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Chief Editor

Dr. R. V. Bhole

'Ravichandram' Survey No-101/1, Plot No-23, Mundada Nagar, Jalgaon (M.S.)

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CONTENTS

Role of Women Labourers in Indian Agricultural Sector an Analysis

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ABSTRACT

The present study on Role of women laborers in Indian agricultural sector ; An analysis is done to highlight the increasing participation of women in the labor market in the developed and developing countries. This has brought out the issue of gender differentials in the earnings and employment opportunities into sharp focus. The women in India, especially in rural sector are discriminated and disadvantaged in many aspects of employment, such as employment diversification, quality of employment and wage earnings. The present study would explore the options for solving the problems of women labourers by making a detailed study assessing their employment position in agriculture, unemployment situation during off season, alternate sources of employment and consequently suggesting the strategies to improve the present situation. The present study would suggest a number of far reaching implications for the formulation pf appropriate policies to generate employment in both agricultural and non-agricultural sectors, towards creation of better employment for women.

Introduction

Agriculture in India is the vertical backbone of the country and is regarded as the largest sector of the country's economic activity. It is the major sector of the state economy, in which the majority of people earn their livelihood. Agriculture also plays a very important role in industrial development of our nation as it is the source of raw materials for many industries. India's foreign trade is deeply associated with agriculture. Agriculture accounts for about 14.7 per cent of the total export earnings. Agriculture and its related goods contribute 38 per cent in the total exports of the country. Expanding agricultural production increases the demand for other sectors notably fertilizers, pesticides, machineries, transportation and communication varying with the level of technology. Indian agriculture continues to be a gamble on the monsoon.

Classification of Agricultural Labourers:

The agricultural labourers can be classified into mainly two categories.

1 .Landless Agricultural Labourers – i) Permanent Labourers attached to cultivating households. ii) Casual Labourers.

2.Very small cultivators whose main source of earnings due to their small and sub marginal holdings is wage employment.

Temporary or casual labourers are engaged only during peak period of work. They are paid at the market rate. Under the second group small farmers can be included. These small farmers possess very little portion of land and therefore, they have to devote most of their time working on the lands of others as labourers.

Nature of Agricultural Labour Market:

The agricultural labour market in India is highly segmented. The labour absorption and wage rate depends on these following :

Adoption of new technology

Population and migration

Marketing and other institutional support like credit etc.

The terms of trade and the extent of the market

The profitability.

Hence the demand and supply and also the quality of life of the labour in the various markets also differ widely.

Some studies have reported the increasing casualisation of labour, increasing feminization of labour due to the male migration, decline in the customary and dependency relationship, increasing integration of labour market due to increased mobility of labour because of development in the means of communication and road infrastructure.

Role of Women Labour in Agriculture:

Women labour has a special significance,as women are vital agents in the Indian economic structure. The labor force participation rate of women is 31.56 per cent, less of half of the men's rate of 68.44 per cent. A recent report by the government revealed that women outnumber men as agricultural labourers. In India the labour force is largely masculine, with only one out of every four workers being a female. Women today play a pivotal role in agriculture – as female agricultural labour, as farmers, co-farmers, female family labour and as managers of farms and farm entrepreneurs. Among rural women workers, 87 per cent are employed in agriculture as labourers and cultivators. Women's role has biologically and socially combined to create four distinct functions that of mother, wife, homemaker and worker. The role of worker is equally important as that of other three roles. But her role as an active worker-producer is rarely acknowledged through it is significant for the family's survival. These unknown and acknowledged beings are responsible to keep the economy at a steady pace and helped the nation to occupy a significant place in the world.Women's involvement varies widely among different regions, ecological sub zones, farming system, caste, class and stages in the family cycle. Generally, the poorer the family, the greater the involvement of women in agricultural activities. Women have extensive workloads with dual responsibility for many of the farm operations and household management. Despite women's significant and crucial role in agricultural development and allied fields, have virtually no access to agricultural information, services or production assets and have very limited control over their earnings.

Impact Of Seasonal Unemployment Of Women Labourers In Agriculture :

The unemployment situation had severe impact on the lives of the labourers. This was reduction in their income, consumption, expenditure, savings etc. Their debt position was worstened. It also resulted in migration of labourers to other places in search of alternative source of employment. The income level of the labourers shows a severe reduction during summer. The income reduces around 33.35 per cent in summer. Whereas, due to alternative employment sources, some labourers had more income during summer compared to other two seasons. This was because the wage rate in non-agricultural employment was higher than agricultural wages. But for some labourers, the wages in the agricultural activities were less. Whereas many labourers do not have any alternative employment source. The debts position of the labourers get worstened. During this period they coulnot pay the monthly intrest to the banks and co-operative banks. They further depend on money lenders and these money lenders get a chance to exploit the labourers by loading them with high interest for the provided loans. All these result to the pathetic situation of the labourers.

Migration Of Women Labourers:

During the summer which is the off season for agricultural labourers , they prefer to migrate or shift to any kind of workmanship that's available .Most of them get involved in employment guarantee programmes. Some of them work as domestic servants and some get involved in fence making around the field to protect the crops from wild animals. Majority of women labourers prefer to work in their villages only as they had their family responsibilities and also social pressures.

Conclusion:

The agricultural labour market in India is highly segmented. Demand supply and the quality of life of labour in the various markets differ widely. The hilly regions with shifting cultivation and forestry provides job opportunities to the agricultural labour at a lower level compared to the region which have adopted new agricultural strategies. There has been a increasing number of casualization of labour, increasing feminization of labour due to the male migration decline in customary and dependency relationship, increasing integration of labour market due to the increased mobility of labour because of development in the means of communication and road infrastructure. Women today play a pivotal role in agriculture – as female agricultural labour, as farmers, co-farmers, female family labour and as manager of farms and farm entrepreneurs. Majority of rural women are working as agricultural labourers and cultivators.Women's involvement varies widely among different regions, ecological sub zone farming system, caste, class and stages in family cycle. Generally, the poorer the family is then the greater involvement of women in agricultural activities can be traced. Despite women's significant and crucial role in agriculturl development and allied fields, they have virtually no access to agricultural information, services or production assets and have very limited control over their earnings.

Hence, women in India especially in rural areas are discriminated and disadvantaged in many aspects of employment such as employment diversification, quality of employment and wage earnings. In this background this study explores the options for solving the problems of women labourers by assessing their employment position in agriculture, unemployment situation during off season, alternate source of employment and consequently suggesting the strategies to improve the present situation.

Policy Implications For Women Labourers :

The women labourers got employment in agriculture for only one third of the total days in a year. The rest of the days they are unemployed. So steps should be taken to impart entrepreneurship training to the labourers in activities like mushroom cultivation, food processing, dairying etc. The women labourers are found to be involved in only specific crops and specific activities in agriculture. They are not involved in any mechanical operationsdue to their lack of skills and as a result they are not getting employment for more number of days. So efforts should be made to impart training to labourers to handle agricultural implements and machineries. For the same, there is the need to organize the women agricultural labourers and form a labour pool or labour bank at the village levels. Various steps should be taken to provide sufficient alternative employment sources for the labourers, so that they can earn good income during the off seasons.Loans should be provided at lower rate of intrest rates, so that these women labourers come forward to opt entrepreneurship. The suggestions should be considered and sutaible policies are to be formulated to provide the women labourers with wages on par with their male counterparts.

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A Study of Functional Characteristics of Weekly Market Centres in the Development of Devgad Taluka in Sindhudurg District, Maharashtra State

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Abstract

Weekly markets in India have acquired significance as the overall growth of Indian economy. These markets are strategically located to uncover the cluster of villages and prove as epicenter of economic and social exchange in rural India. The role of marketing begins with differences or inequalities in areas are being controlled by geo-economic and technological factors. Weekly market is perfectly making a value-for-money, purchase out of variety of offerings a touch-and-feel experience of products and drive sales by word of mouth. These markets are the meeting site together of people at a particular time and place on a particular conventional day for the purpose of purchase and sale. The common people plays important role in the development of weekly market in any region. The development is simply defines as an act or process of developing or growth evolution within framework of available resources. The present paper focused on the link between nine weekly market centers namely, Kunkeshwar, Vijaydurg, Mithbav, Shirgaon, Talebazar, Padel, Devgad, Mond, and Girye and development of Devgad tahsil in Sindhudurg district. Primary and secondary data sources were used for collecting information. Purposive sampling method was employed to acquire more authentic facts from each market centre. Market attractiveness and efficiency, Composite centrality index and nearest-neighbor analysis employed to determine the hierarchical order and spatial pattern of market centres in study region. While analyzing and interpretation of data, statistical tools like factor analysis, mean, correlation statistics techniques were computed.

Introduction

Marketing geography is concerned with the location and distribution of markets wherein infrastructural pattern measures and extent of marketing activity, movement of commodity, consumers behaviors preparation and determination of hierarchy for regional development. The market can be distinguished on the basis of duration of time, if the marketing function is observed all days of week known as regular market and if it is observed once a week it is called as weekly market (Mulimani, 2006). Such markets are complex and dynamic in nature of political, economic, social and environment impact on people and region. A distribution of weekly market network in rural areas provides employment to rural people and contributes to the prosperity of region. Weekly market centers grow up as market for local producers in particular marginal farmers and who depending on various factors of integrated agricultural practices, access of natural resources, accessibility and affordability of transport means, storage infrastructure, relations between producers and sellers and thus linking the network of markets. These markets perform as an area of demand which includes existing or potential buyers of goods and services within defined geographical limits and indicates serving area. This market has been extensively modified over the recent decades as impact of making new employment opportunities and sources of income offered through rural development programmes. The objective of this paper is evaluate the potentiality of markets and finding out various problems faced by weekly markets and to look into the challenges and opportunities of such markets.

Study Region

Devgad taluka is located northwest part in Sindhudurg district of Maharashtra state. The extent of this region is from 16^0 11’ to 16^0 36’ north latitudes and 73^0 17’ to 73^0 42’ east longitudes having spread over 787.68 square kilometers area consisting of 98 villages. It is confined by Arabian Sea in west, Kankavali taluka in east, Rajapur taluka of Ratnagiri district in north and Malavan and Kudal taluka in southern part. This region has occupied by five types of Physiographic phenomena like as the seashore, estuarine alluvial plains and basins of major rivers, the laterite plateaus, the extremely eroded remnant hills. Major rivers namely, Waghotan, Devgad, Annapurna and Achara are drained through this region. The annual average temperature is 16.2^0 to 34.5^0 centigrade and average humidity during monsoon ranges between 73 to 94 percent and rest of year remains between 38 to 83 percent. The average annual rainfall is 2541 millimeters. The region has most three soil types, namely, are shallow loamy, deep loamy and deep clayey soil. The study region has 16550 hectares cultivable land. Edible crops are on 15051 hectares and non-edible crops accounting 1499 hectares. As per Census of India 2011 study region has 120909 population out of which 58938 males and 61971 females. The total worker was 50,572 (42 percent) whereas 70,337 were non workers.

Objectives

(a) To analyses the origin, characteristics and behavior of sellers and buyers for understanding the function of markets in study region.

(b) To assess the importance of weekly market centers for of development in study region.

Database and Methodology

The study of weekly market centres stated in this paper is principally based on primary and secondary data sources. Interview method has been used to collect the primary data during fieldwork and secondary information obtained from the Census reports, Gazetteers, District Census Handbook, Socio-economic Abstract, Zillah Parishad office records, Tahsil Office, Revenue Department and Local Governing Agencies, Grampanchayat office in the study region. Indian Metrological department and SOI topographical map drawn on the scale of 1:250000 have been observed for detailed study of every market centres in the study region and prepared the base map accordingly. Purposive sampling method was employed to acquire more authentic facts from each market centre (Misra, 1998). Twenty five percent respondents namely sellers and buyers are purposely chosen on random basis. In order to assessment of buyers and sellers characteristics various compositions were used. Market attractiveness and efficiency identified by empirical method of observed and expected number of sellers and buyers. Composite centrality index and nearest-neighbor analysis employed to determine the hierarchical order and spatial pattern of market centres in study region.

