतचा वापर केला जाणार आहे.
- ३) उच्च शिक्षणातील एकूण नोंदणीचे प्रमाण 2035 पर्यंत 26.3% (2018) वरून 50% पर्यंत वाढवण्याचे उद्दिष्ट आहे. उच्च शिक्षण संस्थांमध्ये 3.5 कोटी नवीन जागा निर्माण करण्यात येणार आहेत.
- ४) 2025 पर्यंत सर्वच प्राथमिक शाळांमधील सर्व विद्यार्थ्यांमध्ये सार्वत्रिक मूलभूत साक्षरता निर्माण करणेसाठी संख्यात्मकता प्राप्त करण्यासाठी राज्यशासनाच्यावतीने एक अंमलबजावणी योजना तयार केली जाणार आहे
- ५) देशातील अपंग विद्यार्थ्यांना मूलभूत अवस्थेपासून ते उच्च शिक्षणापर्यंतच्या नियमित शालेय प्रक्रियेत पूर्णपणे सहभागी होण्यासाठी सक्षम केले जाणार आहे. क्रॉस अपंगत्व प्रशिक्षण, संसाधन, वसतिगृहाची सुविधा, सहाय्यक उपकरणे, योग्य तंत्रज्ञानावर आधारित संसाधने आणि इतर सहाय्यक यंत्रणेसह शिक्षकांच्या समर्थनासह गरजांची पूर्तता करण्यात येणार आहे.
- ६) आदर्श शिक्षण व्यवस्था निर्माण करण्यात शिक्षक अत्यंत महत्वाचा दुवा असल्याने शिक्षकांची भरती आणि त्यांची पदोन्नतीगुणवत्ताधारित असेल, 2022 पर्यंत शिक्षकांसाठी एक समान राष्ट्रीय व्यावसायिक मानक (NPST) विकसित केले जाणार आहे.
- ७) शाळांचे संकुल किंवा क्लस्टरमध्ये आयोजन करण्याचा मानस आहे, पायाभूत सुविधा, ग्रंथालये आणि एक मजबूत व्यावसायिक शिक्षण समुदाय यासह सर्व संसाधनांची उपलब्धता सुनिश्चित केली जाणार आहे.
- ८) उच्च शिक्षण क्षेत्रात बहु-अनुशासनात्मक आणि लवचिक अभ्यासक्रम तसेच विषयांचे क्रियाशील संयोजन, व्यावसायिक शिक्षणाचे एकत्रीकरण आणि योग्य प्रमाणीकरणासह अनेक प्रवेश आणि निर्गमन बिंदूसह

सर्वसमावेशक पदवी शिक्षण दिले जाणार आहे.. पदवीचे शिक्षण 3 किंवा 4 वर्षांच्या कालावधीचे असून 1 वर्षानंतर प्रमाणपत्र, 2 वर्षानंतर प्रगत डिप्लोमा, 3 वर्षांनी बॅचलर पदवी आणि 4 वर्षांनी संशोधनासह बॅचलर पदवी बहाल केली जाणार आहे.

९) विद्यार्थ्यांना शैक्षणिक क्रेडिट डिजिटली साठवण्यासाठी एक शैक्षणिक बँक ऑफ क्रेडिटची स्थापना केली जाणार , जेणेकरून ते हस्तांतरित केले जाऊ शकतील आणि मिळवलेल्या अंतिम पदवीमध्ये मोजले जातील.एकापेक्षा जास्त विद्यापीठातून पदवी मिळविताना कोर्सेस निवडीचे स्वातंत्र्य विद्यार्थ्यांस असेल.

१०) ग्रॉस एनरोलमेंट रेशो 100 टक्के पर्यंत वाढवण्यासाठी नियमित बरोबरच खुल्या आणि दूरस्थ शिक्षणाचा विस्तार करण्यावर अधिक भर दिला जाणार आहे.

११) समाजाच्या सर्व वर्गासाठी न्याय्य आणि सर्वसमावेशक शिक्षण संकल्पने अंतर्गत सामाजिक आणि आर्थिकदृष्ट्या वंचित गटांकडे विशेष लक्ष देऊन स्वतंत्र लिंग समावेश निधी आणि विशेष शिक्षण क्षेत्र निर्माण केले जाणार.

१२) शिक्षणाच्या अमलबजावणी आणि मार्गदर्शनासाठी राष्ट्रीय मिशनची स्थापना केली जाणार आहे.

नवीन शैक्षणिक धोरण : संधी

नवीन शैक्षणिक धोरणाच्या अंमलबजावणीमुळे अनेक संधींची उपलब्धता अनेक क्षेत्रांना उपलब्ध होणे संभवते त्याचा आढावा खालील प्रमाणे.

- नवीन शिक्षण धोरणात अकॅडमिक बँक क्रेडिट सिस्टीम लागू करण्यामुळे कोणत्याही विद्यार्थ्यांना एकापेक्षा जास्त विद्यापीठातून एकापेक्षा जास्त शाखांमधून आवडीप्रमाणे विषय निवडण्याचे स्वातंत्र्य प्रदान करण्यात येणार आहे. त्यामुळे विद्यार्थ्यांच्या व्यक्तिमत्त्व विकासाला चालना मिळेल.
- नवीन धोरणात मानव्यविद्या शाखेस अधिक प्राधान्य देण्यात आलेले असल्यामुळे समाजशास्त्र विषयाशी संबंधित अध्ययनास अधिक महत्त्व प्राप्त होण्याची संधी उपलब्ध होणार आहे.
- वय वर्ष सहा पर्यंत बालकाच्या मेंदूच्या विकास ८५ टक्के पर्यंत पूर्ण होतो असे मेंदू शास्त्र सांगते त्यामुळे नवीन शैक्षणिक धोरणानुसार बालकांच्या बौद्धिक, शारीरिक, सामाजिक, मानसिक विकास चांगला होण्यास मदत होणार आहे. कारण वय वर्ष तीन ते सात साठी मातृभाषेतून शिक्षण सक्तीचे करण्यात आलेले आहे. मातृभाषेतून शिक्षणामुळे बालकांच्या मेंदूचा विकास होण्यास मदत होणार आहे.
- नवीन शैक्षणिक धोरणामुळे विद्यार्थ्यांच्या अध्ययन विषयक कौशल्याच्या विकासावर भर देण्यात आल्यामुळे विद्यार्थ्यांना वेगवेगळी कौशल्य आत्मसात करण्याची संधी उपलब्ध होणार आहे. कारण सहावी ते आठवी या वर्गादरम्यान किमान एक कौशल्य आत्मसात करणे बंधनकारक केलेले आहे त्यामुळे कौशल्याधारीत विकासावर धोरणात भर देण्यात आलेला आहे.
- प्राथमिक शिक्षण सक्तीचे व मोफत करण्याच्या धोरणाची अंमलबजावणी प्रभावीपणे होण्यासाठी गळतीचे प्रमाण 0% वर आणण्याचे धोरण आखण्यात आलेले आहे कोणत्याही कारणास्तव शाळेपासून लांब असणाऱ्या विद्यार्थ्यांसाठी किंवा विद्यार्थ्यांच्या गळतीसाठी जबाबदार असणाऱ्या व्यक्तीवर कायदेशीर कारवाई करण्याची तरतूद करण्यात आलेली आहे त्यामुळे शाळाबाह्य विद्यार्थी शिक्षणाच्या हक्कापासून वंचित असणार नाही. म्हणजे सर्वांना शिक्षणाचा हक्क प्राप्त करण्याची संधी उपलब्ध होणार आहे.

- प्राचीन काळात नावलौकिक प्राप्त केलेल्या नालंदा आणि तक्षशिला विद्यापीठांच्या धरतीवर विद्यापीठांची निर्मिती करून पूर्वीचे वैभवाचे दिवस आणून देण्याचा मानस आहे. त्यामुळे विद्यार्थ्यांना प्राचीन वैभव व संस्कृतीची ओळख होऊन त्याविषयी अभिमानाची भावना निर्माण होण्यास मदत होईल.
- तत्कालीन शिक्षण व्यवस्थेत विद्यार्थ्यांना एकावेळी एकच पदवी घेण्याची सवलत देण्यात आली आहे. मात्र नवीन धोरणानुसार त्यात बदल करून त्यास स्वतःच्या क्षमतेप्रमाणे एकावेळी अनेक पदव्या घेण्याची संधी प्राप्त होऊ शकेल.
- नवीन धोरणानुसार विद्यार्थ्यांना आपल्या करिअरला दिशा देण्यासाठी तिसरी, पाचवी आणि सातवी मध्ये शिकत असताना सामान्य योग्यता प्रमाणपत्र परीक्षा देऊन आपले करियर घडऊन आनंददायी जीवनाची सुरुवात करण्याची संधी मिळणार आहे.
- नवीन धोरणानुसार परदेशातील जवळपास शंभर विद्यापीठे आपल्या देशात येऊन उच्च शिक्षण देण्यासाठी येणार आहेत. त्यामुळे आपल्या देशातील विद्यार्थ्यांना परदेशात जाऊन शिक्षण घेण्याची गरज असणार नाही. तसेच आपल्या देशातील विद्यापीठांच्या शिक्षणाची गुणवत्ता स्पर्धा वाढल्यामुळे निश्चितपणे वाढण्यास संधी आहे.

नवीन शैक्षणिक धोरण: आव्हाने

नवीन शैक्षणिक धोरणाच्या अंमलबजावणी पासून अनेक लाभ किंवा फायदे तथा संधी उपलब्ध होणार असल्या तरी धोरणाची अंमलबजावणीत करताना अनेक आव्हानांना तोंड द्यावे लागणार आहे

- **शैक्षणिक संरचनेची पुनर्रचना:** सद्यस्थितीच्या शिक्षण व्यवस्थेत एक ते चार प्राथमिक, पाच ते दहा माध्यमिक, अकरा व बारा उच्च माध्यमिक आणि पुढची तीन ते पाच वर्ष महाविद्यालयीन शिक्षणाचा समावेश होतो . परंतु नवीन शैक्षणिक धोरणानुसार वयोगट पाच पर्यंत पूर्व प्राथमिक तीन ते पाचवी पर्यंत प्राथमिक ,आठवी पर्यंत पायाभूत / माध्यमिक ,बारावीपर्यंत उच्च माध्यमिक अर्थात 5+3+3+4 अशी संरचना तयार करण्यात येणार आहे . पूर्व प्राथमिक वर्ग पहिली व दुसरीला जोडताना पुनर्रचना करावी लागणार आहे . कारण पूर्व प्राथमिक हे अधिकृतपणे शिक्षणाच्या परिघात येत नाही. त्यामुळे बालवाड्या , अंगणवाड्या बंद करून शाळांना जोडणी करावी लागेल तसेच दहावी व बारावी बोर्डाची पुनर्रचना करावी लागणार आहे. शिवाय डीएड डीएड कॉलेज बंद करून इंटिग्रेटेड बीएड कोर्सेस निर्माण करावे लागणार आहेत.
- **शैक्षणिक क्षेत्रातील विविधता आणि आकार:** भारतातील शिक्षण व्यवस्था ही जगातील दुसऱ्या क्रमांकाची शिक्षण व्यवस्था आहे. शालेय शिक्षण व्यवस्थेत 15 लाखापेक्षा अधिकच्या शाळा, त्यातील 289 लाख शिक्षक आणि 15 कोटी विद्यार्थी ए आय एस एच ई च्या 2019 च्या अहवालानुसार, उच्च शिक्षण व्यवस्थेत 1000 विद्यापीठे ,39931 महाविद्यालये, 10725 स्वायत्त संस्थांमधील 3.74 कोटी विद्यार्थी संख्या असताना राज्य, जिल्हा , तालुकास्तरावरील सर्व भागधारकांना एकत्र आणून नवीन शैक्षणिक धोरणाची अंमलबजावणी करणे ही एक अत्यंत कठीण आव्हान असणार आहे
- **खाजगी शिक्षणाची भूमिका:** नवीन शैक्षणिक धोरणाच्या अंमलबजावणीत खाजगी क्षेत्राची भूमिका अत्यंत महत्त्वपूर्ण असणार आहे कारण भारतातील उच्च शिक्षणात शिक्षण पुरविणाऱ्या एकूण संस्थांमध्ये 70 टक्के संस्था या खाजगी असून त्यात 60 ते 70 टक्के विद्यार्थी उच्च शिक्षण घेत आहेत. मात्र नवीन बदल आत्मसात करताना खाजगी क्षेत्राकडे असणारी आर्थिक संसाधने उभारणी आणि नवीन संकल्पना अंगीकार करण्यासाठी लागणारी

मानसिकता तयार होणे आवश्यक असणार आहे .तसेच येत्या दशकात पुरेशा ठरेल अशा संसाधनांची उभारणी करून खर्चाचे प्रमाण सकल राष्ट्रीय उत्पन्नाच्या 3 टक्के वरून 6% पर्यंत वाढवण्यात खाजगी क्षेत्राचे योगदान मिळवण्याचे आव्हान असणार आहे.