Result and Discussion

The weekly markets centers in study region provide variety of commodities and service to surrounding villages. The morphological pattern of weekly markets has influenced by geographical condition, transportation network, settlement size and patterns, occupations, fashion and tradition of a region. The layout and morphological pattern of nine market centres have studied for the year 2016-17. Vijaydurg market held on every Monday during 9:00 am to 12:00 pm having 65 stalls placed in three lanes with ‘L’ shape layout. Kunkeshwar market has 53 stalls organized into two lanes holding ‘I’ shape on Monday. Mithbav market provides marketing facilities on Wednesday for the duration of 8:00 am to 12:30 pm and found 79 stalls fixed up in seven lanes making ‘L’ shape. Shirgaon market has 183 stalls into nine lanes and market held on every Wednesday beginning from morning 8:00 am to 1:00 pm. The layout of this market is like ‘B’ shaped. Talebazar market lies in central part of the study region. The market day is Thursday during 8:00 am to 1:00 pm consisting of 125 stalls into four lanes. The layout of this market is liner like ‘I’ shaped. Padel market is held on every Thursday between 8:00 am to 1:00 pm. this is main market centre for surrounding 19 villages. Total 137 stalls are found retained into eight lanes with liner pattern and mix commodities. This market centre acquired framework like as ‘E’ shaped. Devgad market centre is momentous being tahsil headquarter; it is in functioning on every Friday between 8:00 am to 3:00 pm. This market serves 25 settlements by 265 shops of different commodities. All stalls held are found into ten lanes with ‘I’ and ‘E’ shape. Mond market centre held every Sunday and has 55 shops of various goods in five lanes with linear pattern and ‘D’ shape. Girye market centre opened on every Sunday from morning 8:00 upto afternoon 12:30. 27 stalls arranged into two lanes with straight-lined pattern. Food commodities in market centres are classified into two categories, namely, perishable and non-perishable. Perishable food commodities occupied in an average 57.58 percent and 22.69 percent shares of non-perishable food commodities. Although manufactured goods like cloth, shoes, stationary, utensils, bangles and remaining others collectively shares 19.72 percent within nine weekly market centres in study region.

Behavior Pattern of Sellers

The weekly market offers attraction to both local and outside sellers. Those sellers belonging to weekly market centres from indigenous place are known as local sellers and those sellers are belong to marginal places of market centre they termed as outside sellers. In such market centres local sellers are sale their agricultural surplus products while, outside sellers sold non-perishable commodities. Nine weekly market centers from the study region have assessed the ratio of both full time and part time sellers. Full time seller means those who organize their commodities in neat manners plus dedicated to work throughout the market hours. Such sellers are selling their products on a consistent base presenting well defined series of weekly market. The full time sellers are always making effort to attend several weekly markets as possible to obtain highest return on their investment. The profit is normally depending upon the capital investment and it is directly linked to each other's in the sense of profit. Though, capital invested rest on nature of goods and kinds of goods. Three different groups of full time traders can be identified in nine weekly markets having selling traders, luxury goods traders and buying sellers. There is no doubt that part time sellers obviously sale their surplus produces on small scale for getting more money. The part time sellers are usually attending weekly market for selling commodities along with buying daily needed goods. Mostly part time sellers spend their time to produce commodities sale in weekly markets. It is found that profit of these sellers is comparatively less. It is perceived that maximum part time sellers belonging deprived economic condition thus sellers unable to invest much money for getting more profit.

Table-1: Percent of Local and Outside Sellers

Sr. No.	Market Centres	Percent of local Sellers			Percent of outside Sellers			
		Full Time Sellers	Part Time Sellers	Total	Full Time Sellers	Part Time Sellers	Total	Total Percent
1	Vijaydurg	18.75	6.25	25.00	62.50	12.50	75.00	100
2	Kunkeshwar	46.15	7.69	53.85	38.46	7.69	46.15	100
3	Mithbav	20.00	10.00	30.00	50.00	20.00	70.00	100
4	Shirgaon	17.39	8.70	26.09	58.70	15.22	73.91	100
5	Talebazar	22.58	6.45	29.03	48.39	22.58	70.97	100
6	Padel	17.65	14.71	32.35	52.94	14.71	67.65	100
7	Devgad	19.70	12.12	31.82	53.03	15.15	68.18	100
8	Mond	14.29	7.14	21.43	64.29	14.29	78.57	100
9	Girye	14.29	14.29	28.57	57.14	14.29	71.43	100

Source: Fieldwork, 2017

Mithbav, Shirgaon and Devgad market center has found 70 percent full time sellers. Particularly at Shirgaon market has 76.09 percent full time sellers and Devgad market has 72.73 percent. Other markets, namely, Mithbav market accounting 70 percent full time sellers. Devgad market center has found 19.70 percent full time local sellers (Table-.1). Vijaydurg and Kunkeshwar market centres have found 6.25 and 7.69 percent part time sellers respectively in study region. Talebazar, Devgad and Padel weekly market centers have less percent of part time local sellers accounting 6.45, 12.12, and 14.71 respectively in study region. Full time sellers of both local and outsides have contributed 75.14 percent whereas, 24.86 percent part time sellers support to smooth functioning of market.

Food items containing perishable and non-perishable commodities dominated retailed accounting 81.71 percent and 15.43 percent non-food commodities sold whereas other seller's shops accounted 2.86 percent but they have no least important in all markets. Vegetable stalls accounting 25.36 percent and found highest as compared to other stalls altogether in all market centres in study region. The sex wise composition found uneven ratio of male 69.25 percent and female sellers 30.75 percent. Maximum 73.93 percent sellers are of 20-50 age group while 11.51 percent sellers found above 50 years and 9 percent sellers' bellow 20 years are learn marketing strategy from all nine markets in this region. Hindu sellers are found in majority with 81.58 percent, though 18.42 percent identified as Muslim sellers role in nine weekly markets. It is recorded that 70.72 percent sellers are educated and 29.28 percent sellers remain illiterate. It is fact that 27.55 percent sellers are educated upto 10th standard and only 14.04 percent higher educated sellers are engaging selling of cloth, kirana and luxury manufactured goods. It is found that more than 20 kilometers distance travelled by 50.80 percent sellers, while 27.24 percent sellers attained markets of 0 to 5 kilometers distance. It is noted that 70.58 percent sellers come more than 5 Kilometers by motor cycles, tempo, matadors and buses. In order to get more financial benefits, 41.24 percent sellers attending two markets in study region.

Characteristics of Buyers

The buyer's characteristics are primary based on functions, periodicity, population size, persons involved in tertiary activity, distance and shops (Hugar, 2000). Total 247 buyers were interviewed during field work for nine weekly markets for scrutinizing their characteristics. The study region has uneven topography, hence found less developed transport. Table-2 presents travel distance of buyers during study period. For short distance, buyers travelled on foot for attending market centres. But longer distance buyers have used bicycles, motor cycles, private transport means and state transport buses in study region. It is observed that most of buyers are preferred private transport service for reaching to markets because of less frequency of state transport buses. Average distance travel by buyers is given in Table-2. This Table displays that 55.03 percent buyers are coming from less than 5 kilometers distance to market centres and 6 to 10 kilometers average distances travelled by 18.79 percent buyers. Buyers travelled more than 10 kilometers from market centres accounting 26.18 percent. 73.82 percent buyers travelled within 10 kilometers distance and 67.65 percent buyers have travelled more than 10 kilometers in Padel market centre. In case of Devgad market centre 51.52 percent buyers travelled above 10 kilometers and 48.48 percent buyers travelled less than 9 kilometers in study region. Shirgaon market centre 43.48 percent buyers are coming more than 10 kilometers, 23.91 percent buyers are came from 6 to 10 kilometers and 32.61 percent buyers have travelled less than 5 kilometers in study region. It is observed that local buyers found 25.02 percent and outside buyers (74.98 percent).

Table-2: Average Distance Travelled by Buyers

Sr. No.	Market Centres	No. of Buyers	Distance Travelled from Market Centres		
			0-5	06-10	>10
1	Vijaydurg	16	100.00	0.00	0.00
2	Kunkeshwar	13	84.62	0.00	15.38
3	Mithbav	19	65.00	35.00	0.00
4	Shirgaon	45	32.61	23.91	43.48
5	Talebazar	31	51.61	19.35	29.03
6	Padel	34	14.71	17.65	67.65
7	Devgad	66	18.18	30.30	51.52
8	Mond	13	42.86	28.57	28.57
9	Girye	7	85.71	14.29	0.00
Average		-	55.03	18.79	26.18

Source: Fieldwork, 2017.

It is noted that food items are mainly purchased by buyers in nine market centres. Kunkeshwar market has observed 84.62 percent buyers purchasing food items then followed by Mond market (78.57 percent). Girye and Devgad market found (38.71 percent) buyers purchased non-food commodities respectively. This is highest percent noticed in study region. Mond market centre has merely 25 percent non-food buyers. The male buyers are dominated by accounting 57.67 percent followed by female (42.33 percent) in nine market centres in study region. 31 to 50 age group buyers are mostly involved in group buyers are noticed 12.20 percent found lowest as compared to other age groups. Higher educated means graduate buyers are noted in Padel market accounting 47.06 percent. Post-graduate buyers (7.58

percent) are found in Devgad then Vijaydurg has 6.25 percent buying as they are mature age group for selecting of commodities. Hindu and Muslim religion are divided into backward and non-backward. 68.51 percent Hindu buyers belong to non-backward category (39.15 percent) whereas 29.36 percent are backward category. Among Muslims backward found accounting 22.05 percent and non-backward (9.45 percent). In case of Vijaydurg market centre, highest Muslim buyers are observed (49.42 percent) and Devgad market has found 30.77 percent. Weekly markets are superior and enormous in dimension by means of its buyers, furthermore, its offers grand opportunities for sellers and live in harmony with the marketing contributions.

Sellers and Buyers in Study Region

The market centers and rural inhabitants are managed by socio-economic, cultural and religious environment of the region. Market functions are the outcome of satisfaction of their participants. Devgad and Jamsande is twin village acting as semi-urban market centre. In the year 2016 Devgad-Jamsande are declared as 'Nagarpanchyat' by Maharashtra Government. According to Census of India, 2011, study area has populations of 16904 persons having 26.82 percent sellers and 34.12 percent buyers. This centre has highest participation of sellers and buyers. Shirgaon market centre attracts 13.82 percent buyers and 18.52 percent sellers rather as comparatively less at Padel market centre having 13.77 sellers and 24.18 percent buyers. It is less than Shirgaon market centre which has equal service villages (19.39 percent). Talebazar market centre has 12.65 percent sellers and 9.80 percent buyers this is slightly higher than 8.00 percent sellers and 5.44 percent buyers of Mithbav market centre. Vijaydurg and Kunkeshwar markets have less service villages, hence there are few sellers (6.58 and 5.36 percent) respectively. Buyers are found in less percent at Vijaydurg (2.69 percent) and Kunkeshwar (3.21 percent) market centres. A Mond market centre has found 5.57 percent sellers and 3.98 percent buyers owing poor linkage of road and less frequency of private vehicles and state buses. Girye is small market centre as compared to other market centres in study region. This centre provides retailing facilities to 5666 people and provides seven to five villages. Padel and Vijaydurg market center observed fewer sellers and buyers attending 2.73 percent sellers and 2.76 percent buyers in study region.

Market Centres and Influencing Factors

Weekly market centres are often associated with several factors having own weightage in development and less development of market centres. In this paper nine factors, namely, population and number of households in service area, number of service villages, participation of sellers and buyers, fashion and seasonable demands of buyers, transport facility and policy of local governing agency are taken into consideration for the assessment of influencing factors have selected carefully. Population distribution in service area, share of working population, occupations, religion, caste, education, income and age have studied for measuring influences in study region (Malshe, 1979). The status of market centre is mostly depended upon service villages. Transport and communication facilities determine the importance of market centre. Distance between market centre and service villages is the constituents like male buyers and sellers and their number at long distance while female buyers and sellers are largely belong to short distance. Extent of market centre is based on the nature of service area and service villages. Less developed market centre is the result of small size service area and less number of service villages (Dixit, 1981). It means that bigger markets have huge extended service area and great number of service villages. Market participants, namely, sellers, buyers and service providers enlighten the position of market centre through their presence. More number of buyers and sellers constantly boost to commercial activities which eventually benefited to spreading and overall development of market centres. The network of transport facility attracts to market participants. The better transport and communication facilities are the leading elements further marketing process. Transport facilities act as bridge between market centres and service villages. Well-developed market centre is a sum of better transport facilities.

Table-3: Market Centres and Influencing Factors

Sr. No.	Market Centres	Service Villages	Service Area	Population Including Service Area of Market Centre	House-holds	Percent of Sellers	Percent of Buyers
1	Vijaydurg	2.04	2.72	3.17	3.09	6.58	3.13
2	Kunkeshwar	4.08	1.86	3.62	3.43	5.36	2.79
3	Mithbav	9.18	10.53	8.30	9.23	8.00	7.28
4	Shirgaon	19.39	19.36	12.29	13.81	18.52	16.94
5	Talebazar	12.24	14.89	10.63	10.99	12.65	11.71
6	Padel	19.39	18.87	21.23	19.58	13.77	17.91
7	Devgad	16.33	15.41	26.63	26.58	26.82	29.28
8	Mond	12.24	12.10	9.44	8.92	5.57	8.98
9	Girye	5.10	4.25	4.69	4.37	2.73	1.99
Total		100	100	100	100	100	100

Source: Fieldwork, 2017

The bigger market pulls out the superior figure of service villages, service area and population, number of households, buyers and sellers of influence. The number of villages to every weekly market center is given in Table-3. Girye market centre has lowest sellers and buyers in study region and has involves 5.10 percent villages, 4.25 percent service area, 4.69 percent population including service area of market centre and 4.37 percent household in study region. This market has largest service area and service villages as compared to Kunkeshwar and Vijaydurg market centres. Moreover, these market centres were attended by less percent of sellers (2.73 percent) and buyers (1.99 percent) due to less transport facility and having nearness of Padel market centre. Mond market centre has 9.44 percent population and 8.92 percent households. This market has recorded 12.10 percent service area and 12.24 percent service villages. Service villages of both Mond and Talebazar market centres are equal but Talebazar market has 5.57 percent sellers and 8.98 percent buyers less distance between Mond-Talebazar and Mond-Devgad market centres is the fundamental reason behind less progress of this market centre. Mithbav market centre holds 9.18 percent service villages, 10.53 percent service area, 8.30 percent population and 9.23 percent households. It was noticed that lowest percent of sellers (8 percent) and buyers (7.28 percent) have found in this market. Talebazar market centre occupied 12.24 percent service villages and 14.89 percent service area having 10.63 percent population and 10.99 percent households. This centre has involved 12.65 percent sellers and 11.71 percent buyers. Shirgaon market centre has recorded 12.29 percent population, 13.81 percent households 19.39 percent service villages and 19.36 percent service area. Due to proximity of national highway, this market has found 18.52 percent sellers and 16.94 percent buyers than other market centres in study region, hence, highest percent of service area has observed in Shirgaon market as compared to remaining eight market centres. Devgad market centre has found attended threefold of buyers and sellers. Padel market centre accounts higher percent of service villages (19.39 percent), service area (18.87 percent), population (21.23 percent) and households (19.58 percent) as its location lying on crossing of major two state highways. Found sufficient transport facility to reach to market centres. This condition attracted bigger numbers of buyers (17.91 percent) and sellers (13.77 percent) in this market centre (Table-6.1). Padel and Shirgaon market centres have equal percent of service villages but less percent of sellers have attended Padel market because this market lying interior in study region.

Devgad market centre is largest in terms of population, households and sellers as well as buyers than remaining eight market centres in study region. Devgad is well connected with villages study region by road and connecting tahsil headquarter and administrative offices of Devgad. Therefore, Devgad market centre has found highest involvement of population (26.63 percent) in study region. This market centre accounting 16.33 percent service villages and 15.41 percent service area. However, this market has acquired 26.58 percent households, 26.82 percent sellers and 29.28 percent buyers. Sellers and buyers have attended with maximum numbers because Devgad market centre is the ending point in study region. Sellers' sells commodities from Shirgaon market and finish maximum stock of commodities in this market. In spite of this, Devgad market is cheaper than other market centres and attracts large number of buyers. Those buyers unable to attend their nearest market centres joined in this market. Another notable thing that, Devgad performs all kind of marketing activities and therefore more persons have attended this market with multiple purposes and therefore, this market centre plays dominant role in overall development in study region.

Attractiveness and Efficiency of Market Centres

Attractiveness and efficiency of market centres are basic element of marketing and are highly interwoven with each other. The level of attractiveness of weekly market exposes the percent of buyers to overall population of service area. On the other hand, marketing efficiency demonstrates degree of marketing dimensions of buyers gathered at market place. Market attractiveness evaluates the location of weekly market centre in terms of defect/excess proportion of observed number of buyers over their expected number based on 1 expected buyers represent a single family unit of five members from each villages lying within the service area of market centre. Among nine weekly market centres 66.67 percent are of low attractiveness and very low class of market attractiveness accounting 33.33 percent market centres having good attractiveness. Furthermore, 77.78 percent weekly markets found under balanced marketing efficiency whereas 22.22 percent market centers gain overbalanced marketing efficiency in Devgad taluka. Population, service area and number of service villages jointly exert impact on the distribution pattern of weekly market centres in study region. The spatial distribution of weekly market centres by using nearest-neighbour technique for study region discloses that distributional pattern of market centres is approaching towards uniformity (Regular) by Rn value of 1.59. Overall nine weekly markets are categorized and then grouped in hierarchical order for study region. Devgad market centre is classified as first order market whereas Padel, Shirgaon and Talebazar market centers have ranked in second order market. These market centres have found well developed in term of facilities of surrounding area and comparatively better transport connectivity. Mithbaon, Mond, Girye, Kunkeshwar and Vijaydurg market centres found in third order market centers in study region. These nine weekly markets divided in three categories of hierarchical ranking are based on superiority and capacity of buyers as sellers gathering performs in respect to rural development and planning for present study region.

Weekly market Centres and Development of Devgad Taluka

Transport and communication infrastructure are the tools of rural development. The study region has 85.71 percent villages having bus stop within village and 14.29 percent villages access bus services at a distance of less than 5 kms from bus stop whereas 98.98 percent villages connected by metal roads. Two state highways provide transport and 30.61 percent are found setting advantage of those state highway. The Post offices are found in 78.37 percent villages and it is accessible only for 21.63 villages. Individual telephones connections are found 8.90 percent it means remaining persons are used mobile phones. Devgad is being tahsil headquarter offers big attraction to all villagers within study region. This market centre is well connected by transport and communication means. And found all amenities resulting developed weekly market. This market centre comprised higher 26.63 percent found population including 16.33 percent service villages, 15.41 percent Service area and 18.40 percent transport facilities. Padel market act as nodal market centre due to its location it has largest number of service villages (19.39 percent) and 18.87 percent service area. This market holds uppermost 21.32 percent transport facility as compare to other weekly markets. The study region serves by two important state highways, one major district road along with number of minor district and rural roads.

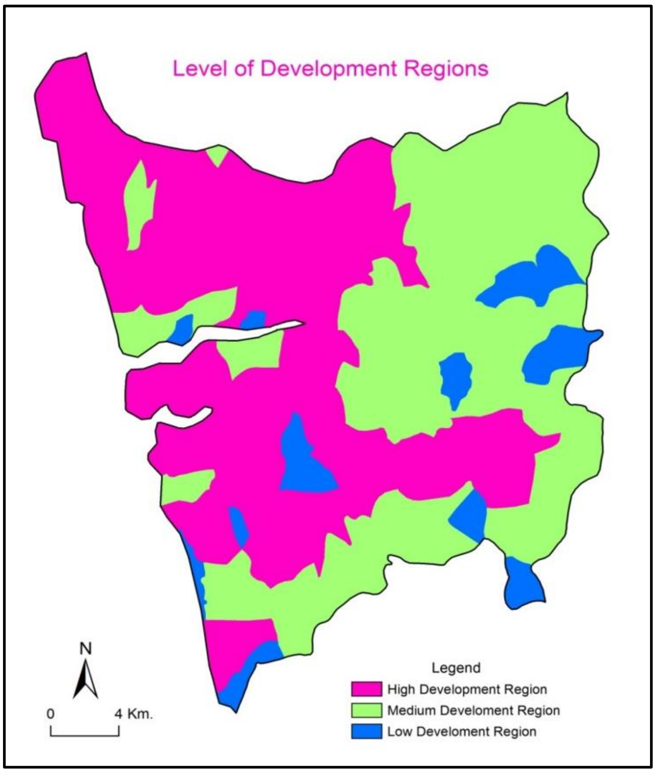
The market centres lies on these roadways are found as developed markets. Shirgaon, Talebazar, Girye and Mithbav are notable. Shirgaon market centre situated on SH-116 in east part in study region and serves by 19.36 percent service area, 12.29 percent population and 15.44 percent transport facilities. Talebazar market is influenced by Devgad market as it location nearest to Devgad. Talebazar market has 14.89 percent service area. Mithbav market accounts for 10.53 percent service area consisting 9.18 service villages in south part in study region. Mond market center provides marketing services to far internal part in study region. It covers 12.24 service villages including 9.44 percent population and 9.56 percent transport facility. Girye, Vijaydurg and Kunkeshwar are emerging market centres in study region. Girye market has 4.25 percent service area and 6.62 percent transport facilities. Vijaydurg market has serves by 2.72 percent service area and 2.94 percent transport facilities. Kunkeshwar is renowned pilgrim attraction centre but weekly market is unable to attract more number of market participants. There is only 1.86 percent service area and 4.41 percent transport.

Level of Development of Market Region

An attempt has been made here to study the role of weekly market centre in terms of perspective of rural development for Devgad tahsil. The existing study has found dominating agriculture and fishing. Simultaneously, villages sited in south and east parts are overthrow despite physical hurdles has developed agro-based industries found progressive. Even those some villages in study region remain less developed due to dense forest, uneven and terrain follows land, lack of irrigation, transport and allied infrastructural facility. Rural development requires modification in socio-economic conditions of rural people. The factors identified for rural development are specifically, market centres, transport, agricultural development, infrastructural facility and supported services. Here 98 villages have considered and grouped them into three categories namely, high developed, medium developed and low developed regions. This development region has computed on the basis of data of sellers and buyers collected during field-work of nine market centres.

High Developed Market Region

High developed region includes 47 villages in Devgad taluka. Out of these 9 market villages, namely, Devgad, Padel, Talebazar, Shirgaon, Mithbav, Mond, Kunkeshwar, Mond and Vijaydurg are weekly market centres. Devgad weekly market centres there is increasing of many economic activities along the roads in the form of building construction, vehicle showrooms, electronic good shops, hotels, stalls and other services. Devgad being a tahsil headquarter and administrative centre where secondary and tertiary activities are developed fairly than farming and fishing. But in the periphery irrigated crops like vegetables, pulses and wheat are grown on the requirement basis. Shirgaon market centre is comparatively near to national highway and well connected with roadways. Talebazar market is located on the bank of big lake, but irrigation found absent in this market centres service area. Water in this lake used only for drinking purpose. This market place lies in the central part in study region and is connected with transport means. Padel is regional service centre and found weekly market developed. The neighboring region receives basic infrastructural facilities from this village. Meanwhile, it situated on nodal point has made possible to transport it helps in transportation of agricultural goods and commodities to nearby big centers (Devgad and Tarala). Shirgaon, Padel, Mond and Mithbav market centres have emerged as newly service centre in different part in study region. The villages have placed adjoining state



highway and easy access to receive new technology in agricultural development because of its pavement location. The roads delivered means by which peasants and marginal labours could reach health and education services, better standard of life and better rural development in study region (Fig.-7.1).

Medium Developed Market Region

There are 38 villages included in this region are found in the process of change and development. These villages are located in south and east part in study region. This region critical topographical structure in spite of that there less developed transport facilities are found. Primary agro based employments are available in this region. However, in recent year's majority of farmers practices like climbing on coconut trees that for improving production from their fields.

Low Developed Market Region

Thirteen Villages of Devgad tahsil have encompassed in low developed category. In study region, villages located in south part are found more backward than the villages in central part. Follow land in this region is not fully utilized, non-availability of irrigation, weekly market centres are not available, transport network is not developed these are the major factors for the backwardness of this region. Villages located in east part have dense forest and uneven topography because of that villager unable to do high income generated occupations.