- **देशाची अफाट लोकसंख्या:** भारतात प्रचंड वेगाने वाढणाऱ्या लोकसंख्येला शिक्षणाच्या मुख्य प्रवाहात आणून रोजगाराच्या संधी उपलब्ध करून देण्याची मोठे आव्हान नवीन शैक्षणिक धोरणापुढे असणार आहे.
- नवीन शैक्षणिक धोरणामध्ये संकल्पित बदलांच्या विशालतेला चालना देण्यासाठी शिक्षण मंत्रालये (केंद्र आणि राज्ये) आणि इतर नियामक संस्थांमधील अंतर्गत क्षमता अत्यंत अपुरी आहेत. उदा. पारंपरिक शिक्षणाकडून प्रयोगात्मक शिक्षण व टिकात्मक विचारापर्यंत जाण्यासाठी ही शिक्षण व्यवस्था चालवणाऱ्या लोकांच्या सोबतच शिक्षक, विद्यार्थी व पालकांच्या दृष्टिकोनात आमूलाग्र बदल होणे गरजेचे असणार आहे.
- नवीन शिक्षण धोरणात अपेक्षित असणाऱ्या विविध उपक्रमांच्या अंमलबजावणीसाठी केंद्राला विकेंद्रीकरण आणि केंद्र- राज्ये यांच्यातील सहकार्य यांचा आधार घ्यावा लागणार आहे. गेल्या काही वर्षांमध्ये केंद्र व राज्ये यांच्यातील संघर्ष पाहता केंद्राला काळजीपूर्वक पावले उचलावी लागणार आहेत. नव्या शैक्षणिक धोरणातील अनेक तरतुदींवर विरोधी पक्षांचे सरकार असलेल्या अनेक राज्यांनी आक्षेप नोंदवलेले आहेत. तामिळनाडू राज्य सरकारने नवीन शैक्षणिक धोरणाच्या अंमलबजावणीला विरोध दर्शविलेला आहे.अश्या राज्यांचे सहकार्य मिळविण्याचे मोठे आव्हान असणार आहे.
- १९६८च्या राष्ट्रीय शैक्षणिक धोरणामध्ये शिक्षणावरील सार्वजनिक खर्च एकूण देशांतर्गत उत्पन्नाच्या ६ टक्क्यांपर्यंत नेण्याची शिफारस करण्यात आली होती. मात्र, गेल्या चार दशकांमध्ये शिक्षणावरील सार्वजनिक खर्च ३ टक्क्यांच्या पुढे गेलेला नाही. आश्चर्यकारक बाब म्हणजे ज्या वर्षी हे नवे शैक्षणिक धोरण आले त्यावर्षी शिक्षणावरील खर्च हा सर्वात कमी होता. २०२०-२१मध्ये शिक्षणावरील खर्च ९९,३११ कोटींवरून २०२१-२२ मध्ये ९३,२२४ कोटी इतका कमी झाला.तसेच 2023-24च्या केंद्रीय अर्थसंकल्पात शिक्षणावरील खर्चाचे प्रमाण फक्त दोन पॉईंट सहा टक्के इतके आहे.

समारोप:

कोणत्याही देशातील शिक्षण व्यवस्था ही मानव साधन संपत्तीच्या सर्वांगीण विकासासाठी उपयुक्त असली पाहिजे. परंतु भारतातील तत्कालीन शिक्षण व्यवस्था ही मानवी संसाधनाच्या विकासासाठी अपुरी ठरत असल्यामुळे नवीन शैक्षणिक धोरणाची आवश्यकता निर्माण झाली. नवीन शैक्षणिक धोरणाच्या माध्यमातून मानव संसाधनाच्या विकासासाठी अनेक संधींची उपलब्धता निर्माण होणार आहेत.मात्र धोरणाच्या अंमलबजावणी मध्ये अनेक प्रकारचे अडथळे आहेत.हे अडथळे दूर करण्याचे मोठे आव्हान सुद्धा देशाच्या व्यवस्थेसमोर आहे

संदर्भ

- १) डॉ.विभुते,2022,शिक्षण धोरण2020: चिकित्सा,मेहता पब्लिशिंग हाऊस,पुणे.
- २) राष्ट्रीय शिक्षण धोरण, शिक्षण मंत्रालय , भारत सरकार.
- ३) <https://www.mahayojanaa.in/2022/11/national-education-policy-in-marathi-2022.html?m=1>
- ४) <https://www.nitinsir.in/new-national-education-policy-2020/d>
- ५) <https://www.shikshanmitra.com>
- ६) <https://www.google.com/search?q=new%20education%20policy%205%203%203%204&tb>
- ७) <https://www.pradipjadhao.com/2022/04/NEP-2020-in-Marathi>.

भारतीय अर्थव्यवस्थेतील किंमतवाढीची कारणे

प्रा. डॉ. रामदास डी. मुकटे

शिवाजी महाविद्यालय हिंगोली महाराष्ट्र

गोषवारा-

भारतीय अर्थव्यवस्थेतील वाढती महागाई हा एक महत्वपूर्ण विषय अलीकडील काळात बनला आहे. वाढत्या वस्तू व सेवांच्या किमतीमुळे सर्वसामान्य व्यक्तींच्या जीवन असह्य झालेला आहे. देशात दोन वर्षांपूर्वी म्हणजे जागतिक महामारी कोविड-19 चा अर्थव्यवस्थेतील विविध क्षेत्रावर झालेला परिणाम आणि हा परिणाम दूर करण्यासाठी सरकारने केलेल्या उपाययोजना अर्थव्यवस्थेला चालना देण्यासाठी उचललेले पाऊल या सर्व घटकांचा परिणाम होऊन अर्थव्यवस्थेत महागाईची समस्या निर्माण झाली आहे.

संज्ञा - महागाई, किंमत वाढ, वित्तीय चलन, बँक दर, व्याजदर, रेपो रेट, साठा, पुरवठा, मागणी, मंदी, विपरीत परिणाम.

प्रस्तावना

किंमत वाढ हा विषय अर्थव्यवस्थेतील प्रत्येक व्यक्तीच्या संबंधित आहे. स्वातंत्र्य काळापासून किंमत वाढ हा विषय महत्त्वाचा विषय ठरलेला आहे. या विषयाचा परिणाम अर्थव्यवस्थेतील प्राथमिक द्वितीय घटकावर होऊन एकूण अर्थव्यवस्थेवर चांगला वाईट परिणाम होत असतो. अतिशय कमी किंमत होणे किंवा अतिशय जास्त किंमत असणे हे दोन्ही घटक लाभदायक नसून त्यातून समतोल विकासाचे उद्दिष्टे पण पूर्ण करू शकत नाही. वाढत्या महागाईचा परिणाम म्हणून अर्थव्यवस्थेमध्ये बेकारी दारिद्र्य आर्थिक विषमता बेरोजगारी विकासाच्या दरात गाठ होणे दरडोई उत्पन्न कमी होणे अशा प्रकारचे मूलभूत प्रश्न निर्माण होत असतात.

वस्तूंची किंमत वाढणे म्हणजे दुसऱ्या बाजूने पैशांचे मूल्य कमी होणे होय. पैशांची मूल्य कमी होणे याचा अर्थ असा आहे की पूर्वी पैशांच्या एका नग संख्येमध्ये जेवढ्या वस्तू खरीप खरेदी करत होतो तेवढ्या वस्तू आज रोजी खरेदी करू शकत नाही त्यापेक्षा कमी वस्तू तेवढ्यात पैशात खरेदी करणे शक्य असते अशा स्थितीला भाववाढ किंवा किंमत वाढ असे म्हणू शकतो. उदाहरणार्थ ऑगस्ट 2020 मध्ये 10 रुपया मध्ये दोन पेन येत होत्या आज रोजी 14 रुपयात दोन पेन येत नाहीत दोन पेन खरेदी करण्यासाठी साधारणपणे 14 रुपये द्यावे लागतात. यालाच सामान्य भाषेत किंमत वाढली असे म्हणतात तर अर्थशास्त्रीय भाषेमध्ये आपण त्याला भाववाढ किंवा पैशांचे मूल्य कमी झाले असे म्हणतात.

भारताच्या स्वातंत्र्य कालखंडापासून आजपर्यंत भाव वाढीची समस्या अर्थव्यवस्थेमध्ये आहे. ती कमी करण्याचा प्रयत्न अविरतपणे केला जात असल्याचा दिसून येतो. अर्थव्यवस्थेतील किंमत वाढ जाहीर करत असताना एक आधार वर्ष गृहीत धरले जाते व त्या वर्षाच्या आधारावर चालू वर्षातील भाव वाढीचे स्पष्टीकरण केले जाते. अगदी सुरुवातीला पहिले आधार वर्ष म्हणून सन 1950-51 हे आधार वर्ष गृहीत धरण्यात आले होते आणि भाव वाढीचा निर्देशांक काढण्यात आला होता. त्यानंतर 1960-61, 1970-71, 1981-82, 1999-2000, 2010-11, अशाप्रकारे आधार वर्ष गृहीत धरून चालू वर्षांमध्ये भाव वाढ निर्देशांक काढला जातो. रुपयाच्या मूल्यांमध्ये होणारे परिवर्तने मोजण्याकरिता निर्देशांक ही संकल्पना विकसित झाली आहे. निर्देशांका च्या मदतीने वस्तूच्या किमती तील बदल आणि पैशांच्या मूल्य परिवर्तन निर्देशांकाच्या मदतीने लक्षात घेतला जातो.

संशोधनाची उद्दिष्टे

1. किंमत वाढ आणि पैशांची मूल्य यांचा सहसंबंध स्पष्ट करणे.
2. भारतातील किंमत वाढीच्या कारणाचा आढावा घेणे.
3. किंमत वाढीचे वास्तविकता स्पष्ट करणे.

संशोधन पद्धती

प्रस्तुत लघु संशोधन कार्यासाठी संशोधनाच्या दुय्यम संशोधन पद्धतीचा वापर करण्यात आलेला आहे. त्यामध्ये विश्लेषण पद्धतीचा वापर केला आहे. संशोधनाची आवश्यक असलेले माहिती संदर्भ, वृत्तपत्रे, मासिके, इलेक्ट्रॉनिक्स मीडिया या साधनांच्या मदतीने उपलब्ध करण्यात आली आहे.

विषय विवेचन

भारतीय अर्थव्यवस्थेत किंमत वाढीची समस्या आहे स्वातंत्र्यापासून आजपर्यंत आहे. किंमत वाढीचे विश्लेषण करण्यासाठी निर्देशांक या घटकांचा वापर केला जातो. निर्देशांकाच्या मदतीने एका विशिष्ट हजार वर्षांची निवड करून त्यात तुलनेत चालू वर्षात वस्तूच्या किमतीत काय बदल झाला हे लक्षात घेतले जाते. व त्यावरून किमतीतील वाढ-घट याचे विश्लेषण केले जाते.