Conclusion

The development of any region transforms the society and it indicates the qualitative and multi-dimensional balanced change. Weekly markets in study region have emerged in order to fulfill the demand of buyers and sellers. The growth of this market centres are constantly monitoring the development of agriculture, transportation and infrastructure too. Based on the study has resulting observations in the text of study region, certain suggestions can be made for further provides of marketing activity improvement in study region.

- Initiate to construct three feet height platforms and shades for shops in the premises of market particularly in Mithbav, Mond, Shirgaon and Vijaydurg market centers by local Grampanchayat.
- The location of Devgad market centre lies on the slope of roads within city.Thisneeds to be shift near Devgad tahsil office and weekly market held in Talebazar and Shirgaon found vast traffic jam during market hours. Hence it is suggested to have location market near lake.

Weekly markets are always beneficial to the rural condition offering infrastructure facilities, uplifting the standard and quality of life of the people lives. Although these markets have to turn into a most wanted destination for all professionals involving as marketers, policy makers, administrators and agriculturists in general, market researchers and geographers in particular for promoting and planning for market facility in rural area.

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The role of agriculture marketing in India - Case Study

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Abstract :-
Agriculture marketing includes all the services required to transport agriculture produce from the farm to the consumer. India is an agriculture country and agriculture plays an important role in the economy of the country. The role of agriculture in the country's national income, employment, subsistence, capital formation, foreign trade, industry, etc. Cannot be denied. About 70 percent of the country's population is dependent on agriculture. About 60 to 65% of the workers are engaged in agriculture. Production of rice, wheat, sugarcane, oilseeds and other cash crops has increased in the last few years. India ranks first in the world in tea and groundnut production, second in rice production and third in tobacco production. Agricultural marketing includes storage, processing and marketing of forest, plantation and other agricultural products as well as distribution of agricultural machinery and transportation of agricultural goods at interstate level. Agricultural marketing includes activities such as transportation, processing, storage, grading, etc. These initiatives play a vital role in the economy of every country.
Keywords: -Agricultural marketing, storage, processing, farmers,marketing.

Objectives:-
1) Understanding the importance of agriculture marketing.
2) Marketing work to study different methods of farming.

What is Agriculture marketing?
1) Agricultural marketing comprises all operations involved in the **movement of farm produce** from the **producer to the ultimate consumer**.
2) It includes the operations such as **collecting, grading, processing, preserving, transportation and financing.**
3) The actors in product marketing include farmers, traders, wholesalers, processors, importers, exporters, marketing cooperatives, regulated market committees and retailers.

Outcomes of Agriculture Marketing:-
1) Monetising the Produce
2) Demand Signal Platform
3) Market growth
4) Capital formation and investment in technology

Various marketing methods :-

A) Rural Primary markets :-
- Periodic markets or haats and fairs (melas, jatras) are the **major rural markets** in India.
- Rural Primary Markets include mainly the **periodical markets known as haats, shandies, painths and fairs.**
- The producers sell their produce directly to the **consumers or to small rural retailers**.

B) Cooperative Marketing :-
1) The co-operative marketing is an alternative to private dealers with the main objective of securing a large share of profits for the producer.
2) The main objective of establishing a co-operative marketing are:-
   a. Encourage the intelligent and orderly marketing of agricultural produce.
   b. To eliminate speculation and waste.
   c. To make distribution of agricultural products between producer and consumer as direct as can be efficiently done.
   d. To stabilize the marketing of agricultural productions.

Contract Farming:-
Contract farming can be defined as agricultural production carried out according to an agreement between a **buyer and farmers**, which establishes conditions for the **production and marketing of a farm product or products.**

Commodity Market:-
Commodity Market is about trading of precious metals, energy, oil, spices & so on.

There are three commodity markets in India:-
- National Commodity & Derivative Exchange.

- Multi Commodity Exchange (largest commodity futures exchange in India).
- National Multi Commodity Exchange of India.

C) Future Market :-

Derivatives are **financial instruments with a price** that is dependent upon or derived from one or more underlying assets.

In futures contract buyer has the obligation to **purchase a specific asset**, and the seller has to sell and deliver that asset at a **specific future date.**

Agri-futures markets are considered to be one of the ways to **ensure appropriate farm prices.**

Problem of agriculture market :-

Lack of Organized Market:-

Majority of farmers live in villages. Organized markets have not developed in villages to sell their products. So, there are no markets to supply neither agricultural product to the customers, not agricultural inputs to the farmers in rural areas. So, agricultural market has remained unorganized.

Predominance of Intermediaries :-

Agricultural market is totally controlled by intermediaries. They have predominance in determining prices, buying and selling of agricultural product. So, neither the farmers can get reasonable prices of their products, nor the customers can get the products at cheap prices. Intermediaries buy agro-products at cheap prices from farmers and sell to consumers at high prices. So, agricultural market has been seriously affected by exploitation of intermediaries.

Lack of Standardization and Grading :-

Farmers produce various kinds of goods. But they are not standardized and graded according to their quality. Rather there is malpractice of adulteration of standard and inferior quality goods. Bad quality products are mixed with good quality and sold at high price.

Lack of Ware housing :-

There is no proper warehousing facility for storing agricultural products. The farmers have the compulsion to sell their products at cheap price on the one hand, the quality of goods declines and quantity decreases due to the leakage on the other. Similarly, as there is no adequate facility of transportation, farmers cannot get reasonable prices of their products.

Lack of Transportation Facility:-

There is no transportation facility in every part of the countries. If there is transportation facility, agricultural market can get expanded. Due to the lack of transport facility, it becomes impossible. Although the importance of agricultural market is paramount in every village, there is lack of transport facility.

Lack of Marketing Skill:-

Because of the lack of proper education, the small farmers and businessmen have no marketing skill. Small farmers, businessmen are not skilled in determining price, storing, packaging and grading the agricultural products. AS a result, they have not got benefits from agricultural occupation.

Lack of Effective Peasants' Organization:-

There are many peasants organizations affiliated to one or the other political organization. But they are not concerned with the farmers' occupational interest. There is lack of peasants' organization which would focus its attention on occupational interest of peasants. So, real farmers are always exploited.

Lack of Market Information:-

There is lack of institutional body to give information to the farmers about the production situation, price, demand and changes in price, market situation etc. of the agricultural products. Farmers are exploited or cheated by local landlord, moneylenders and agro-businessmen due to their wrong information.

Lack of Minimum Price Fixation System :-

There is lack of minimum price fixation system of the agricultural products. As a result, farmers have to suffer exploitation.

In this way, absence of organized market, predominance of intermediaries, lack of standardization and grading, lack of warehouse and transportation facility, absence of effective peasants' organization, lack of market information, lack of minimum price fixation system etc. are the problems of agricultural marketing.

Solution of Agriculture Market :-

The four Government Measures to Improve Agriculture Marketing:-

1. The initial step was to regulate the market and plan a clean, transparent and simple marketing strategy. This regulation helped both the farmers and the consumer. But it still needs to realize the full potential of rural markets.

2. The second measure was the procurement process like transportation facilities, warehouse, cold storage, godowns, and the processing unit. However, the current infrastructure is inadequate to adhere to the growing demand and therefore needs to be improved.

3. The third aspect is to decide on the fair price for the product. In the past, it has been a set back due to the unequal coverage of farmer members and the absence of a suitable link between marketing, processing cooperatives and inefficient financial management. Example of a successful cooperative is the Gujarat milk cooperative which transformed the social and economic landscape of Gujarat.

4. The last one is policies such as.

a. Guarantee of Minimum Support Prices (MSP) for agricultural products

b. Storage of surplus stocks of wheat and rice by Food Corporation of India (FCI)

c. Distribution of food staples and sugar through PDS.

All these measures were penned down to guard the income of the farmers and procuring agriculture products in the subsidized rate to the underprivileged. However, in spite of government interference in agriculture marketing, private traders still dominate the agricultural markets.

Conclusion:-

All produce – every grain, every drop- from agriculture sector must find gainful end-use. Demand driven production of agricultural produce, rather than production-propelled marketing, is the need of the day now.

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Emotional Maturity of Senior Secondary School Students in relation to their Gender

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ABSTRACT

Emotional pressure is one of the emerging issues in the country like India. It is increasing day by day at adolescent stage and affected by various factors. Emotions by nature unable the organisms to cope up with circumstances which demand the strong efforts of survival. Emotions have strong link with urges, needs and interests. Emotional maturity is the effective determinant of personality pattern as well it also helps to control the growth of an adolescent's development. On the other hand a person who is able to keep his emotions under control to brook delay and to suffer without self pity might still be emotionally stunned (Singh 1990). The youth as well as children of today are facing difficulties in life and these difficulties create many problems in the form of tension, frustration and emotional upsets. In this regard the study of emotional life and emotional maturity is now emerging in the psychology, education and other field of social science. As per the education of the adolescence, physical, emotional, psychological, cultural, intellectual & socio behavioral changes occur in life. In this way suddenness of these changes results in anxieties and causes confusion and unrest among them Emotional Maturity. The word emotional means relating to emotion dominated by or prone to emotions. Emotions are complex state of mind. These are not only the feelings or state of mind but also refer to how people act and react. Emotions are said to be the springs of actions. As emotions play central role in the life of an individual one is expected to have higher emotional maturity in order to lead an effective life and It is Abstract the present study investigated the Emotional Maturity of Senior Secondary School Students in relation to their gender in Indore district of Madhya Pradesh. Researcher considered the sample of 200 students comprising of 100 boys and 100 girls of senior secondary schools of the Indore district. Researcher selected the school randomly from the district.
In this paper concept of emotions, emotional maturity has been described.

INTRODUCTION

Adolescence period is the major part of life where the evolution from the childhood to adulthood occurs. This stage marks the most important changes like biological, cognitive, social and emotions. Emotional maturity refers to the ability to understand and manage emotions. It helps to create a healthy individual and social life. Emotional Maturity can also be defined as "the capability of adolescents to stabilize emotions which include emotional progression, independence, social adjustment, emotional stability, personality integration,etc. The factors which influence during this period either create an affect or effect with the individual and last almost entire life.Emotional Maturity is considered as one of the major determinants in shaping an individual's personality, behavior and attitudes and it helps in enhancing the relationship with others and to enhance the self- worth f the person .The survival of the individual in the current situation depends upon how emotionally the situation is being coped up. Hence emotional maturity plays a major role in building the capacity to make effective adjustment with him, family members, his peers, society, culture and his or her environment. The most outstanding mark of emotional maturity is the ability to bear tension and it will enable a person to tolerate the frustration they undergo.According to Yashvir singh and Mahesh Bhargava emotional maturity includes emotional instability and it is basically individual's lack of capacity in solving problems and they will show case irritability and always wanted help from others they seem to be more stubborn and usually showcase temper tantrums. is an affective experience that accompanies generalized inner adjustment and mental psychological stripped up states in the individual and that shows itself in his own behavior.Others consider them unreliable recognizing emotional maturity is important for young children hence it becomes the period of life with specific health and development needs and rights. It is also a time to develop knowledge and skills, learn to manage emotions and relationships, and acquire attributes and abilities that will be important for enjoying the adolescent years and assuming adult roles. But age does not determine maturity of the individual, person is emotionally matured to handle the situation.