वस्तूची किंमत आणि पैशांची मुले यांचा अगदी जवळचा संबंध आहे. वस्तूच्या किमतीत वाढ होत असताना पैशांचे मूल्य कमी होते या उलट वस्तूच्या किमतीत घट होत असेल तर अशा स्थितीत पैशांचे मूल्य वाढते. पैशांची मुले कमी होऊ नये यासाठी सरकारकडून सतत प्रयत्न केले जाते आणि किंमत वाढ किंवा भाव वाढ हे नियंत्रण ठेवण्याचा प्रयत्न केला जातो.

भारतातील भाववाढीची कारणे

भाववाढीचे अनेक कारणे आहेत त्यामध्ये प्रमुख दोन कारणांचा विशेष उल्लेख केला जातो एक म्हणजे मागणी जन्य कारणे आणि दुसरे म्हणजे पुरवठाजन्य कारणे. वस्तूची किंमत वाढत असताना वस्तूचे उत्पादकन वाढते असते. कारण उत्पादकाला मिळणारा नफा हा जास्त असतो. तर वस्तूची किंमत कमी होत असताना वस्तूच्या उत्पादनात मात्र विपरीत परिणाम होतो कारण उत्पादकाच्या होणाऱ्या लाभावर विपरीत परिणाम झालेला असतो. भारतीय अर्थव्यवस्थेतील भाववाढीची/किंमतवाढीची कारणे प्रामुख्याने पुढील प्रमाणे सांगता येतात.

1. चलनपुरवठ्यात होणारी वाढ

भारतीय अर्थव्यवस्थेत निर्माण झालेले कोविड-19 चे संकट आणि त्यामुळे भारतीय अर्थव्यवस्थेतील विविध क्षेत्रांच्या प्रगतीवर लॉकडाऊनच्या कारणामुळे विपरीत परिणाम झाल्याचा दिसून येतो. अनेक उद्योग, कंपन्या ह्या बंद पडले आहे, तर अनेक कंपन्यांनी, उद्योगानी आपले उत्पादन आपले उत्पादन कमी करून कामगारांच्या संख्येमध्ये घट केली आहे. याचा एकंदरीत परिणाम अर्थव्यवस्थेमध्ये मंदीची स्थिती निर्माण होण्यावर झाला. या अवस्थेतून बाहेर काढण्यासाठी केंद्र सरकारने आर.बी.आय.च्या मदतीने रेपो दर, बँकदर, व्याजदर कमी करून अर्थव्यवस्थेत चलन संकेत वाढ करण्याचा प्रयत्न केला की, ज्यामुळे लोकांच्या हातात पैसा दिल्यामुळे ते खर्च करतील आणि वस्तू सेवांना मागणी निर्माण होऊन अर्थव्यवस्थेत निर्माण झालेली मंदीची स्थिती उद्योग, सेवा क्षेत्रावर निर्माण झालेले संकट दूर होणे ही अपेक्षा त्या पाठीमागची होती. 'फेब्रुवारी 2021 मध्ये 6.25% असणारा रेपो दर ऑक्टोबर 19 मध्ये 5.15% मार्च 20 मध्ये 4.40% मे 20 मध्ये 4% इतपर्यंत कमी केला आणि तो एप्रिल 22 पर्यंत 4% टक्केच कायम ठेवला'. याचा परिणाम अर्थव्यवस्थेत चलनाची संख्या वाढून वस्तू सेवांची मागणी वाढून किमतीमध्ये वाढ

झाली.

2. उद्योगक्षेत्र उत्पादनाची अवस्था समाधानकारक स्थिती.

अर्थव्यवस्थेत कोविड 19 जागतिक महामारीमुळे उद्योगक्षेत्रावर मोठे संकट निर्माण झाले आहे. लॉकडाऊन च्या कालखंडामध्ये उद्योगांचे उत्पादन बंद झाले. परिणामी बाजारपेठेत वस्तूंची हवा कमी झाली व एकूण पुरवठा कमी झाला. त्या तुलनेत मानवी गरजा व उद्योग वस्तूला असलेले मागणी मात्र कमी झाली नाही आणि याचा परिणाम बाजारपेठेत पुरवठ्यापेक्षा मागणी जास्त झाली आणि वस्तूच्या किंमत वाढीला चालना मिळाली. 'औद्योगिक उत्पादन वाढीचा दर हा केवळ 2019-20 मध्ये 5.6% होता'². औद्योगिक क्षेत्राची प्रगती आणि उत्पादकता समाधानकारक असल्यामुळे वस्तूच्या किमतीत वाढ झाली.

3. पेट्रोलियम व इतर ऊर्जा निर्मिती साधनांच्या किमतीत वाढ

पेट्रोलियम व ऊर्जा निर्मिती साधनांच्या किमतीत प्रचंड प्रमाणात वाढ झाली. 'भारताची राजधानी दिल्लीमध्ये फेब्रुवारी 2023 मध्ये पेट्रोल 96.72 रुपये आहे. ह्या पेट्रोलच्या किंमती फेब्रुवारी 19 मध्ये 70.94 होत्या फेब्रुवारी 20 मध्ये 74.19 रुपये फेब्रुवारी 21 मध्ये 86.30 रुपये तर फेब्रुवारी 22 मध्ये 95.41 रुपये'³ होत्या यामुळे वाहतूक क्षेत्र संपूर्ण पेट्रोल डिझेलच्या किमतीवर अवलंबून असल्यामुळे एकूण वस्तूंच्या किमतीमध्ये वाढ झाली आहे. तर गॅसच्या किमतीमध्ये वाढ झाली ती पुढील प्रमाणे 'डिसेंबर 19 मध्ये गॅसची किंमत मुंबई शहरात 665 रुपये त्यामध्ये वाढ होऊन डिसेंबर 20 मध्ये 694 रुपये झाले तर मी 22 मध्ये 999.50 रुपये आणि फेब्रुवारी 23 मध्ये 1030.46रु. आहे.'⁴ पेट्रोल, डिझेल, गॅस अशा प्रकारची साधने जीवन आवश्यक साधने बनले आहेत. त्यामुळे त्यांच्या मागणीमध्ये घट न होता वाढ होत गेली आहे. तिचा परिणाम वाहतूक वस्तू निर्माण उद्योग यासारख्या घटकांचा खर्च वाढून वस्तूंच्या किमतीमध्ये वाढ झाली.

4. उपभोक्ते आणि उत्पादक यांचे अंदाज

उपभोक्ते आणि उत्पादक यांचा भविष्यकालीन वस्तूच्या किमतीतील चढउताराचा अंदाज हाही किंमत वाढीस परिणाम घडून आणू शकतो. सामान्यपणे उत्पादक असे विचार करतात की भविष्यात किंमत वाढू शकते आणि त्यामुळे वास्तव स्थितीत वस्तू न विकता भविष्यासाठी तो साठा करून ठेवावा भविष्यात मिळणारी किंमत जास्त आहे नफा जास्त मिळतो या हेतूने बाजारातील पुरवठा कमी होतो आणि वस्तूंचे किंमती वाढतात.

याउलट उपभोक्त्यांच्याही भविष्यकालीन अंदाज असा असतो की, भविष्यात वस्तूच्या किमती वाढू शकतात आणि आजच वस्तूंची खरेदी करावी या अंदाजामुळे वस्तूंची बाजारपेठेतील एकूण मागणी वाढते परिणामी वस्तूंचे किंमती वाढतात.

या प्रमुख कारणामुळेच भारतीय अर्थव्यवस्थेत वस्तूच्या किमती मोठ्या प्रमाणात वाढलेल्या आहेत.

निष्कर्ष

- १) वस्तूंच्या किंमती ह्या सरकारच्या अधिकार क्षेत्रात असलेल्या ऊर्जा निर्मिती साधनांच्या किंमती वाढल्यामुळे अर्थव्यवस्थेत किंमत वाढ झाली आहे.
- २) अर्थव्यवस्थेला चालना देण्यासाठी चलनसंख्येमध्ये वाढ करण्यात आले याचा परिणाम किंमत वाढ झालेली आहे.

- ३) कोविडच्या काळामध्ये अर्थव्यवस्थेतील औद्योगिक क्षेत्रावर मंदीची अवस्था निर्माण झाली ती पूर्णपणे नष्ट झालेले नाही याचा परिणाम उत्पादन कमी होऊन बाजारपेठेत वस्तूंचा पुरवठा कमी झालेला आहे परिणामी किमतीत वाढ झाली आहे.
- ४) व्यापारी उद्योजक भविष्यात तिला अंदाज लक्षात घेऊन बाजारपेठेतील कृत्रिम वस्तूंचा साठा कमी करतात यामुळे वस्तूंची मागणी जास्त आणि पुरवठा कमी होऊन किंमत वाढ झालेली आहे.
- अशा एक प्रकारची प्रमुख निष्कर्ष प्रस्तुत लघुशोध निबंधाची सांगता येतात.

सारांश

भारतीय अर्थव्यवस्थेमध्ये जी महागाई वाढलेली आहे दुसऱ्या भाषेत सांगायचे झाले तर किंमत वाढ झालेली आहे ही प्रामुख्याने कोविड-19 या जागतिक महामारीचा परिणाम आणि सरकारने कोविड-19 ची मंदीची अवस्था दूर करून देशाचा विकास साध्य करण्यासाठी केलेली प्रचंड प्रमाणातील चलनाच्या संख्येतील वाढ हे प्रमुख कारणे अर्थव्यवस्थेतील किंमत वाढीचे दिसून येतात. लॉकडाऊन किंवा कोविडचा असर संपूनही दोन वर्षे पूर्ण होत असतानाही अर्थव्यवस्थेच्या महागाईची स्थिती कमी झालेली नाही हे वास्तव आहे. महागाई कमी करण्यासाठी सरकारकडून विशेष असे प्रयत्न करण्यात आलेले नाहीत.

संदर्भसूची

1. <https://pib.gov.in>.
2. <https://industries.ch.gov.in>
3. <https://www.petrol diesel price.com>
4. <https://iocl.com>
5. आर्थिक सर्वेक्षण 2018-19, 2019-20, 2020-21, 2021-22
6. दत्त सुंदरम, भारतीय अर्थव्यवस्था
7. देसाई भालेराव, भारतीय अर्थव्यवस्था
8. विकोपीडिया, युट्युब,
9. दै.लोकसत्ता, दै.महाराष्ट्र टाइम्स,
10. अर्थसंवाद, योजना.

भारतीय राज्यघटना निर्मितीची प्रकिया

संशोधक

प्रा. गायकवाड पी. सी.

M.A.History Net Set

श्रीशिवाजी कॉलेज कंधार

गाईड

प्रा. डी. अनिल शिंगारे

इतिहास विभाग

संतजनाबाई महा. गंगाखेड

प्रस्तावना:-

भारतीय राज्यघटनेची निर्मिती हा एक प्रदिर्घ प्रवास भारतीय राजकारणाच्या इतिहासात पाहायला मिळतो. भारतीय राज्यघटना ही जगामध्ये प्रदिर्घ अशी राज्यघटना आहे राज्यघटनेमध्ये सर्व घटकांच्या बाबतीत जसे केंद्रराज्यसंबंध मंत्रीमंडळ राज्याचे मंत्रीमंडळ नागरिक व भारतीय राज्यघटनेची निर्मिती झाल्यानंतर काळाच्या ओघात भारतीय राज्यघटनेमध्ये अनेक बदल करण्यात आले ज्याला आपण घटना दुरुस्ती म्हणून देखील ओळखतो अशा या भारतीय राज्यघटनाची निर्मिती कशी झाली या विषय

संविधान सभा:-

देशाच्या घटनेवरचर्चा करून ती स्वीकृत करण्याच्या उद्देशाने लोकांनी निवडून दिलेल्या सभेला संविधान सभा असे म्हणतात भारतासाठी संविधान सभेची मागणी 1922 मध्ये महात्मा गांधींनी सर्व प्रथम शब्द उल्लेख न करता केली साम्यवादी चळवळीचे नेते मानवेंद्रनाथ रॉय यांनी 1934 मध्ये संविधानसभेची कल्पना मांडली 1940 च्या लॉर्ड लिनलिथगो यांच्या आगस्ट ऑफर व्दारे सरकारने पहिल्यांदाच भारताची घटना भारतीयांनीच तयार करावी ही मान्य केले संविधानसभा आणि संसद हे दोन्ही घटक भिन्न आहेत संविधानावर आधारित संसदेची निर्मिती होत असते तर संसदेची निर्मिती करणारे संविधान तयार करणारी सभा म्हणजे संविधान सभा होय.