In many countries, however this is changing . The changes are now linked to psychosocial, emotional ,cognitive and intellectual changes which were earlier linked to the hormonal and neuro developmental changes. Over the course of second decade, adolescents develop stronger reasoning skills, logical and moral thinking and become more capable of abstract thinking and making rational judgements. Puar, Surjeet Singh (et.al), 2013 has found that non- cognitive variables like anxiety , emotional maturity and social maturity affects the academic achievement of students and there exists a significant relationship between social maturity and academic achievement as well as between anxiety and academic achievement , Bubic (et.al) 2016, in his study found that A transition from elementary to high school represents a very profound change and a potential source of stress, as it often requires young adolescents to make significant professional decision. Serebryakova (et.al),2016 found that Emotional Stable students will be more socially adjusted. Cyril, A. Vences & Raj , M. Antony (2018) in their study found that change in teaching learning process , and meta cognitive strategies for teachers helps in managing emotional immaturity of students ,Purar and Surjit Singh in their study found that there exists a significant relationship between social maturity and academic achievement as well as between anxiety and academic achievement, jakhar and Lilu Ram (2019) in their studies found that the adolescents occupational aspiration is affected by various factors such as intelligence, emotional stability, growth and development peer group interest, family background, social and economic life and the cognitive maturity to select a career according to one's interest and need & there is significant difference between the occupational aspirations and career maturity of the arts and science stream students,karibeeran, Sathyamurthi (et.al),2019 in their study found that , if the adolescents cannot perceive, understand, regulate and function with their emotion it will effects their behavior,Ali Ahmed (et.al.),2020 found that, young adults are experiencing depression and anxiety disorders that are affecting their emotional and mental well- being. , Dhaka & Poonam (2020) in their studies found that there is difference in level of emotional maturity and gender difference among the children ,Purar and Surjit Singh in their study found that there exists a significant relationship between social maturity and academic achievement as well as between anxiety and academic achievement, Lougheed (et.al), 2020 found that, ongoing parental reactions to emotions and discussions of emotion indirectly shape children's socio emotional competence throughout childhood and adolescence, keeping in view the latest thinking and the goal of education an attempt has been made in present study to investigate emotional stability. It is difficult for children to explain what they are. going through how they interact with their parents, teachers and themselves,

Highly emotional conditions disturbed the mental equilibrium of an individual. . If a child is emotionally mature than they can easily adjusted themselves according to situations. As a future teacher I felt it is necessary to understand the emotional feeling of the children. Their attitude is so confusing ' To do or not to do', What is the matter with adolescent today? Why are they so often confused, annoying, demanding, moody and restless? Accidental deaths, homicides and binge drinking spike in the teenage year. Emotional control may impair performances in situation which require flexibility and adaptability part of the child. It is observed that child who has less emotional stability, may lead to anxiety, inferiority feeling and guilt. It is also recognized that child who have psychological consistency of moods and emotions, they have the feeling of self respect, security and self confidence. It is found that if the child do not have emotional stability in the home there are chances that they may lead to the emotional unstable in their life. It may cause relationship issues, self esteem problems, eating disorders ,depression ,jealousy, and more. Emotional maturity makes life favorable. There is a gap, hence it is necessary to conduct study in this area and explore this area . Keeping this in mind the researcher has undertaken this study.

Operational Definition Of Term Used (Keywords): Emotion-Expressed by love, anger, laughter, tears, etc.

Stability-The quality or state of someone who is emotionally or mentally healthy.

Adolescent- In the process of developing from child into an adult

Statement Of The Problem: Emotional maturity of Senior Secondary School Students in relation to their gender.

Objective of the Study

The objective will be given as below

1. To compare the emotional maturity of boys and girls of senior secondary school students on the following five dimensions of Emotional Maturity, i.e.

(a)Emotional Stability;
(b)Emotional Regression;
(c) Faulty social adjustment;
(d) Lack of Independency
(e) Flexibility and Adaptability.

Hypothesis of the Study

The hypothesis will be given as below

There will be no significant difference in the emotional maturity of boys and girls of senior secondary school students on the following five dimensions of Emotional Maturity, i.e.

(a)Emotional Stability;
(b)Emotional Regression;
(c) Faulty social adjustment;
(d) Lack of Independency
(e) Flexibility and Adaptability.

Method

SAMPLE

The sample of the research comprised of 200 students studying in Senior Secondary School stage were selected randomly. The selection of district will be done on the basis of convenient sampling. However, school and students will be selected through random sampling technique. In the total sample of 200 students, number of boys and girls as well as number of science students and commerce students will be kept equal. The age group of the selected sample ranged between 13 to 18 years.

Tool Used

The selection of the test was based upon some practical consideration. In order to collect data Emotional Maturity Inventory By Kumari Roma Paul,1981 will be administered over the students. The items of the present scale have been collected from the available test and literature in the field. At the preliminary stage and only 25 items were selected. It consists of 40 items (8 items for each area of Emotional Maturity). Five areas of emotional maturity were taken for consideration are (Emotional Instability, Emotional Regression, Faulty Social Adjustment, Lack of Independency, Flexibility & Adaptability) Each item is accompanied by five category of responses. The items are scored on the pattern of 5,4,3,2 and 1.

Research Design

For this purpose " Survey" method will be used.

Procedure for Data Collection

After deciding design of the study the sample will be selected. The investigator will contact the principals of selected schools to discuss purpose of study. The purpose of study will be explained to the students and questionnaire will be distributed among them. The students will be asked to respond to the items according to instructions. After completion questionnaires will be collected. Then scoring will be done with the help of the Manual. After that data will be analyzed with the help of suitable data analysis techniques.

Statstical Techniques

Stastical measures such as Mean, SD, and Standard error of mean T-test were used to interpret to obtained data.

Results and Discussion

For this the scores of students were tabulated area wise to compare the group of study of emotional maturity of students and t-test was employed to compare the different groups on each area of the inventory, to analyses and interpret the collected data.

Table 1
Comparission of Male and Female Students o the Five Areas Of Mutual Maturity

Sr.No.	Areas	Group	Mean	SD	SEM	T-Value
1	E1	Male	25.2300	4.36898	.43690	.413 NS
		Female	24.9500	5.18423	.51842	
2	ER	Male	25.9800	4.53935	.45393	.939 NS
		Female	25.3100	5.50242	.55024	
3	FSA	Male	22.8700	4.21554	.42155	.547 NS
		Female	22.5300	4.54929	.45493	
4	L1	Male	25.6100	4.07479	.40748	1.196 NS
		Female	24.8200	5.19981	.51998	
5	FA	Male	26.8000	3.88210	.38821	1.064
		Female	26.1400	4.83468	.48347	

Table Value for df 198 at 0.01 level = 2.60
Table Value for df 198 at 0.05level = 1.97
NS, Indicates non-significant.

In order to study the emotional Maturity among senior secondary school students on the different dimensions of the Emotional Maturity Inventory, the 't' test was used, Means, standard deviation, standard error of mean and 't' value were computed for the comparison of each dimensions of inventory. It has been given in Table 1.

The Obtained t-value is not significant at any level of accepted significance at any level of accepted significance.

The Table value at 0.01 level of significant is 2.60 for the degree of freedom 198 and at 0.05 level of significant is 1.97 for the degree of freedom 198.

From the table 1, it can be interpreted that the t-value for the Emotional Instability comes out to be .413 which is non-significant at 0.01 level and 0.05 level of significance for 198 of and for Emotional Regression, faulty social Adjustment, Lack of Independency and flexibility and Adaptability t-value comes out to be .939548, 1.196, 1.064. Table ,1 shows that there is no significant difference between the Emotional maturities. So the hypothesis stated as "There is no significant difference in the Emotional Maturity of boys and girls of senior secondary school in relation to five areas of emotional maturity tool is accepted." Hence the emotional maturity of boys and girls on the five area is alike. The slite mean difference may be due to chance factor.

Suggestions

Some important suggestions are

Empathy is one of the key elements of emotional maturity. It is the best way to develop emotional maturity .

Teachers must understand the children's mindset to provide them with a healthy solution that not only helps them maintain an emotional maturity but also helps to develop the skills to cope up with the situation.

Delimitation of the Study: Keeping in view of the time at the disposal of research paper the present study has been limited to the following areas:

1.The study is confined to the science and Commerce stream.

2.The study is limited in terms of the variables, hypothesis, sample, statically technique.

Conclusion

Emotional Maturity is the effective determinant of personality pattern as well it also helps to control the growth of an adolescent's development. On the other hand a person who is able to keep his emotions under control, to brook delay and to suffer without self- pity might still be emotionally stunned.(Singh 1990).The children of today are facing difficulties in life and these difficulties create many problems in the form of tension, frustrations and emotional upsets. In this regard the study of emotional life and emotional maturity is now emerging in the psychology, education and other fields. As per the result of the study regarding emotional maturity level is same in both girls and boys of Senior Secondary school students. It can be discussed here that there are almost different factors which are influential in emotional maturity in both the groups. All parents and teachers are now mature enough all have strong cultural background nowadays there is no difference between boys and girls. Education area is increasing day by day and gender difference is decreasing .With this psychological attributes are also decreasing, that is why both of same emotional maturity. . Investigator suggested that teacher and parents should help children in better growth of emotions which will lead to the formation of good character and well adjusted personality.

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Freebies Culture in Election Manifestoes: Mapping Through Tamil Nadu Assembly Elections 2006-2021

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Abstract

Tamil Nadu has been termed as "cradle of freebies' on the competitive populism happened during the assembly elections. Tamil Nadu party's manifesto possessed all kind of promises which related to freebie culture like free cell phones, free laptops, free gold, free ride free housing, cheaper milk, free power, loan waiver, maternity assistance. Over the years, the major parties took over the hot seat of the Tamil Nadu assembly election and providing freebies to the people which already promised in the election manifestoes for getting votes. The promises blessed the common people, but the Government moves to the hell with financial complications. However, the political parties never changed their attitude on next elections. The aids will move the government on burden. Nevertheless some of few were completely benefited in this scheme. The freebie culture changed the voting behavior for the last few decades, especially from 2006 assembly elections. There is lot of circumstances, role played to changed instinct of the people over the voting behavior. Among all parameters freebies made lot of role between 2006 and 2021 no hesitation.

***Keywords**: freebie culture, competitive populism, debt and constrains, Assembly elections*

Introduction

Election manifesto are the face of the political parties which has given the great ideas about the political parity and easily understand the vision of the ruling years. The voters are decided to vote during elections manifestos made several changes about their thoughts. The manifesto has included the empowerment schemes of women, children, graduates, commoners, and job goers. Also it prepared to consider the welfare of the three communities like men, women and transgender. Manifesto included the policies about the language, tradition, culture, heritage, social change, economical improvement, and most promptly welfare of the people. The election manifesto are unveiled by the political parties of major parties in the form of manifesto, otherwise the independent candidates revealed their vision through pamphlets. Apart from the modern issues related to language, race and other economical crises, and past events, the election manifesto doing the important value in the elections, especially legislative assembly elections. Indeed, the freebies and doles are eye catching and tool for the eminence of election manifesto. From 2006 to 2021, the election manifestos have tremendous changes through freebie and doles. This chapter deals how the election manifesto involved the selection of votes in elections.

Tamil Nadu – profile

Tamil Nadu is geographically located in southern part of Indian sub-continent, with an estimated area of 1,30,058 sq.km.[1] It lies between latitude 8^0 04' and 13^0 34' N and longitude 76^0 14' and 80^0 21' E. The State is bounded on the northern side States of Andra Pradesh and Karnataka, on the western side by State of Kerala, on the eastern side by the Bay of Bengal(earlier it was called as Coromandel Coast), and the southern side by Indian Ocean. The southern states are unique in the Indian sub-continent, especially Tamil Nadu. The schemes and programmes are attracted by the other states from India, also the welfare schemes so called freebies.

Political parties in Tamil Nadu

From 1916, the Tamil Nadu depends on the Dravidian ideology and Dravidian politics. Earlier, the South Indian Liberation Organization was organized by three trios namely T.M.Nair, Thiyagaraya Chettiyar, and Natasha Mudaliyar. Then it converted into the political party and contested the election during 1920 on Madras presidency and won the elections. Then it would under the leadership of E.V.R.Periyar(Thanthai Periyar) and renamed the party as 'Dravida Kazhagam

(DK) in 1944. [2]While Annadurai, different opinion about the Periyar and leave out the DK and started the new party named Dravida Munnetra Kazhagam. By the same M.G. Ramachandran leave out the DMK party and founded the new party ADMK. These are the regional or state parties in Tamil Nadu. In central there are two major parties survived during 2021 one is INC and other one is BJP. These are called as national or central parties. During elections the alliance would be accorded with any one central party or any regional parties. Apart from these parties there are some regional parties contested alone or with major parties.

Historical transformation of freebies

Form 2016 to 2021; the freebies are the first hero in the legislative election in Tamil Nadu. They are

Table No.1: Historical transformation of freebies

Election year	Hero(freebies and doles	party
2006	Television	DMK
2011	Table fan, mixers, grinders	ADMK
2016	Laptops	ADMK
2021	Stipend for women	Both parties

(Authors perception)

However, the freebies not only alone decide the victory over elections, instead the major and minor issues sprinkled over the decades.