राज्यघटनेची निर्मिती:-

1942 मध्ये क्रिप्स मिशन पाठवून ब्रिटिश सरकारने घटना समितीची मागणी तत्वतः मान्य केली पण मिशनचा प्रस्ताव काँग्रेस व मुस्लीम लीगने नाकारला 1946 च्या कॅबिनेट मिशनच्या शिफारशीनुसार भारतीय घटना परिषद तयार करण्याचे ठरले या समितीमध्ये 389 सदस्य होते. त्यापैकी 292 सदस्य ब्रिटिश प्रांतात कडून उर्वरित 93 सदस्य संस्थानिकांचे प्रतिनिधी होते.

संविधान सभेच्या सदस्यांची निवडणुक प्रत्यक्ष पणे प्रौढ मतदानाच्या आधारे न करता सदस्यांच्या निवडणुका अप्रत्यक्ष पणे एकल संक्रमणीय पत्राव्दारे प्रमाणशीर प्रतिनिधित्वचा पध्दतीने केले हे सदस्य 1935 च्या कायदया नुसार स्थापन करण्यात आलेल्या प्रांतिक कायदेमंडळांना सदस्याकडून निवडून दिले जातील. ब्रिटिश प्रांतांना देण्यात आलेल्या 296 जागा पैकी काँग्रेसने 208 जागा मिळवल्या मुस्लीम लीगने 73 जागा मिळवल्या संविधान सभेत एकूण जागा महिलांना मिळालेल्या होत्या.

संस्थानिकांच्या 93 जागा मात्र भरल्या गेल्या नाहीत. कारण संस्थानिकांनी संविधान सभेत सहभागी न होण्याचा निर्णय घेतलेला होता. संविधान सभेत भारतीय समाजाच्या सर्व घटकांना प्रतिनिधित्व मिळाले होते.

9 डिसेंबर 1946 ला संविधानसभेचे पहिले अधिवेशन भरलेले होते यामध्ये जेष्ठ सदस्य डॉ. सच्चिदानंद सिन्हा यांची तात्पुरती अध्यक्ष म्हणून नेमनूक झाली 11 डिसेंबर 1946 रोजी डॉ. राजेंद्रप्रसाद यांची संविधान सभेचे कायमस्वरूपी अध्यक्ष म्हणून झाली 13 डिसेंबर 1946 रोजी पंडित जवाहरलाल नेहरू यांनी संविधान सभेची उद्देशपत्रिका (Objective of Resolution) मांडली यामध्ये घटनात्मक संरचनेची मूलतत्वे व तत्वज्ञान देण्यात आले होते 22 जाने. 1947 रोजी संविधान सभेचे तिचा स्वीकार केला भारतीय राज्यघटनेची प्रस्ताविका यावरूनच तयार करण्यात आलेली आहे.

मसुदा समिती:-

अध्यक्ष- डॉ. बाबासाहेब आंबेडकर सदस्य N. गोपालस्वामी अय्यांगर अल्लादी कृष्णा स्वामीअय्यर, मोहम्मद सादुल्लाह, डॉ. के. एम. मुंशी N. माधवराव B. L. मिल्लर यांच्या मृत्यूनंतर मसुदा समितीने विविध समित्यांच्या तरतुदींचा विचार करून घटनेचा पहिला मसुदा तयार केला व फेब्रुवारी 1948 मध्ये प्रकाशित केला.

भारतीय जनतेला मसुद्यात सुधारणा सुचविण्याची आठ महिन्यांचा कालावधी देण्यात आला ऑक्टो 1948 रोजी घटना समितीच्या अध्यक्षांना सादर करण्यात आला. डॉ. बाबासाहेब आंबेडकर हे मसुदा समितीचे अध्यक्ष असल्यामुळे त्यांना भारतीय राज्यघटनेचे शिल्पकार असे म्हटले जाते.

घटनेची स्वीकृती:-

डॉ. बाबासाहेब आंबेडकर यांनी 4 नोव्हें 1948 रोजी घटनेचा अंतिम मसुदा संविधानसभेत मांडला 26 नोव्हें 1949 रोजी घटना स्वीकृत करण्यात आली या स्वीकृत घटनेमध्ये 22 भाग 395 कलमे व आठ अनुसूचीचा समावेश होता 24 जाने 1950 रोजी उपस्थित असलेल्या 284 सदस्यांनी घटनेवर सहया केल्या.

भारतीय राज्यघटना केव्हा अंमलात आली :-

घटनेची अंमलबजावणी 26 जानेवारी 1930 पासून सुरू झाली हा दिवस निवडण्याचे कारण असे की, सन 1929 च्या काँग्रेसच्या लाहोर अधिवेशनात पूर्णस्वराज्याचा ठराव 26 जानेवारी 1930 हा दिवस भारताचा प्रथम स्वातंत्र्य दिन म्हणून साजरा करण्यात आला होता.

सारांश :-

कशी झाली हे पाहताना संविधान सभेच्या निर्मिती पासून घटनेची स्वीकृती आणि प्रत्यक्ष अंमलबजावणी झाली आहे.

संदर्भ ग्रंथ :-

- | | | | |
|----|--------------------------------------|---|----------------|
| 1) | भारतीय शासन एवम राजनिती | - | बी. एल. वाडिया |
| 2) | भारतीय राज्यघटना, घटनात्मक प्रक्रिया | | तुकाराम जाधव |
| 3) | भारतीय शासन आणि राजकारण | - | डॉ. भालवथोळे |

व्याकरण मीमांसा दर्शन का शब्दार्थ सम्बन्ध

डॉ. अनिलचन्द्र नौटियाल

सहायक प्रवक्ता संस्कृत व्याकरण

श्रीदैवीसम्पद् अध्यात्म संस्कृत महाविद्यालय, परमार्थ निकेतन, स्वर्गाश्रम, ऋषिकेश, पौड़ीगढ़वाल उत्तराखण्ड

भारत की चिन्तन परम्परामें विविध दार्शनिकों का विवेचन अत्यन्त गम्भिरता से किया गया है, साथ ही भाषा और शब्द के दार्शनिक पक्षपरभी असाधारण चिन्तन प्रतिपादित किया गया है। पतंजलि का महाभाष्य में अनेक स्थानोंपर दार्शनिक विवेचन प्राप्त होता है। इसके अतिरिक्त व्याडिकृत एक लक्ष श्लोकोंवाले संग्रह नामक ग्रन्थ की चर्चा करते हैं। महाभाष्य के टीकाकार कैयट एवं नागेशभी इसका अपने ग्रन्थोंमें समर्थन करते हैं। इस प्रकार भाषा के दार्शनिक पक्षपर विचार की एक प्राचीन परम्परा परिलक्षित होती है, किन्तु शब्दार्थ के सम्बन्ध में सर्वाधिक पुष्ट एवं परिनिष्ठित दार्शनिक चिन्तन भर्तृहरि के वाक्यपदीय में प्राप्त होता है। भर्तृहरि शब्द ह्य या शब्द द्वैतवाद के संस्थापक हैं। स्वयंभर्तृहरि अपने कालमें प्रचलित मतों की चर्चा करते हुए आठ प्रकार के मतोंको गिनाते हैं—

“आख्यात शब्दः संघातो जातिः संघात वर्तिनी ।

एकोऽनवयः शब्दः कमोबुद्ध्य नुसंहतिः ॥

पदमाद्यं पृथक्सर्वं पदं साकाङ्क्षमित्यपि ।

वाक्यंप्रति मति र्भिन्ना बहुधा न्यायवादिनाम् ॥—1

पुण्यराज ने इसको अपनी टीका में स्पष्ट करते हुए दो प्रमुख भेद स्वीकार किये हैं, प्रथम तो वे विचारक जो वाक्य को अखण्ड मानते हैं, दूसरे वह जो इसे अवयवयुक्त मानते हैं। प्रथम कोटीमें तीन प्रकार के मत हैं और द्वितीय कोटीमें वह पांच प्रकार के मत स्वीकार करते हैं। स्वयं वाक्यपदीय कारस्फोटवादी हैं तथा द्वितीय स्फोटको स्वीकारकरते हैं, बाह्य तथा आभ्यन्तर। बाह्य सत्तामें व्यक्ति तथा जाति दो प्रकार के भेद संभव हैं। अर्थात् स्फोटवाद का विकास इस प्रकार से है—

स्फोटवाद—बाह्यस्फोट, आभ्यन्तर स्फोट,

बाह्यस्फोट—जातिरूप, व्यक्तिरूप

इस धाराको वाक्य की अखण्डता में रखनेमें विश्वास रखने के कारण वाक्यवादी भी कहा जाता है।

इस प्रकार पुण्यराज के विभाजन के आधार पद एवं वाक्य की खण्डरूपता को स्वीकार करने वाले भाषा – दार्शनिक निकायोंको पदवादी कहा जा सकता है। पदवादी चिन्तन के अनुसार वाक्य का प्रत्येक पद अर्थ की एक अलग इकाईको प्रस्तुत करता है। इसका परस्पर अन्वय करने से एक अन्य अर्थ की प्राप्ति होती है। इस विचार धाराको पांच निम्न भागोंमें विभाजित किया जा सकता है।

1. **क्रियापदवादी** – इसमत के विचारक यह मानते हैं कि क्रिया पद ही वाक्य है, क्योंकि यह अकेलाही अर्थ का बोध करा देता है। जैसे—“दहती” क्रिया पद है, किन्तु इसे वाक्य मानाजायेगा, क्योंकि यह वाक्य जहाँ अग्नि का बोध कराता है, वही दह्य पदार्थ का भी।
2. **प्रथम-पदवादी**— इस मतको माननेवाले यह सिद्धान्त प्रस्तुत करते हैं कि किन्हीं दो वाक्योंमें परस्पर समान दिखनेवाले प्रत्यक्ष भी वस्तुतः भिन्न होते हैं। ‘देवदत्त गामानय’ तथा ‘देवदत्त गां बधान’ इन दोनोंही वाक्योंमें प्रथम पद समान दिखाई देता है, किन्तु यह समान न होकरके इन दोनोंमें भिन्नता है, क्योंकि दोनों एक दूसरे पक्षों से अभिन्न हैं, इसमें किसी एक को अलग रूपमें नहीं समझा जा सकता ।
3. **प्रत्येक-पदवादी** तृतीय मत के माननेवाले यह मानते हैं कि वाक्य का प्रत्येक पद वाक्य है। यह मत प्रथम पदवादी चिन्तन से कोई बहुत भिन्न सिद्धान्त नहीं है, अपितु जिस प्रकार प्रथम पद संसृष्ट होने के कारण है, उसी प्रकार अन्य पद भी वाक्य हो दृसकते हैं, क्योंकि एक वाक्य का पद अन्य वाक्य के पद के सदृश होते हुए भी पद के अर्थ से सादृश्य नहीं रखता। इस प्रकार यह उचित रूपमें स्वीकारा जा सकता है कि किसी वाक्य के दोनों पद संरचनामें समान होते हुए भी परस्पर भिन्न हैं। अतः किसी एक पद को निश्चय ही माना जा सकता है
4. **कमवादी** – इस धाराको मानने वाले मानते हैं कि कमही वाक्य है, क्योंकि पद एक विशिष्ट कममें होने के कारण ही अर्थ देते हैं। अर्थात् वाक्य पदों के समाहार मात्र से नहीं बनता, अपितु इसकी उत्पत्ति कम के कारण होती है।
5. **संघातवादी** – संघातवादी इसके अतिरिक्त एक अन्य मतपद संघात को वाक्य मानता है। इन विचारकों के अनुसार पद अकेलेही अर्थबोध कराने में सक्षम नहीं है, अपितु वाक्यार्थ पद के अर्थ के साथ-साथ अन्य अर्थों के संसर्ग का भी समावेश करता है।