Freebies –definition

Freebie is defined in Webster dictionary as something given without charge. Oxford dictionary defines freebie as something provided or given free of cost. The election promises might triggered the electorate groups especially BPL families, economically poor, physically challenged and women. A manifesto is short statement of political parities which exhibit the intentions, ideas and vision of the future. It has posses very few words or several pages of text. Also it has revealed the goals and aspirations for the entire life. The style should be significant and straightforward which impassioned argument declares the principles.[3]

Assembly elections, 2006

From 2006 election first ever highlighted the freebie as the biggest tool for winning elections. The entire India has noted this election and the goods promised by the political parties mesmerized. Addressing a press conference after releasing the manifesto, Karunanidhi said free colour televisions would be given to families after ascertaining whether they had a television or not. On the Rs 2 per Kilogram rice, he said all family card holders drawing it under the public distribution system would be eligible. While educated urban Tamil voter and the media initially scoffed at the manifesto, the DMK's offer of freebies made rural Tamil Nadu look at it with keener interest. [4]Finance minister P.Chidambaram said the DMK's election manifesto seemed to be the hero of the 2006 election in Tamil Nadu. Perhaps, this manifesto was Karunanidhi's winning script. He mastered to observe the peoples pulse to compare with other political leaders. Also he promised to provide 2 acre of land with free of cost those not having lands as agricultural background.

The opinion polls during the 2006 elections revealed that the positive side for ADMK party and was given the rating through more than 67 percent.[5] within the four weeks for time, Karunanidhi has released the DMK manifesto offered colour television and rice for 2 made keen interests of the rural people. However, the media and educated urban voters were initially laughed for the same.

Table No.2: Election manifesto promises in 2006 elections: Freebies and doles

ADMK	DMK
10 kg free rice	Rice 2kg
Waiver of co-operative farm loans	Waiver of co-operative loans
Free computer for students passing plus two	Free colour TV for poor
5 lakh Government jobs	3 lakh Government jobs
4 gm of gold ***thali***[6] for girls	Rs.15,000 for girls marriage

Source[7]

Indeed, the freebie culture started from earlier in Tamil Nadu, however, it has been familiar from 2006 elections, also believed that the DMK party won the election by implementing the freebie culture.

Assembly elections, 2011

In 2011 elections ADMK would get 150 constituencies with 38 percent of votes and DMK has grasped 23 places with 22 percent of votes. ADMK revealed the election manifesto with 34 pages around 54 points. DMK party unveiled election manifesto around 61 pages.

Table No.3: Election manifesto promises in 2011 elections: Freebies and doles

ADMK	DMK
20 kg rice free of cost	Rice 20 kg for Rs 1 per kg rice
Fan, mixer, grinder to all women	Either mixer or a grinder free to women/fan to all
Scholarship Rs. 1000 to Rs.5000 Laptop free for first year students	Laptop free for first year students
Green houses with 300 square feet	Free colour TV for poor
4 cattle free Free water to BPL families	Maternity leave six months, pregnancy assistance hiked Rs.12,000
4 gram of gold, Rs 25000 marriage assistance	

Source[8]

The ADMK parties election manifesto was criticized that the manifesto might be the DMK parties Xerox copy.[9] still the abrasive commend propounded by the DMK party on ADMK's Election manifestoes.

Comparison of 2016 election manifesto: Freebies and Doles

The assembly election of 2016 might be important election for the ADMK party. This party was contested during the election without any alliance. Also J.Jayalalitha grasp the seat second time consecutively with won 135 seats out of 234 seats. ADMK get the votes around 40.77 percent and DMK get 31.64 percent.

Table No.4: Election manifesto promises in 2011 elections: Freebies and doles

Nature	DMK	ADMK
Freebies	3G/4G internet facilities for all students ; Around 10 GB for every students in every month Wi-fi in all public places	Free Wi-Fi at public spaces Class 11 and 12 will continue to get free laptops with free internet connection
Freebies/Gold	Gold for women living below the poverty line for marriage Marriage assistance scheme of Rs.60,000 ; 4 gram gold for Thali	Gold for marriage assistance will be increased from 4 to eight gram
Freebies/Misc	Free dhoti sari and Pongal Cash prize for small and micro farmers and agricultural laborers every year	Set top box will be given free of cost

Source[10]

The freebies culture helped to won the election of 2016 for ADMK's supremo Jayalalitha for the second time and made history in Tamil Nadu elections.

Comparison of 2021 election manifestoes

The ruling party has promised more than 163 promises in the election manifesto of 2021 assembly elections. DMK has promised 505 promises in the election manifestoes. There are lot of similarities in the manifesto.

Table No.5: The competition between DMK and ADMK political parties

Nature	Political party	
	DMK	**ADMK**
Reservation	Whopping 75 percent of jobs for locals	Government job for one person in every household
Fuel price cut	Proposed to reduce fuel price but not mentioned the cut rates	Vowed to slash petrol rates by Rs.5 and diesel by Rs.4
Electronic goods	Distribute tablets and computers with a stable internet connection to students	Washing machine and solar gas stoves every ration card holder
Cooking subsidies	Waive Rs.100 from each gas cylinder	Six LPG cylinders on a yearly basis
Mobility	Bus travel free for women both towns and cities	Concession for women travelling in States transport

Source[11]

As usual the election manifesto promises matched more number in 2021 assembly elections. However, the DMK party has clinched the victory by the same. After freebies the most glorified schemes in the election manifesto are cash doles. Both parties are promised to given the cash doles announced or unannounced, with the great concern of welfare.

Conclusion

Over the years, the major parties took over the hot seat of the Tamil Nadu assembly election and providing freebies to the people which already promised in the election manifestoes for getting votes. The promises blessed the common people, but the Government moves to the hell with financial complications. However, the political parties never changed their attitude on next elections. The aids will move the government on burden. Nevertheless some of few were completely benefited in this scheme. The freebie culture changed the voting behavior for the last few decades, especially from 2006 assembly elections. There is lot of circumstances, role played to changed instinct of the people over the voting behavior. Among all parameters freebies made lot of role between 2006 and 2021 no hesitation.

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Relative Study and Concentration of Irrigation in Total and Saline Part of Purna Watershed

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Abstract

India is an agricultural country and most of the industries are directly dependent on agriculture. In India, it rains from the monsoon and the amount of rainfall is not the same everywhere and there is uncertainty. Water is required for proper growth of crops so crops are irrigated by irrigation. Agricultural yield is higher in the region where irrigation is developed. Irrigation development is higher in regions with high concentration of irrigation and average yield from agriculture is higher in such regions. The present paper studies the total irrigation concentration in the entire basin as well as in the saline belt.

Key Word Purna watershed, concentration of irrigation, salinity, agriculture

Introduction

When studying irrigation in any region, the total irrigated area of that region is studied. The total irrigated area in any region is not permanently irrigated as it is kept fallow for natural as well as personal reasons of the farmer. However, over time, this area is reused. The irrigated area changes with the site over time, so the net irrigated area out of the total irrigated area is considered to study the irrigation concentration in any region.The ratio of the total irrigated area in any region to the net irrigated area in the same region is called the irrigation concentration. The present paper has reveals the comparatively study of concentration of irrigation in total and saline zone of Purna watershed.

Objectives

The main objectives of the present research paper as follows,

1. To calculate and analysis the concentration of irrigation in total and saline zone of Purna watershed
2. To study the comparison of concentration of irrigation in total and saline region of Purna watershed

Data Source and Research Methodology

The data source of the present research paper is based on the secondary source and some was complied from primary during the survey of salinity zone. Irrigation data is complied from Village wise Directory of Talathi, and Irrigation Department. The analysis is based on the year 1990-91-2010-11.

The concentration of Irrigation is calculated with the help of following formula suggested by Jasbir Singh (1984),

$$Ci = (NI \div NA) \times 100$$

Ci – Concentration of Irrigation
NI – Net Irrigation Area
NA – Total Irrigation Area

Study Region

Purna River is the tributary of Tapi River, Purna first flows from north to south and then from Murtijapur tahsil it flows east to west and meets Tapi River at Chnagdev in Jalgaon District. The geographical extent of total Purna watershed is in between20^0 10’ N to 21^0 30’ N latitude and 76^0 E to 77^0 56’ E longitude. The saline part of Purna watershed is lies in between 20^0 47’ N to 21^0 07’ N latitude and 76^0 14’ E to 77^0 41’ E longitude. East-west length is 185 km and north-south length is near about 120 km. Total population of the study region is 5464059 and density is 314 per sqkm as per the census year 2011. The salinity part of Purna watershed covered smaller upper part of Malkapur, Nandura, Jalgaon Jamod, Shegaon, Sangrampur tahsil in Buldhana district, near about more than 50% part of Telhara and Akot tahsil, some lower and upper both part of Balapur, Murtijapur and Akola tahsil in Akola district, upper part of Daryapur, Achalpur, Anjangaon Surji tahsil, right course of Bhatkuli, Amravati and Chandur Bazar tahsil in Amravati district.

Concentration of Irrigation in Total Purna Watershed (1990-91)

The overall concentration of irrigation in the region was found 57.23 in 1990-91 and averagely it was low compare to the cultivated area of the Purna watershed. Highest concentration observed in Morshi tahsil (81.36) because this tahsil cover lowest area in Purna watershed and according to its total and net irrigation and geographical area it found higher in the region. Concentration more than 70 was found in Shegaon, Achalpur, Murtijapur, Amravati and Chandur Bazar tahsil (Table No 1). Bhatkuli, Anjangaon Surji, Daryapur, Balapur, Patur, Jalgaon Jamod, Akot and Motala tahsils respectively found the concentration in between 60 to 70.The concentration of irrigation in remaining part of the region was observed less than 60 and lowest was recorded in Akola (21) Tahsil. Compare to its total irrigation area net irrigation area was low and not sufficient.

Concentration of Irrigation in Total Purna Watershed (2010-11)

In this period overall concentration of irrigation of the region was recorded 69.47 and it was increased by 12.24 than 1990-91. The highest concentration of irrigation was recorded again in Morshi (95.09) tahsil and same reason. Concentration of irrigation more than 70 was found in Achalpur, Shegaon, Bhatkuli, Murtijapur, Daryapur, Chandur Bazar, Anjangaon Surji, Nandgaon Khandeshwar, Balapur, Motala, Jalgaon Jamod and Patur tahsil respectively. Most of these tahsils were found concentration 60 to 70 in previous decade and it was increased in 2010-11 because of the growth of ratio in net and total irrigated area.Moderate concentration (60 to 70) was found in Akot, Khamgaon, Sangrampur, Buldhana, Barshitakali, Nandura, Chikhali and Akola tahsil respectively. Total 6 tahsil in the region had low concentration (Below 60) of irrigation and lowest found in Mangrulpir (50.30) tahsil. Akola tahsil was the lowest in 1990-91 and 2010-11 it was included in moderate category. Akola is the main tahsil in the Akola district and growth of irrigation was higher compare to the other tahsils of the region. But still concentration of this tahsil and all over the region was not sufficient because low development of irrigation sources and irregularity of rain (Figure No 1).

Table No 1
Purna Watershed: Concentration of Irrigation (1990-91 and 2010-11)

Tahsil	District	1990-91	2010-11
Telhara	Akola	50.21	53.80
Akot	Akola	64.33	69.37
Balapur	Akola	67.00	73.94
Akola	Akola	21.00	60.15
Murtijapur	Akola	72.32	82.47
Patur	Akola	65.31	71.18
Barshi Takali	Akola	57.33	62.58
Chikhaldara	Amravati		
Anjangaon Surji	Amravati	68.21	77.18
Achalpur	Amravati	76.28	87.21
Chandur Bazar	Amravati	71.01	80.95
Morshi	Amravati	81.36	95.09
Amravati	Amravati	72.02	82.86
Bhatkuli	Amravati	69.34	84.34
Daryapur	Amravati	67.02	81.79
Nandgaon Khandeshwar	Amravati	58.33	75.39
Jalgaon jamod	Buldhana	65.23	72.86

Sangrampur	Buldhana	52.21	65.59
Shegaon	Buldhana	77.90	86.64
Nandura	Buldhana	49.32	61.21
Malkapur	Buldhana	48.23	57.27
Motala	Buldhana	61.33	73.75
Khamgaon	Buldhana	55.28	67.27
Mehekar	Buldhana	47.32	55.05
Chikhali	Buldhana	49.22	60.46
Buldhana	Buldhana	50.02	64.12
Malegaon	Washim	44.32	50.61
Mangrulpir	Washim	41.14	50.30
Karanja Lad	Washim	42.76	50.43
Total		**57.23**	**69.47**

Source:- Calculated by Author

Concentration of Irrigation in Salinity Region (1990-91)

The overall concentration of irrigation in saline region was 25.41 in 1990-91 and it was near about more than 50% less than total region. Highest concentration of irrigation was recorded in Daryapur (56.23) tahsil because this tahsil covered near about 50% area in saline region and balance ratio of net and total irrigated area compare to other tahsils.