सामान्यतः भारतीय दर्शनमें अर्थ के प्रति दो ही दृष्टिकोण सामने आते हैं, जिन्हें व्याकरण के अखण्डपक्ष तथा खण्डपक्ष के रूपमें अथवा संघात या सहचरी सिद्धान्त तथा गेस्टाल्ट सिद्धान्त के रूपमें समझा जा सकता है। व्याकरणशास्त्र में इसे वाक्यवाद तथा पदवाद के रूपमें प्रस्तुत किया गया है। जहाँ तक खण्डपक्ष का प्रश्न है, यह विश्लेषणात्मक प्रविधि का अनुसरण करता है और पद को विचार तथा ज्ञान की स्वतन्त्र इकाई के रूपमें स्वीकार करता है। इस धारा के अनुसार भाषायिक अध्ययन पदों के आधारपरही सम्भव है। वाक्य तो पदों की श्रृंखला बद्धता है। अर्थात् भाषा का प्रारम्भिक अध्ययन दार्शनिक पदों तथा उसके निरपेक्ष अर्थपर क्रेन्द्रित है। प्राचीन भारतीय दर्शन का प्रत्येक सम्प्रदाय इस बिन्दुपर सहमति प्रकट करता है कि अर्थको स्पष्ट करना चाहिए तथा प्रत्येक पद का अर्थ होता है। इसलिए किसी वस्तुको अभिहित करने के लिये पदार्थ शब्द का प्रयोग सभीमतों ने किया है, किन्तु पद और वाक्य को लेकर मीमांसा दर्शन तथा व्याकरण दर्शन के बीच व्यापक शास्त्रार्थ परम्परा प्राप्त होती है। वैयाकरणों की दृष्टि से जहाँ मीमांसक पदवादी है, वही स्वयंको वे वाक्यवादी मानते हैं।

व्याकरण का दार्शनिकपक्ष अपनी पूरी प्रखरता से वाक्यपदी यममें दिखाई देता है। वाक्यपदीय कारस्फोटवादी है और इस सिद्धान्तपर मीमांसकों की और से कुमारिल ने अनेक आपत्तियाँ उठाई हैं। इन आपत्तियों का निराकरण मण्डन मिश्र ने अपनी पुस्तक “स्फोटसिद्धि” में

किया है तथा "तत्त्वबिन्दु" में स्फोट सिद्धि के द्वारा मीमांसा मत में जो दोष दिखाये गये हैं, उनका परिहारकर अभिहितान्वयवाद की पुष्टि की गया है।

इसलिए 'तत्त्वबिन्दु' के विवेच्य विषय कोठीक से समझने के लिये आवश्यक है कि स्फोटवाद तथा भाट्ट मीमांसकों के अभिहितान्वयवाद को ठीक से समझ लिया जाय।

स्फोटवादी मानते हैं कि प्रत्येक अर्थवान् शब्दमें ध्वनि तथा स्फोट दो तत्व पाये जाते हैं। जैसे कि वाक्यपदीय में भर्तृहरि ने उल्लेख किया है—

“द्वावुपादान शब्देषु शब्दं शब्द विदोविदुः।

एको निमित्तं शब्दानाम परोऽर्थप्रयुज्यते।।-1

यह स्फोट पूर्ववर्ती वर्णों के उच्चारण के संस्कार के साथ अन्तिमवर्ण के उच्चारण से अर्थ की अभिव्यक्ति है—

“पूर्वपूर्वानुभवा हित संस्कार सहितेन अन्त्यवर्णा नुभवेनाभि व्यज्यते स्फोटः”।।-1

इस प्रक्रियामें बुद्धि में समस्त वर्णों का समुदाय रूप एक नित्य शब्द अभिव्यक्त होता है। वैयाकरण शब्दको दो प्रकार का मानते हैं — प्रकृत एवं विकृत। स्फोट प्रकृत रूप है तथा उच्चारित शब्द विकृत रूप। प्रकृत शब्दनित्य तथा विकृत शब्द अनित्य है।

घट प्रदीपन्याय के आधारपर स्फोट सिद्धान्त को स्पष्ट करते हुए वैयाकरण यह मानते हैं कि शब्द का जो अर्थ प्रकट होता है, वह न तो वर्ण से प्रकट होता है, न ही वर्णों से बने शब्दों के द्वारा, अपितु इनवर्णों से बने हुए शब्दोंमें सन्निहित शक्ति के कारण अभिव्यक्त होता है।

स्फोटवादी की तत्वमीमांसीय परिणति अखण्ड वाक्यवाद में होती है। पदवादी मीमांसक द्वारा इस अखण्डतावादी सिद्धान्त की आलोचना की गयी है। कुमारिल स्फोटवाद का प्रखर आलोचक हैं। अपने खण्डनको प्रतिस्थापित करते हुए कुमारिल ने सर्वप्रथम पतंजलि के शब्द स्वरूप की आलोचना की है। पतंजलि उसे ही शब्द मानते हैं, जो किसी अर्थ से युक्त है। इसके विरुद्ध कुमारिल ने तीन महत्वपूर्ण तर्क दिये हैं।

1. जो अथप्रत्याय कहें, वे सभी शब्द नहीं हैं, जैसे—धुमअग्नि का प्रत्याय कहें, किन्तु इसे शब्द नहीं कहा जा सकता।
2. श्रोत्रग्राह्यताभी शब्द का अभिवाचक नहीं है, अन्यथा समस्त वर्ण शब्द हो जायेंगे।
3. अर्थवान् शब्दभी अर्थज्ञान के पूर्व शब्द नहीं होगा।

अतः शब्दार्थ सम्बन्ध की इस अवधारणाको स्वीकार नहीं किया जा सकता। इसके उत्तरमें मण्डन मिश्र ने कहा है कि वर्णोंको ही अर्थवान् शब्द मानना अनुभव का अपलाप है तथा शब्द की एकात्मकता को वर्ण विन्यास मात्र कहना उचित नहीं है। शब्द के अलग-अलग वर्ण अर्थवान् नहीं होते, वर्णसमूह तो संभव ही नहीं है, क्योंकि उत्तरवर्ती वर्ण का श्रवण होने तक पूर्ववर्ती वर्ण नहीं रहता। समूह सहवर्ती सत्ता के बीच ही सम्भव है। जहाँतक अर्थ के पूर्व शब्द की स्थिति का प्रश्न है, अज्ञको अर्थबोध नहीं कराने कारण शब्द का खण्डन नहीं किया जा सकता, क्योंकि शब्दमें अर्थको बोधित कराने का सामर्थ्य है।

कुमारिलका एक महत्वपूर्ण तर्क यह है कि शब्द तभी अर्थवान् है जब विशेषकर्म में उन्हें व्यवस्थित एवं संयोजित किया जाय। यह संयोजन वर्णोंको अर्थ प्रत्यायन का एक विशेष सामर्थ्य प्रदान करता

है।

“यावन्तो यादृषा ये च यदर्थं प्रतिपादने।

वर्णाः प्रज्ञात सामर्थ्यास्ते तथै वावबोधकाः।।1-

मण्डनमिश्र के अनुसार यह वास्तविक समस्याको प्रस्तुत नहीं करता, क्योंकि वर्ण संयोजन के लिये संघात आवश्यक है तथा यह संघात भौतिक रूपमें संभव नहीं है, क्योंकि एक वर्ण के उच्चारित होतेही पूर्ववर्तीवर्ण अस्तित्ववान् नहीं रहता। अतः संयोजन की कल्पनामात्र एक सरचना है।

“नहि वृत्तोवर्ण विशेषो पलब्धि विसर्जनीयं भेत्तुमर्हति, असत्त्वात्, न ह्यजातान्वय प्रध्वस्तयोरतिशयः कदाचित्”।2-

उसके विपरीत पुनः कुमारिल तर्क देते हैं कि वर्ण अपने पीछे स्थायी संस्कार छोड़ जाते हैं, जो अन्तिमवर्ण के साथ मिलकर अर्थको व्यक्त करने में समर्थ है। इसलिए संयोजन की असंभाव्यता का यह तर्क उचित नहीं है कि स्मृति संस्कार उसी वस्तु का स्मरण करा सकते हैं, जो इसे उत्पन्न कराने का विषय हो, यथा घट का प्रत्यक्ष स्मृति द्वारा घट का ही स्मरण करा सकता है, पट का नहीं तथा वर्णों के स्मृति संस्कार वर्ण की ही स्मृति उत्पन्न करा सकते हैं।

संक्षेपतः मण्डनमिश्र की स्फोटसिद्धि कुमारिल की आपत्तियों को परिकल्पना मानते हुए इन आपत्तियों को इस आधारपर निरस्त कर देती है कि स्फोट या निरवयव शब्द परिकल्पना नहीं है, अपितु प्रत्यक्ष तथ्य है।

1. वाक्य पदीय वाक्य काण्ड का0 सं0-1-2
2. वाक्यपदीय ब्रह्मकाण्ड का0सं0-44
3. वाक्य पदीय
4. श्लोकवार्तिक संबन्धाक्षेपवार्तिके अ.1, पा.सू.5, श्लो.59
5. तत्वबिन्दु

युक्रेन-रशिया युद्ध: भारतावर सामाजिक व आर्थिक परिणाम

प्रा. डॉ. लांडगे संजय एस.

डॉ. बी.एन.पी. कला, एम.एस.जी. जी.वाणिज्य व विज्ञान महाविद्यालय, लोणावळा, पुणे.

युक्रेनवा रशियाने हल्ला केला तर त्याच थेट परिणाम भारतावरसुद्धा होईल असे आधीपासूनच बोलले जात होते. आंतरराष्ट्रीय बाजारपेठेत तेलाच्या किंमती गगनाला भिडल्या आहेत. स्वाभाविकपणे त्याचा परिणाम येत्या काही दिवसांत भारतावरही होईल. भारतीय रूपयासुद्धा या संकटामुळे गर्तेत अडकला आहे. रशियाने २४ फेब्रुवारीला युक्रेनमध्ये विशेष सैनिकी मोहित सुरू करण्याची घोषणा केली. या सुरू झालेल्या युद्धा आता बरेच दिवस उलटत असताना भारतीय अर्थव्यवस्थेवरही याचे परिणाम होताना दिसत आहेत. डॉलरच्या तुलनेत रूपयाचे अवमूल्यन होत आहे. ७ मार्चला हा विनिमय दर निचांकी गेला होता, त्या दिवशी एका डॉलरचे मूल्य ७७ रूपयापर्यंत गेले होते. चलन म्हणून रूपया कमकुवत झाल्याचा थेट परिणाम आपल्या सर्वांच्या जगण्यावर पडला आहे.