Moderate concentration (20 to 40) was observed in Akot, Telhara and Sangrampur tahsil respectively. Telhara tahsil was found the maximum area under irrigation of total cultivated land in saline region but moderate concentration because low ratio of net irrigated and total irrigated area compare to the other tahsils of the region.

The concentration of irrigation was low (Below 20) in remaining part of saline region and the lowest concentration was occurred in Bhatkuli (8.32) and Akola (7.43) respectively (Table No 2).

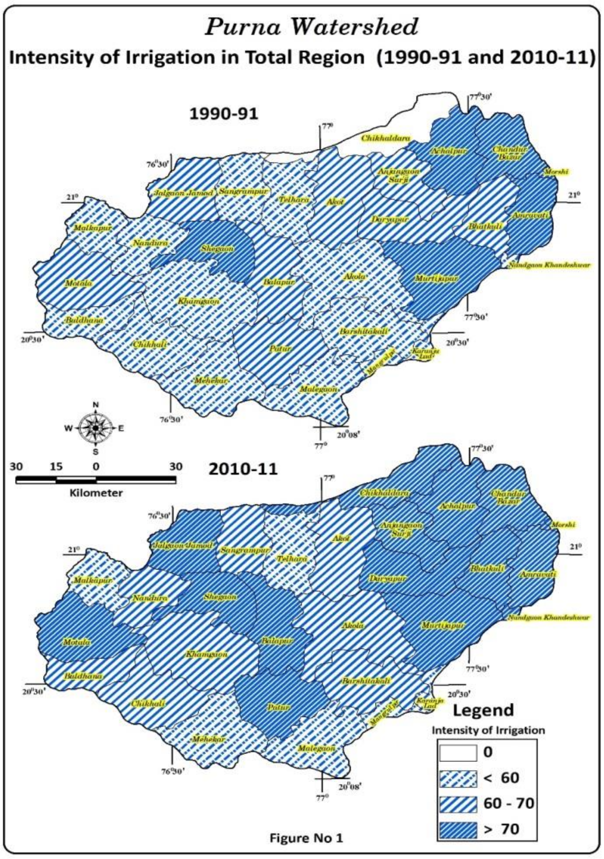

Figure No 1

Table No 2

Purna Watershed: Concentration of Irrigation in Salinity Region
(1990-91 and 2010-11)

Tahsil	**District**	**1990-91**	**2010-11**
Telhara	Akola	26.89	27.40
Akot	Akola	31.47	33.65
Balapur	Akola	17.06	19.28
Akola	Akola	7.43	8.33

Murtijapur	Akola	12.23	13.01
Achalpur	Amravati	0.00	0.00
Chandur Bazar	Amravati	0.00	0.00
Bhatkuli	Amravati	8.32	8.66
Amravati	Amravati	13.19	14.28
Anjangaon	Amravati	14.84	15.73
Daryapur	Amravati	56.23	58.02
Jalgaon Jamod	Buldhana	12.33	13.41
Sangrampur	Buldhana	21.21	23.65
Shegaon	Buldhana	19.32	21.32
Nandura	Buldhana	11.65	13.44
Malkapur	Buldhana	14.28	16.08
Total		**25.41**	**27.69**

Source: - Calculated by Author

Concentration of Irrigation in Salinity Region (2010-11)

In this year concentration of total saline region was recorded 27.69 and it was also less more than 50% of total Purna watershed. Daryapur (58.02) was again highest in saline region.Akot,Telhara, Sangrampur and Shegaon tahsil was moderate (20 to 40) concentration. Shegaon was low in previous decade and found moderate in 2010-11 (Figure No 2). Other remaining part of saline region was found concentration less than 1% and lowest concentration was recorded in Bhatkuli (8.66) and Akola (8.33) tahsil. The concentration of Akola and Bhatkuli tahsil was also low in 1990-91 and their index is still less than 10.

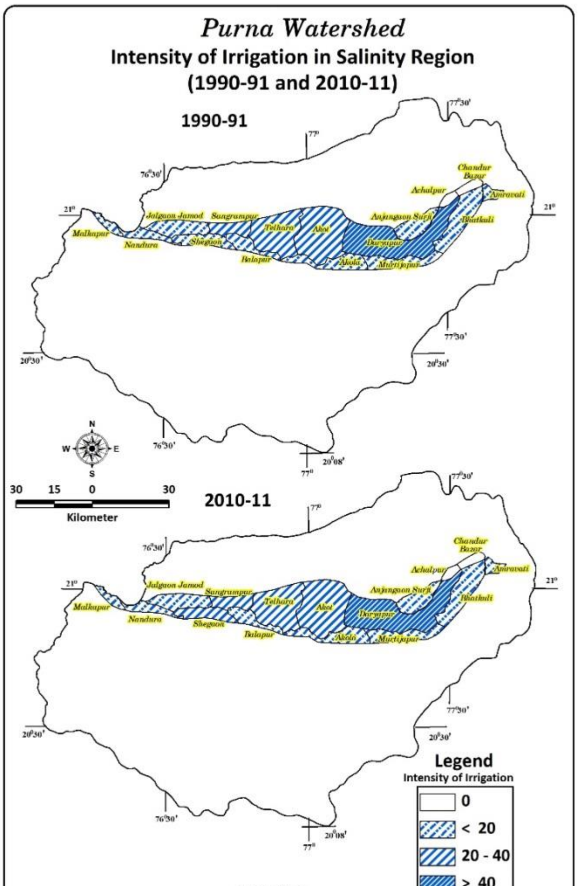

Figure No 2

Comparison of Concentration of Irrigation in Total and Salinity Part of Purna Watershed

Total saline region's concentration of irrigation is found near about 50% less than concentration of total Purna watershed. This picture is found in all part of tahsils in saline zone. Achalpur and Chandur Bazar tahsil in salinity zone found no area under irrigation. Only the concentration of Daryapur tahsil is more than 50 in both years and the concentration of other part of saline region is very low compare to the total purna watershed.

Also the changes during 1990-91 to 2010-11 are found higher in total region than saline zone. The growth of concentration between this period is not sufficient and developed in saline region.

The concentration of irrigation is increased in both total and saline part but the growth rate in saline region is poor. The salinity of the region is affects on the irrigation and overall agriculture of the region.

Conclusions and Suggestions

The concentration of irrigation in salinity is also less than total region and variation found in every tahsil of the saline region of Purna watershed. The concentration of irrigation was also increased in 2010-11 compare to the year 1990-91 but growth was low. The concentration of irrigation in Achalpur and Chandur Bazar tahsil was zero because no irrigation found in saline part of these tahsils. Overall change in concentration of irrigation was also found low in saline region. In Sangrampur (2.44), Balapur (2.22) and Akot (2.18) tahsil concentration index was increased more than 2 In the Purna watershed most of the agriculture is directly depended on rain water and it is irregular. The irrigation in the saline region was very low and uneven in all over the region. Maximum irrigation was found in food crops cultivated land in saline and total region.Most of the part in saline region no irrigation was found and irrigated land and also no found improvement in irrigation during 1990-91 to 2010-11. Therefore, farmers should take low water crops in the saline region as well as crops that will grow according to the soil and water salinity. Measures need to be taken to increase groundwater reserves by developing irrigation facilities outside the saline region.

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Phyto-Chemical Screening of Methanolic Extract of Petals of Plant *Jacaranda Mimosifolia* Found In Akole Tehsil (Ms) India.

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Abstract

Plants contain various bioactive compounds which are used for cure of various diseases. In this present investigation involves solvent Methanol extracts of Petals plant *Jacaranda Mimosifolia* . The qualitative phytochemical screening of extracts was done by using standard procedures. Phytochemical screening reveals the presences of Alkaloids, Saponins, Tannins, Steroids, Glycosides and Flavonoids.

Keywords: Phytochemical analysis, *Jacaranda Mimosifolia*, Petals, Primary and Secondary constituents

Introduction

Jacaranda Mimosifolia is a subtropical tree native to South America. It is also known as the jacaranda, blue jacaranda, black poui, and in India Neel mohor. The taxonomy of *Jacaranda Mimosifolia is* Kingdom- Plantae, Subkingdom- Viridiplantae, Infrakingdom-Streptophyra, Superdivision- Embryophyta, Division- Tracheophyta, Subdivision-Speramatophytina, Class- Magnoliopsida, Superorder- Asteranae, Order- Lamiales, Family- Bignoniaceae, Genus- Jacaranda, Species- *Jacaranda mimosifolia*. Phytochemical constituents are the natural bioactive compounds found in all the parts of plants. These constituents work with nutrients and fibers to form an integrated part of defense system against various diseases and stress conditions. [1] Phyto-chemicals are divided into two groups, i.e. primary and secondary constituents; according to their functions in plant metabolism. [2] Primary constituents comprises common sugars, amino acid, proteins and chlorophyll while secondary constituents consists of alkaloids, terpenoid, steroids and flavonoids[3], so on. The present study revealed the qualitative phyto chemistry of seven medicinal plants used by the peoples of Amravati district (MS) India, to cure various ailments.

Material and Method:-

Plant Material –

The Flower petals of *Jacaranda Mimosifolia* were collected from tribal region of Akole Tehsil of Ahmednagar district (M S) , India. The Flower petals were washed thoroughly and dried in the shade. The dried leaf powder, Bark powder and petal powder were used for experiments.

Preparation of Extract –

The air dried fine powder of *Jacaranda Mimosifolia* petals was soaked in one liter of 80% aqueous Methanol at room temperature for 48 hrs and concentration of filtrate made up to 1/10 level .The remaining extract was used for the test of phyto-chemical analysis.

Phyto-Chemical Screening:-

1) Steroid :-

1ml of methanolic Extract of petals of *Jacaranda Mimosifolia* was dissolved in 10 ml of chloroform & equal volume of concentrated H_2SO_4 acid was added from the edge of test tube. The upper layer was not turns to red and H_2SO_4 layer showed yellow color with green fluorescence. This indicates the presence of steroid.

2) Tannin :-

a) 2ml of methanolic Extract of petals of *Jacaranda Mimosifolia* was added to 1% lead acetate solution. No yellowish precipitate indicates the absence of tannin.
b) 4 ml of methanolic Extract of petals of *Jacaranda Mimosifolia* was treated with 4 ml of $FeCl_3$. There is no formation of green color indicates that absence of condensed tannin.

3) Saponin :-

5ml of methanolic Extract of petals of *Jacaranda Mimosifolia* was mixed with 20 ml of distilled water. Then it is agitated in graduated cylinder for 15 minutes. No formation of foam indicates the absence of Saponin.

4) Anthocyanin :-

2ml of methanolic Extract of petals of *Jacaranda Mimosifolia* is added to 2 ml of 2N HCl & NH_3. The pink - red color doesn't change to blue violet color, indicates absences of Anthocyanin.

5) Coumarin :-

3ml of 10% NaOH was added to 2 ml of methanolic Extract of petals of *Jacaranda Mimosifolia*. The formation of yellow color indicates presence of Coumarins.

6) Emodins :-

2ml of NH_4OH and 3ml of benzene was added to methanolic Extract of petals of *Jacaranda Mimosifolia*. There is no appearance of red color which indicates the absence of Emodins.

7) Alkaloids :-

A quantity (3ml) of concentrated methanolic Extract of petals of *Jacaranda Mimosifolia* was taken into a test tube and 1 ml HCl was added. T he mixture was heated gently for 20 minutes and then cooled. After filtration the filtrate was used for following test.

Wagner Test: Filtrate was treated with Wagner's reagent. The formation of brown reddish precipitate indicates the presence of Alkaloids.