रूपया आणि डॉलर :

रूपया व डॉलर यांच्यातील समीकरण समजून घेण्यासाठी उदा. समजा एकाकडे ६७ हजार रूपये असतील व दुसऱ्याकडे १ हजार डॉलर आहेत, एका डॉलरचा भाव ६७ रूपये इतका आहे, अशावेळी पहिल्या व्यक्तीकडील रूपयांचा आकडा मोठा दिसत असला तरी त्याच्याकडील आर्थिक मूल्य हे दुसऱ्याकडील म्हणजेच डॉलरधारक व्यक्तीइतकेच असेल. आंतरराष्ट्रीय व्यापार मुख्यत्वे डॉलरमध्ये होतो, त्यामुळे कोणत्याही देशाकडे डॉलर असणे अत्यावश्यक ठरते. डॉलरच्या तुलनेत एखाद्या देशाच्या चलनाचा विनिमय दर ठरतो, त्याप्रमाणे विविध कारणे असतात. त्रंभंधित देशाकडील परकीय चलनाचा साठी किती आहे आणि आयातीच्या तुलनेत निर्यात किती आहे ही त्यातील दोन प्रमुख कारणे आहेत. रूपया कमकुवत झाला की, डॉलर मिळविण्यासाठी जास्त रूपये भरावे लागतात म्हणजे आपण परदेशात जात असलो आणि डॉलरची आपल्याला गरज असली तर आधी ६७ हजार रूपये देऊन एक डॉलर मिळत होता, त्याऐवजी आता एका डॉलरकरता ७७ रूपये भरावे लागतील.

रूपयाचे अवमूल्यन होण्यामागील कारणे:

सौदी अरेबिया, रशिया व अमेरिका हे जगातील तीन सर्वात मोठे तेल उत्पादक देश आहेत. जगातील १२ टक्के तेल उत्पादन रशियामध्ये, १२ टक्के सौदी अरेबियामध्ये आणि १६ ते १८ टक्के अमेरिकेमध्ये होते. या तीनपैकी दोन मोठे देश युद्धग्रस्त परिस्थितीत एकमेकांना सामोरे गेले तर स्वाभाविकपणे जगभरातील तेल पुरवठ्याला त्याचा फटका बसेल. भारत ८५ टक्के तेल आयात करतो, त्यातील बहुतांश आयात सौदी अरेबिया आणि उर्वरित आखाती देशांकडून केले जाते. जगातील बहुतांश देश डॉलरमध्येच वस्तूची खरेदी-विक्री करतात, त्यामुळे डॉलरला जागतिक चलनाचा दर्जा मिळाला आहे. अर्थशास्त्राचे प्राध्यापक अरूण कुमार म्हणतात, “आता भारताला ८५ टक्के तेल आयात करायला जास्त रूपये खर्च करावे लागतील, त्याचा परिणाम परकीय चलनाच्या साठ्यावर पडेल”. दुसरीकडे, अनिश्चिततेच्या काळात लोक जास्त प्रमाणात सोने विकत घेतात, त्यामुळे सोन्याची आयात खूप वाढली आहे. या दोन गोष्टींवर भारताचा जास्त खर्च होत

असल्यामुळे डॉलरच्या तुलनेत रूपया कमकुवत होतो आहे. रूपयाचे मूल्य घटल्यास सर्वसामान्य जीवनावर परिणाम होणार.

१ महागाईत वाढ:

रूपयाचे अवमूल्यन झाले की, भारत इतर देशाकडून ज्या काही वस्तू घेतो, त्यांच्या किंमती वाढतील. आयफोन, इलेक्ट्रॉनिक्स सामान, ऑटोमोबाईल क्षेत्रातील सुटे भाग, परदेशात शिकायला जाण्यासाठीचा खर्च या सगळ्या बाबतीत महागाई वाढेल. अंग तयार करण्यासाठी लागणारे कच्चे तेल वापरले जाते, या पार्श्वभूमीवर गेल्या महिन्यात रंगाची किंमत ५० टक्क्यांनी वाढली. याशिवाय स्थानिक पातळीवर मिळणाऱ्या वस्तूंवरही याचा परिणाम होतो. युध्दामुळे तेलाचे दर वाढले, तेलाचे दर वाढल्याचा थेट परिणाम पेट्रोल व डिझेलच्या किंमतीवर होतो. अन्नधान्य शेतांमधून कारखान्यांपर्यंत, कारखान्यांतून दुकानांपर्यंत पोहोचवण्यासाठी वाहने वापरली जातात आणि वाहने पेट्रोल व डिझेलवर चालतात. यामुळे सर्व अन्नपदार्थ महाग होतील. परिणामी आपल्या खिश्त्यावरचा भार वाढेल. कच्च्या तेलाच्या वाढलेल्या किंमतीचा थेट परिणाम आता खाद्य तेलावर होऊ लागला आहे. जगभरातील अनेक देशांमध्ये खाद्य तेलाचा वापर इंधन म्हणून होत आहे. भारतात ब्लेडिंगसाठी इथेनॉलचा वापर केला जातो, तसे जगभरातील इतर काही देशांमध्ये पामतेलाचा वापर करून ब्लेडिंग केले जाते परिणामी, खाद्य तेलाच्या किंमतीसुद्धा वाढतील.

२ गुंतवणूक कमी होईल:

महागाईचा परिणाम गुंतवणूकीवर होतो. वस्तू महागल्या तर लोक गुंतवणूक करायला धजावणार नाहीत. गुंतवणूक कमी झाल्याचा थेट परिणाम रोजगाराच्या संधीवर पडतो. लोकांकडे गुंतवणुकीसाठी पैसा पुरेला नसेल तर नोकऱ्यांची संख्या कमी होते व नोकऱ्या कमी झाल्याचा परिणाम म्हणजे बेरोजगारातील वाढ व देशाच्या विकास दराची अधोगती होते.

३ विकास दरात घट:

विकास दराचा थेट संबंध गरीब समाज घटकांशी असतो. विकास दर कमी झाला तर आर्थिकदृष्ट्या खालच्या थरातील लोकांचे उत्पन्नही कमी होईल. याचा सर्वाधिक परिणाम असंघटीत क्षेत्रावर होईल. कोरोनाच्या जागतिक साथीनंतर आता अर्थव्यवस्था पूर्ववत होण्याची आशा व्यक्त केली जात होती, परंतु याबाबत विपरित परिणाम दिसू शकतात.

रूपयाचे अवमूल्यांचा काही फायदा होईल का ?

युक्रेन आणि रशिया हे जगातील गव्हाचे मोठे निर्यातदार देश आहेत. सध्या हे दोन देश युध्दात गुंतल्यामुळे भारतातील निर्यातदारांची सुगी होण्याची शक्यता आहे. भारतात गव्हाचा दर किमान हमी भावाहून जास्त झालेला आहे. भारतीय निर्यातदारांनी इतर देशांना गहू विकला तर त्याची किंमत त्यांना डॉलरमध्ये मिळेल, यातून त्यांचा लाभ होईल, परंतु यामुळे भारतीय बाजारातील गव्हाच्या किंमती वाढण्याचीही शक्यता आहे. रूपयाचे अवमूल्यन झाले तरी सर्वसामान्य लोकांवर त्याचा फरसा परिणाम होऊ नये यासाठी काही उपया सूचवतात ते म्हणजे सरकारने लोकांच्या हातात जास्त पैसे जातील अशी तजवीज करावी. जेणेकरून जनतेची क्रयशक्ती वाढेल. या उपायांमुळे लोकांची आर्थिक स्थिती आणखी खालावणार नाही.

रशियाने युक्रेनवर हल्ला केल्याने पहिल्याच दिवशी १३७ जणांचा जीव गेल्याचे युक्रेनचे राष्ट्रध्यक्ष बोलोदिमीर झेलेन्स्की यांनी म्हटले की, यामध्ये सैनिक व सामान्य नागरिकांचा समावेश आहे. युक्रेनच्या संपूर्ण

लष्करी यंत्रणेला रशिया लक्ष्य करत असल्याचे सांगण्यात येते. भारताचे पंतप्रधान नरेंद्र मोदींनी फोनवरून रशियाचे राष्ट्रध्यक्ष ब्लादिमीर पुतिन यांच्याशी चर्चा केली. युक्रेनमधील हिंसा थांबवण्याचे आवाहन पंतप्रधान मोदींनी पुतिन यांना केले. धोरणात्मक चर्चेच्या माध्यमांतून हा प्रश्न सोडविण्यासाठी प्रयत्न करावेत असे पंतप्रधान मोदींनी म्हटल्याचे त्यांच्या कार्यालयातून देण्यात आलेल्या निवेदनात म्हटले आहे. युक्रेनमध्ये सध्या हजारो भारतीय नागरिक व विद्यार्थी अडकले आहेत. या विद्यार्थी व नागरिकांना भारतात परत आणण्याविषयीची चिंताही पंतप्रधान मोदींनी पुतिन यांच्याकडे व्यक्त केली. रशियाने युक्रेनवर केलेल्या हल्ल्याचे रशियापासून ५ हजार किलोमीटरसवर भारतात राहणाऱ्या सर्वसामान्य लोकांवरसुद्धा परिणाम होणार आहेत.

भारताचे रशिया व युक्रेन या दोन्ही देशांशी व्यापारी संबंध आहेत आणि अनेक भारतीय नागरिक या देशांमध्ये राहतात. युक्रेनमध्ये बहुतांश भारतीय विद्यार्थी म्हणून गेलेले आहेत, तर रशियामध्ये विद्यार्थ्यांसोबतच नोकरदार भारतीयसुद्धा आहेत.

रशियात राहणारे भारतीय:

रशियाचे भारतीय दूतावासाच्या म्हणण्यानुसार रशियात सुमारे १४ हजार भारतीय राहतात, त्यातील सुमारे ५ हजार विद्यार्थी वैद्यकिय किंवा इतर काही तांत्रिक अभ्यासक्रमांसाठी तेथे गेलेले आहेत. या व्यतिरिक्त रशियात ५०० भारतीय व्यावसायिक आहेत ते चहा, कॉफी, तांदूळ, मसाले, इत्यादी वस्तूंची संबंधित व्यवसाय करतात. केंद्रीय विद्यालयाशी संलग्न एक शाळा रशियात आहे, तेथील कर्मचारी वर्ग हा भारतीय आहे. भारतीय दूतावांयसमशे काम करणाऱ्या बहुतांश कर्मचाऱ्यांची मुले या शाळेत शिकतात, तसेच काही स्थानिक विद्यार्थीसुद्धा या शाळेत शिकतात.

युक्रेनमध्ये राहणारे भारतीय:

भारतातून युक्रेनला जाणाऱ्यांमध्ये सर्वाधिक संख्येने विद्यार्थी आहेत, त्यातही जास्त करून वैद्यकिय अभ्यासक्रमासाठीचे विद्यार्थी आहेत. अशा विद्यार्थ्यांची संख्या सुमारे १८ ते २० हजार असल्याचे सांगितले जाते. वैद्यकिय अभ्यासक्रमासाठी भारताच्या तुलनेत युक्रेनमध्ये कमी खर्च होतो, त्यामुळे युक्रेनमध्ये जाण्याचा निर्णय विद्यार्थी घेतात. युक्रेन-रशिया यांच्यातील तणावामुळे तेथे राहणाऱ्या भारतीय नागरिकांनी तातडीचे काम नसेल तर मायदेशात परतावे असा सल्ला भारत सरकारने दिला आहे. या दोन्ही देशांमधून २४२ प्रवांशाना घेऊन येणारे पहिले भारतीय विमान मंगळवारी दिल्लीला पोहोचले. या दोन देशांमधील परिस्थिती आणखी बिघडली तर त्याचा तेथे राहणाऱ्या भारतीयांवर विपरित परिणाम होईल म्हणून त्याचे भारतात राहणारे कुटुंबीय चिंताग्रस्त झाले आहेत.

भसग्रस्त वातावरणात तेलाच्या किंमती भडकल्या:

या तणावाचा परिणाम भारतीय अर्थव्यवस्थेवर पडण्याची चिंता व्यक्त करण्यात येते आहे. रशिया-युक्रेन यांच्यातील तणावाचा परिणाम भत्तरतीय व्यापार क्षेत्रावर अद्याप पडलेला नाही, पण या जागतिक तणावांमुळे आंतरराष्ट्रीय पातळीवर तेलाच्या किंमती वाढल्या असून ही बाब भारतीय अर्थव्यवस्थेसाठी आव्हानात्मक आहे. कच्च्या तेलाची किंमत प्रति बॅरल ९३-९४ डॉलरपर्यंत पोहोचली होती. उर्े क्षेत्राशी संबंधित तज्ज्ञ नरेंद्र तनेजा म्हणतात, “भारतात ८५ टक्के तेलाची आयात होते. त्यातील बहुतांश तेल सौदी अरेबिया आणि अमेरिका येथून येते, त्या व्यतिरिक्त इराक, इराण, ओमान, कुवेत व रशिया यांच्याकडूनही भारत तेल विकत घेतो. “वास्तविक जगात सौदी अरेबिया, रशिया व अमेरिका हे तेलाचे सर्वात मोठे

उत्पादक देश आहेत. जगातील १२ टक्के तेल उत्पादन रशियात, १२ टक्के सौदी अरेबियामध्ये आणि १६ ते १८ टक्के अमेरिकेमध्ये होते. या तीन देशांमधील दोन मोठे देश युद्धग्रस्त परिस्थितीत एकमेकांसमोर उभे ठाकले तर, स्वाभाविकपणे जगभरातील तेल पुरवठ्यावर त्याचा परिणाम होईल. युद्धाची शक्यता आत्ताच्या तेलदरामधील वाढीला कारणीभूत आहे.”

“गेल्या दिड महिन्यात भारतात तेलाचे आणि पेट्रोलचे दर वाढलेले नाहीत. कदाचित काही राज्यांमधील निवडणुकांमुळे हे झाले असेल, परंतु या दिड महिन्यात आंतरराष्ट्रीय पातळीवर तेलाची किंमत १५ ते १७ टक्क्यांनी वाढलेली आहे. अशावेळी भारतात जेव्हा केव्हा तेलाची नवीन किंमत ठरवली जाईल, तेव्हा त्यामध्ये प्रति लीटर ६ ते १० रूपयांची वाढ होण्याची शक्यता आहे.” एका अंदाजानुसार कच्च्या तेलाची किंमत प्रति बॅरल एक डॉलरने वाढले की भारतीय अर्थव्यवस्थेवर ८ ते १० हजार कोटींचा बोजा पडतो, याचा ताण अर्थातच सर्वसामान्य लोकांच्या खिश्त्यावर येईल.

नैसर्गिक वायूची किंमत:

भारतातील एकूण इंधन वापरामध्ये नैसर्गिक वायूचा वाटा सुमारे ६ टक्के आहे आणि त्यातील ५६ टक्के वायू भारत आयात करतो. मुख्यत्वे, कतार, रशिया, ऑस्ट्रेलिया, नॉर्वे यांसारख्या देशांकडून भारतात नैसर्गिक वायू आयात केला जातो. विहिरीमधून हा वायू काढला जातो, त्याच द्रव्यात रूपांतर केले जाते, त्यानंतर समुद्रमार्गे हा वायू भारतात येतो, त्यामुळे याला लिक्विफाइड नॅचरल गॅस (एलएनजी) असेही म्हटले जाते. भारतात आणल्यावर त्याचे रूपांतर पीएनजी किंवा सीएनजीमध्ये केले जाते, त्यानंतर कारखाने, वीज उत्पादन केंद्र, सीएनजी वाहने आणि स्वयंपाकघर या ठिकाणी त्याचा वापर होतो.

रशिया-युक्रेन तणावामुळे एलएनजीच्या किंमतीत प्रचंड वाढल्या आहेत. रशिया व पश्चिम युरोप हे नैसर्गिक वायूचे मोठे निर्यातदार देश आहेत. या क्षेत्रात सर्व पाईपलाईन असल्यामुळे रशिया-युक्रेन यांच्यातील वाढत्या तणावातून बॉम्ब वर्षाव सुरू झाला तर तेल पुरवठ्यामध्ये अडथळा येऊ शकतो. या चिंतेमुळे एलएनजीच्या किंमती वाढत आहेत.

इंद्राणी बागची अनंता यांच्या मते, “रशिया ४० टक्के तेल व नैसर्गिक वायू युरोपला विकतो, त्यांनी ही विक्री बंद केली तर परिस्थिती बिघडेल. या तणावांमुळे कतार सारख्या दुसऱ्या देशांकडून होणारा एलएनजीचा पुरवठा युरोपच्या दिशेने वळवण्याचा अमेरिकेचा प्रयत्न आहे. भारत, चीन आणि जपान हे कतारकडून सर्वाधिक एलएनजी खरेदी करतात. अमेरिकेच्या दबावामुळे कतारने एलएनजी पुरवठ्यासाठी युरोपला प्राधान्य दिले तर त्याचा फटका कोणाला बसेल? स्वाभाविकपणे भारताच्या वाट्याला एलएनजी युरोपात जाईल, परंतु येत्या काळात भारत स्वतःची तेल व नैसर्गिक वायू उत्पादनाची क्षमता वाढवण्याची शक्यता आहे आणि जागतिक संकट न वाढता परिस्थिती नियंत्रणातही येऊ शकते.”

नरेंद्र तनेजा म्हणतात, “एलएनजीच्या किंमती तेलाइतक्या वेगाने वाढलेल्या नाहीत याचे एक कारण म्हणजे एलएनजीच्या किंमती प्रादेशिक बाजारपेठेत निश्चित होतात, आंतरराष्ट्रीय बाजारपेठेत नाही. भारताने एलएनजी पुरवठ्यांसाठी ज्या देशांशी करार केले आहेत, ते दीर्घकालीन करार असल्यामुळे या किंमती अनेक वर्षांसाठी निश्चित झालेल्या आहेत.”

खाद्यतेल:

तेल आणि नैसर्गिक वायू यानंतर खाद्यतेलावर या संकटाचा सर्वाधिक परिणाम होण्याची शक्यता आहे. युक्रेन हा जगातील शुद्ध सूर्यफूल तेलाचा सर्वात मोठा निर्यातदार देश आहे, यामध्ये रशिया दुसऱ्या

स्थानावर आहे. या दोन्ही देशांमधील तणाव दिर्घकाळ कायम राहिला तर घोरोघरी वापर होणाऱ्या सूर्यफुलांच्या तेलांची किंमत वाढू शकते. या व्यतिरिक्त भारत युक्रेनकडून मोठ्या प्रमाणात खतसुध्दा विकत घेतो. भारतीय नौदलाच्या वापरासाठी काही टर्बाइनचा पुरवठाही युक्रेन भारताला करतो. खतपुरवठ्याला घट झाली तर त्याची भरपाई भारत दुसऱ्या देशांकडून करू शकतो, असे इंड्राना म्हणतात. नौदलासाठी खरेदी करण्यात आलेले टर्बाइन अलिकडेच भारतात पोहचले असल्यामुळे येत्या काळात मोठी समस्या आलीच तर ती मुख्यत्वे खाद्यतेलाशीख संबंधित असेल.

मौल्यवान खडे व धातू:

भारत रशियाकडून मोती, मौल्यवान खडे व धातू यांचीही आयात करतो, त्यातील काहींचा वापर फेन व कॉम्प्युटर उत्पादनासाठी केला जातो. वास्तविक रशिया व युक्रेन यांच्या संदर्भातील भारताची आयात-निर्यातची यादी मोठी आहे.

जहाज विम्याचा दर:

वस्तूसोबत व्यापारी मार्गानाही बाधा पोहोचण्याची शक्यता आहे. आंतरराष्ट्रीय व्यापाराचे तज्ज्ञ प्राध्यापक प्रबीर डे रिसर्च अँड इन्फर्मेशन सिस्टम फॉर डेव्हलपिंग कंट्री (आर.आय.एस.) या संस्थेसोबत काम करतात. ते म्हणाले, ‘‘सध्या तरी फरशी चिंतेची परिस्थिती नाही. युध्द झाले तर नाटो देशही त्यात सक्रिय होती, मग मात्र जहाज वाहतुकीच्या मार्गासंदर्भात पूर्वेकडचे नि पश्चिमेकडचे सगळेच देश अडचणीत येतील. या देशांमधील बहुतांश व्यापार समुद्र मार्गाने होतो.’’ अशा परिस्थितीत जहाज विम्याचा दर वाढतो, त्याचा परिणाम आयात-निर्यातीखालील वस्तूंच्या किंमतीवर होतो. तणावग्रस्त प्रदेशातून एखादा समुद्री मार्ग जात असेल किंवा त्या देशांवर निर्बंध लादलेले असतील तर हा परिणाम होतो.

संदर्भ :

1. www.bbc.com
2. <https://m.youtube.com>
3. <https://hi.m.wikipedia.org>
4. <https://maharastartimes.com>

AYURVEDA VIEW ON NIDRA

Dr. Yogeshwari Madan Nande

Pg Scholar Department Swasthviritta, PDEA College of Ayurved And Research Center, Nigdi Pradhikaran Pune

Dr. Depali Manore

Associate Professor, PDEA College of Ayurved And Research Center Swasthviritta Department,
Nigdi Pradhikaran Pune

ABSTRACT-

Ahara, Nidra and Brahmacharya are the Trayopstambha of life, which play vital role for maintenance of health in human being. As per ayurvedic view, Nidra is the prime factor for happiness, growth, strength, virility, knowledge and our life depend on nidra. Sound sleep nourishes the body that's why nidra is called as Bhutadhatri. Quality sleep is an indicator of good health as it is stress-relieving and normalizes bodily tissues. It is also called 'Vaishnavi Maya' which provides nutrition to maintain good health like Lord Vishnu, who nourishes and sustains this world. The lifestyle changes have led to disorders like hypertension, obesity, diabetes mellitus and others. Good sleep is essential and advantageous to the quality of life. A number of vital physiological changes occur during sleep and help people stay healthy and function at their best. Nidra is very essential and necessary for healthy life. Physical and mental health both depends on Nidra. In Nidra our body tries to repair and heal itself. Mental functions also depend on nidra

KEY WORDS-

Nidra, Upastambha, Trayopstambha, Ahara, Brahmacharya, Ayurveda, Swapna,

INTRODUCTION-

Ayurveda is not only the system of medicine but also the way of life. It includes physical, mental and spiritual healthy wellbeing. Ayurveda has stated Sleep as one of the most important pillars of health associated with happiness and good health and is an outcome of relax physical and mental state. The Swasthya depends on three Upastambha i.e. Ahara, Nidra and Brahmacharya. The word Nidra derived from the prefix "Ni" is the Sanskrit root of our English word "Nether" or down as in "Nether world" (under world) While suffix "dra" may be cognate with the English "drowsy" to be half asleep, to be inactive or present an appearance of peaceful inactivity or isolation. Nidra has been described by Acharya Charaka in chapter of ashtaninditiya purusha in sutrasthana and in 80 nanatmaja-vatavikara. He describes nidra as a vital component of life and that our pleasure, strength, virility, wisdom depends upon good sleep. As per Ayurveda the Kapha and Tamas are responsible for Nidra, thus balancing state of Kapha and Tamas offers good sleep hence thereby normal health condition. Factors such as mental status, dietary habits, external stimuli and familiar conditions, etc. affects sleep pattern. The disturbed sleeping pattern leads pathological consequences of Anidra, therefore one should take proper sleep to avoid any health issues related to the improper sleep. There are different types of Avastha of Nidra i.e.; Jagrutavastha, Swapnavastha, Sushiptavastha and Trutiyavastha. Nidra is one of the Adharaniyavega as per Charaka. The synonyms of Nidra are Shayaanam, Swapa, Sushipti and Swapna. Nidra is responsible for Sukhakar, Pushtikar, Balyakar, Vrishya, Dnyanakar and Jeevankar, etc.

AIMS AND OBJECTIVES-

To understand Nidra as explained in Ayurveda. To study the importance of ideal Nidra in maintaining healthy lifestyle.

DEFINITION-

According to Acharya Charaka, the mind and soul gets exhausted or becomes inactive and the sensory and motor organs become inactive then the individual gets sleep.

Acharya Sushruta says Sleep occurs when the Hridaya, the seat of Chetana by Tamas.

Acharya Vagbhata, in manovahasrota, attributes sleep to accumulation of kaphadosha. On accumulation of kaphadosha, he contends, the individual falls asleep as the mind becomes bereft of sense organs due to fatigue.

Acharya Chakrapanidatta and Gangadhara said that the exhaustion or inactivity of the mind (along with aatma) and that of sensory and motor organs leads to the individual getting sleep.

SYNONYMS-

- In Amarkosha, four synonyms have been mentioned. Shayanam, Svapah, Svapnah, Samvesh.
- In VaidyakaShabda Sindhu, three synonyms are available. Sambhashah, Suptih, Svapanam.
- In Charaka Samhita, Bhutadhatri has been used as a synonym.
- In Sushruta Samhita the word Vaishnavi Maya is used.

TYPES-

Different Acharyas have classified nidra based on different criteria. However, two broad types can be defined as follows:

1. Swabhavika (Natural) – Occurs regularly at night
2. Aswabhawika (Abnormal) – Caused due to different diseases.

Acharya Charaka has described six types of Nidra:

- Tamobhava – tamoguna is the cause for this type of nidra.
- Shleshmasamudhbhava – kaphaguna is the cause for this type of nidra
- Mana shareerashrama bhava – mental and physical exertion is the reason for this type of nidra.
- Agantuki – is an indication of bad prognosis and can even progress to immediate death
- Vyadhianuvastini – caused as complication of disease
- Ratriwabhavaprabhavanidra – it is described as a natural phenomenon occurring during night. Ratriwabhavaprabhavanidra is also described as bhoothadhatri because just like dhatri, nidra also nourishes every living being.

Acharya Dalhana has classified Nidra into three types on the basis of Sushruta Samhita.

- Tamsik- when sangyavahastrotas become filled with shleshma dominated by tamoguna, TamsiNidra is produced
- Swabhaviki- this type of Nidra occurs naturally and daily in all living beings
- Vaikariki- If there is any disturbance in mana and body, Nidra does not occur. But if Nidra is occurred, it is vaikarikiNidra.

Acharya Vagbhat has classified in seven types as following manner.

- Kalaswabhawaj- it is produces at the accustomed time. i.e. nights
- Amayaja- it is produced due to effect of diseases
- By fatigue of mana- when mana is exhausted
- By fatigue of sharira- when body is exhausted
- Shleshmaprabhavaj- it is produced due to predominance of kapha
- Agantuka- this type of Nidra is produced by external factors e.g. traumatic etc.

- Tamobhava- - it is produced by predominance of Tamoguna

BENEFITS OF PROPER SLEEP-

Ahara, Nidra and Brahmacharya are the three factors which play an important role in the maintenance of a living organism. In the Ayurvedic literature, these factors i.e. Ahara, Nidra and Brahmacharya have been compared with the three legs of sub-support and have been termed as the three Upastambhas. The inclusion of Nidra in the three Upastambha proves its importance.

Sukha (happiness), Dukha (unhappiness), Pushti (good physique), Karshya (emaciation), Vrushta (sexual power), Klibata (impotence), Gyan (knowledge), and Agyan (illiteracy), Jivita (long life), Ajivita (death) all these factors are depends on Nidra. SamyakNidra gives us Sukha, Pushti, Bala, Vrushta, Gyan and Jivan.

AsamyakNidra causes Dukha, Karshya, Abala, Klibata and Agyan. Like proper diet, proper sleep is also essential for the maintenance of good health. More than a periodic rest condition for the body and nervous system, sleep is a phase during which the body and nervous system can recuperate.

PHYSIOLOGY OF NIDRA-

When Mana is exhausted then sleeps occurs this phenomenon can be understood in this manner. Mana becomes Klanta that causes sleep (Nidra). Further during sleep, Indriyas (Jnanendriya and Karmendriya) become inactive by the detachment from their sense organs or from their work.

- Tamoguna Theory In the darshanik theory of sleep, tamas is responsible for ignorance, inertia, inattention and sleep. As the higher centers get overpowered by tamas at night and that results in sleep. Also, if tamas covers the seat of consciousness ieHridaya, then the person goes to sleep.
- KaphaDosh Theory Whenever tamas accumulation occurs in chetna, kapha obstructs the sensory channels in the body as a result of which the person falls asleep.
- Depression Theory When the mind and the sense organs are tired to an extent that they cannot be aroused by activity, then the person goes to sleep. This can occur as a result of natural processes as well as pathological processes.
- Svabhava Theory Sushruta said that natural instincts are the most potent cause of sleep to which the night serves as the causative factor

TRIDOSHA EFFECTS

Tridosha effects of Nidra Good quality sleep produces Hradya and Vrshya effects, removes tiredness of body, and gives Pushti and Dhrti, these effects of sleeping can be attributed to its Tridoshasamana effect. Sleeping produces Kaphavaatahara effect. The Brmhana and Vrshyata effect of good sleep reduces Pitta and Raktadoshas. Vatala sleeping offers Sheeta effects and gives Smraananda, this type of sleep reduces Trshna, Daaha and Pitta. Excess sleep may cause Vaatakaphakopa and sometimes it is responsible for lethargy. Sleeping mainly induces Pitta KaphaSamana and Kaamavardhana effects.

REQUIREMENT OF NIDRA

Though the duration of sleep is not directly mentioned in the Ayurvedic classics but indirectly it can be understood by the verse given by Acharya Vagbhata, one should wake up in the Brahmamuhurta which is 48 minutes before sunrise following the proper digestion of food taken at night.

- Satvik person – 4-6 hrs of nidra
- Rajasik person – 8 hrs of nidra

- Tamasik person- 10-12 hrs of nidra

SUITABLE PLACE TO NIDRA-

Anukulashayya, Bhumishayya, Khatva, Darupatta, Andolika, Talpa.

ABNORMAL SLEEPING PATTERN-

Diwaswapna, RatrauJagrana.

NIDRANASHA-

The word Nidranasha is formed by composition of two words i.e. Nidra&Nasha. Based on the above Nirukti the term Nidranasha can be broadly defined as the loss of sleep or the derangement in the quality and quantity of sleep.

SYNONYMS OF NIDRANASHA-

Anidra, Alpanidra, Asvapna, Jagarana, Nidranasha, Nidravighata, Nidradaurbalya, Nidrabhransha, Nidraksha.

NIDANA OF NIDRANASHA-

- AharajaNidana of Nidranasha: Rookshannasevana
- ViharajaNidana of Nidranasha: Vyayama, Upavasa and Asukhashayya
- ManasikaNidana of Nidranasha: Chinta, Krodha and Bhaya

HEALTH CONSEQUENCES OF ANIDRA (NIDRANASHA)-

Jrumba, Angamarda, Tandra, Shiroroga, Netraroga

CHIKITSA-

- Chikitsa of Nidranasha Ayurveda described BahyaUpachara, ManasikaUpachara, AharaUpachara and Anya Upachara as major therapeutic approaches for the management of Anidra.
- BahyaUpachara This includes Abhyanga, Samvahana, Akshi-tarpana, Shiro- Lepa, Karna-Purana, Shiro-Basti, Shiro- Dhara and MoordhniTaila.
- ManasikaUpachara This includes Manonukulavishayagrahana, Manonukulagandhagranaha and ManonukulaShabdagranaha, etc.
- AharaUpachara This includes Gramyamamsa rasa, Jaleeyamamsa rasa, Mahishaksheera and Anupamamsa rasa Sevana.
- Anya Upachara Maintaining regular bed time, avoidance of smoking & drinking habits, avoidance of unethical conduct, avoiding Divaswapna and avoidance of late-night awakening, etc. can help to reduces consequences of insomnia.

DISCUSSION-

Ayurveda regards Nidra as one of the most essential factors responsible for a healthy and fulfilling life. The important observation made during the study – Nidra is directly connected with mental state. Ayurveda emphasized that Sharira and Satva both interact with one another in all sphere of life. Good nidra is essential and advantageous to the quality of life. A number of vital physiological changes occur during nidra and help people stay healthy and function at their best. Quality nidra is an indicator of good health as it is stress relieving and normalizes bodily tissues. Sleep is particularly relevant to psychiatric illness and frequently part of diagnostic criteria for specific disorders. In today's era, people are not getting plenty hours of sleep because of busy life

schedules and overload, as a result, work hours have engaged the time of sleep. So, an utmost importance should be given to Nidra for the maintenance of healthy body, mind and soul.

CONCLUSION-

Nidra is directly connected with mental state. Ayurveda emphasized that Sharira and Satwa both interact with one another in all spheres of life. Nidra along with Ahara and Brahmacharya gives vital physiological effects and helps body and mind to remain healthy. For maintaining the health and to cure the diseases we have to take proper sleep-in proper time. Quantity and quality of sleep both are important. Nidra is the state where our body and mind both are at rest condition. Good health, long life, wellness, strength, virility, wisdom depends on nidra. In today's era Nidra and Nidranasha are the very important factors to be studied for as many of the sufferers are there who complaints it and did not get relief because of the lack of detailed studies and treatment. As in our Samhitas Acharyas had already told the causes, symptoms and treatment, so here an attempt to lighten up the study of Nidra and Nidranasha is done.

REFERENCES-

1. TrikamjiYadavji, Caraka Samhita, Varanasi, ChaukhambhaSurbharatiPrakashan, 1992, 21/36-38
2. Pandey kashinath, Chaturvedi Gorakhanath. Charaka Samhita (Vidyotini commentary); Chaukhamba Bharati academy, Varanasi, 2008; 7/3.
3. Shastri AmbikaduttaKaviraj. Sushrutasamhita (AyurvedatatwaSandipika); Chaukhambha Sanskrit Sansthana, Varanasi, 2010; 55/5
4. Shastri A D, Sushruta Samhita of Maharshi Sushruta with Ayurvedatatwasandipikahindi commentary, Sharirsthana, ch. 4/35, Chaukhambha Sanskrit Sansthan, Varanasi, 2005
5. Ranade Subhash, Deshpande R.R, Bobade R.B. A textbook of Swasthavritta. Reprint 2009. Chaukhambha Sanskrit Pratishthan. Delhi.p. 41.
6. Shastri AmbikaduttaKaviraj. Sushrutasamhita (AyurvedatatwaSandipika); Chaukhambha Sanskrit Sansthana, Varanasi, 2010; 4/33: 34.
7. Harishchandra Singh Kushwaha, Charaka Samhita Vol-1, Sutrasthana 21/36, Reprint Edition 2011, Choukhambha Orientalia, Varanasi, 2014.
8. AtridevGupt, AshtangSangraha Vol-1, Sutrasthana 9/17, Choukhambha Sanskrit Series, Varanasi, 1993.
9. Yogaratnakara, KshudraRogaChikitsa, edited by BhishagratnaBrahmashankar Shastri, 8th ed, Chaukhambha Sanskrit Sansthan, Varanasi, 2004
10. Dhamini N, Role of Manasa bhavas in Anidra and its management with certain Indigenous drugs and shirodhara, ManasaRogaVib [PG]. IPGT and RA, Jamnagar, Gujarat. 2004
11. Gaur S K, Ayurvedic Sharir Kriya Vigyan, pg no 288, Nath PustakBhandar, Rohtak, 5th edition, 1990