8) Proteins :-

Xanthoproteic test: Methanolic Extract of petals of *Jacaranda Mimosifolia* was treated with few drops of concentrated HNO_3. There is no formation of yellow color indicates the absence of Proteins.

9) Amino Acids :-

Ninhydrin test: To the 2ml of methanolic Extract of petals of *Jacaranda Mimosifolia*, the ninhydrin was added .Then boiled for few minutes. The formation of blue color indicates the presence of Amino Acids.

10) Carbohydrates :-

2 ml Methanolic Extract of petals of *Jacaranda Mimosifolia* was dissolved in 5ml of distilled water and filtered. The filtrate was used for the following test.

Molisch's test: Filtrate was treated with 2drops of alcoholic α-naphthol solution in the test tube,. There is no formation of violet ring at the junction which indicates the absence of Carbohydrate.

11) Flavonoid :-

a) **Alkaline reagent test:** 2 ml Methanolic Extract of petals of *Jacaranda Mimosifolia* was treated with 10 % NaOH solution. There is no formation of intense yellow color indicates the absence of Flavonoid.
b) **NH_4OH test**: 3ml of methanolic Extract of petals of *Jacaranda Mimosifolia* was added to 10% NH4OH solution. There is no development of yellow fluorescence which indicates that the test is negative.
c) **Mg turning test:** 2 ml methanolic Extract of petals of *Jacaranda Mimosifolia* was treated with Mg turning and added conc. HCl to this solution and then added 5 ml of 95 % ethanol. There is no crimson red color. It indicates the absence of Flavonoids.

12) Diterpenes :-

Copper acetate test: Methanolic Extract of petals of *Jacaranda Mimosifolia* was dissolved in distilled water and treated with 10 drops of copper acetate solution. The formation of emerald green color indicates the presence of Diterpenes.

13) Phytosterol :-

Salkowski's test: Methanolic Extract of petals of *Jacaranda Mimosifolia* was treated with chloroform and filtered. The filtrate was treated with few drops of concentrated H_2SO_4 and shakes well then allowed for standing, the appearances of golden red precipitation indicates the positive test.

14) Phenol :-

Ferric Chloride test: The 2ml methanolic Extract of petals of *Jacaranda Mimosifolia* was treated with 4 drops of alcoholic $FeCl_3$ solution. There is no formation of bluish black color, indicates the absence of Phenol.

15) Phlobatannins :-

The methanolic Extract of petals of *Jacaranda Mimosifolia* extract of sample was boiled with 1% aqueous HCl. No deposition of red precipitation evidences the absence of Phlobatannins.

16) Leuconthocyanin :-

5ml of iso-amyl added to 5ml of methanolic Extract of petals of *Jacaranda Mimosifolia*. The upper red color became colorless, indicates the absences of Leuconthocyanin.

17) Cardial Glycosides :-

Keller-Killani Test methanolic Extract of petals of *Jacaranda Mimosifolia* was added with 2ml of glacial acetic acid alongwith a drop of $FeCl_3$. A brown color ring indicates the positive test.

Result and Discussion:-

Sr.No.	Secondary metabolites	Result
1	Steroid	+
2	Tannin	-
3	Saponin	-
4	Anthocyanin	-
5	Coumarin	+
6	Emodins	-
7	Alkaloids	++
8	Proteins	-
9	Amino acid	+++
10	Carbohydrates	-
11	Flavonoids	-
12	Diterpenes	+
13	Phytosterol	++
14	Phenol	-
15	Phlobatannins	-
16	Leuconthocyanin	-
17	Cardial Glycosides	+

Table- 1: Phyto-chemical Analysis methanolic extract of the Petals of the plant *Jacaranda Mimosifolia.*

Preliminary phyto-chemical investigation of the methanolic extract of the Petals of the plant *Jacaranda Mimosifolia* shows the presence of Steroid, Coumarin, Alkaloids, Amino acid, Diterpenes, Phyto-sterol, and Cardial Glycosides .There is slight variation in contents. It might be due to plant source variation and change of method of extraction.

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Soft Skills for Library Professionals

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Abstract:

Now in the modern age library professionals also need to update and they must need to use soft skills for users need and their satisfactions. Soft skills are personal attributes that enhance an individual's interactions, job performance and career prospects. Unlike hard skills, which are about a person's skill set and ability to perform a certain type of task or activity, soft skills are interpersonal and broadly applicable soft skills for library professionals are need full some of soft skills are discussed in this article.

Introduction

Soft skill is a sociological term relating to a person's EQ- Emotional intelligence quotient, the cluster of personality traits, social graces, and facility with Language, personal Habits, Friendliness, and optimism that mark relationships with other people. Soft skills complement hard skills (part of a person's IQ), which are the occupational requirements of a job and many other activities. Soft Skills are personal attributes that enhance an individual's interactions, job performance and career prospects. Unlike hard skills, which are about a person's skill set an ability to perform a certain type of task or activity, soft skills are interpersonal and broadly applicable. A person's soft skill Emotional Intelligence refers to the ability to recognize our own feelings as well as those of others. EQ is an important part of their individual's contribution to the success of an organization. Particularly those organizations dealing with customers face-to-face are generally more successful, if they trained their staff to use these skills. Screening or training for personal habits or traits such as dependability and conscientiousness can yield significant return on investment for an organization. For this reason, soft skills are increasingly sought out by employers in addition to standard qualifications. According to Belinda Lim, soft skill refers to a set of skills that determine how we interact with others, example of soft skill include effective communication, problem Solving skills, leadership, team building, flexibility, personal energy, positive attitude as well as willingness to learn. Library is Gate way to knowledge for these library needs, some skills to fulfill users need and fulfill Ranganathans laws of library science. Librarians having multidimensional aptitude in the area of technical work. Library professionals, the soft skills are required in day to day working carrying out routine jobs more effectively the library working in large organization like fulfilling corporate office are already practicing these skills now librarian need to do adopt these skills.

Importance of soft skills:

Soft skills are very important…….

1. To handle interpersonal relations
2. To take appropriate decisions
3. To communicate effectively
4. To have good impression and impact to gain professional development etc.,

Types of Skills needed for Library Professionals

1. Communication Skills
2. Leadership skills
3. Professional skills
4. Information technology skill
5. Team work skills
6. Sound work habit skill
7. Interpersonal skill
8. Public relation skill
9. Customer service skills
10. Writing Skills
11. Presentation Skills
12. Teaching Skills
13. Project Management Skills
14. Negotiating Skills
15. Interpersonal Skills
16. Listening Skills

Communication Skills:

Communication skill require command on language especially English and Other regional language one will improve the communication. Good communication skill also requires to understanding peoples, self confidence with this one can achieve and solve problems too.

Leadership Skill:

Library Management skill especially in the big library team time to time, as every subordinate is important for carrying out their work efficiently for smooth running of library.

Professional Skill:

Professional's knowledge here related the librarian knowledge in the area of information access, technology management and research and the ability to use these areas of knowledge as a basic of providing library and information services, use of ICT, use of E-Resources etc.

Information Technology skills:

Due to technology revolution, there is a rapid change in publishing media also e-book, e-journal, CD-ROM's, online database etc. now every think is available in digital form that can be store and utilize effectively and efficiently. Librarians need to keep up to date with new electronic information product and mode of information delivery by using internet we share more information and gate information quickly.

Team Work Skill:

Library management is a team exercise hence it is to require having a leadership skill to manage and guiding the team time to time as every subordinate is important for carrying out their work efficiently for smooth running of library.

Sound Work Habits:

Sound body sound soul likewise sound work habits sound library an ability to established working relations with others, sharing and delegating responsibility within a group and encourage people to work effectively in groups. Ability to cooperate with other and make a variety of contributions in a joint venture.

Interpersonal Skills:

Librarians have to deal with all levels of people like managements, user colleagues in library venders etc. to deal with each one on them in rightful manner requires interpersonal skills when you work in large organization it id most important to build support with all departments. Which help in managing the library and providing better services to everyone

Public relation skill:

One needs to use public relation very effectively to attract users in libraries through various ways to increase users of our library for these use public relations soft skills.

Customer Service Skills:

Customers in library are users of library and to satisfy his information need is customer services. The librarians are always giving attention their users and providing services through CAS, SDI, and other specialized services. The customer services emphasize the customer's satisfaction this is a customer service skills.

Writing Skills:

The librarian are some time asked to submit help in writing research proposal, project report, library reports or letters of organizing conferences and training program which require writing skills. Now in age of information explosion there are many library professionals who are contributing to various publications even in house helping users.

Presentation Skills:

Presentation skills prepare a full presentation in less than 20 minutes, the presentation skill are required in report writing , library committee meetings and even in daily work which represent the library managements overall for users it's not only emphasizes the individual skill but also from library presentation by mean of the decoration, users guide and users ambience. Identify and apply key skills of effective public speaking this presentation skills which important for library professionals.

Teaching Skill:

Teaching skills is essentials for new user's orientations or in case new services is introduced such as online database searching, e-book searching, e-journal searching through N-LIST. It also includes motivating reading habit in users.

Project Management Skills:

Now in explosion of information increase need of users in corporate sectors many times library professionals are part of some project team and assigned specialized job such as knowledge managements or digital institutional repository. These require dedications, understanding of the project, time managements for completion of work. Hence there is need of project management skills.

Negotiating Skills:

Academic Librarians may need to negotiate with peers on inter-library loan of with administrators on budget consents; successful negotiations are active listeners, who acknowledge what the other person says. The ideal negotiated agreement is one in which a win situation prevails for all parties. These skills are required on special occasions such as handling bulk purchases, specialized database subscriptions with venders etc. some time in delicate situating like library committee meetings or avoiding undue requirements from arrogant users etc.

Interpersonal skills:

Librarians have to deal with all types of peoples such as Principals/Directors, Managements, user's colleagues in library and different types of venders. To deal with each one on them in rightful manner require interpersonal skills. When you work in large organizations it is most important to build report with all departments which is helps in managing the library and provide better service to everyone.

Listening Skill:

Nature give gift to every human being for listening good think and communicate your thoughts to other people need to practice and acquire skills to be good listeners. The library professionals must have good listening skill as he/she have to interact with different types of users all the time by carefully listening to users. He/she can identify the exact requirements and then provide the services accordingly, involve in team work.

Conclusion:

For satisfactions of users and to fulfill Dr. S.R. Ranganathans five law of library science in the age of new emerging information communication technologies. The library professionals also update their knowledge and develop soft skills to manage library as well as to provide better services to the users.

"***Soft skills are keystone to success they contribute to leading factors in effective manners***".

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A Roadway to Reach the Most Unreached Population of India

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Abstract:

"Don't we have value for human life?" Surprisingly in wake of covid 19 pandemic Govt. of India attempted to save a single life, then question arises why such a statement given by CJI Dipankar Datta & Justice Girish Kulkar to Advocate General of Maharashtra. The reason is so much shackle my body because this statement was made while hearing on PIL against Govt. for 40 children died in **Melghat tribal Belt of Maharashtra due to lack of medical facility** & **Malnutrition**, this isn't dishoarding. it is Happening not only in Maharashtra but in other parts of India as remain unreported. Schedule tribes accounted roughly 8.2% population of India. Is India are not belong for them as it is for other population. Govt. of India now a bays moving ahead with slogan of **"Sabka sath, Sabka Vikas, Sabka vishwas ,sabka Prayas"** (**A step towards Inclusive development)** is it really in letter & spirit?. Entire fruit of development are getting sucked in the hands of most developed section of society and only few seeds are reach to tribal section. We need to work for holistic development of tribal's and road development are proven panacea for their problems like: poverty, unemployment low literacy rate, etc. This paper provides statistics of tribal population in India using dates from secondary sources. It also discusses role of road Infrastructure to address them. Challenges faced by tribal's, Recent Govt. of India initiatives for them, And future aspects in form of ways forward.

Key Words: Inclusive Development, Tribals, Malnutrition, Road Infrastructure.

Introduction:

"We were the kings of the jungle, but here they treat us like dogs"

…. (Baiga India kanha national park)

Above voice force my soul to think is India belongs to all in reality? As 8.2% of its population deprived of its very basic human rights like education, wage earring, basic health care facilities, no society have rights to claims itself fully civilized until and unless the fruits of development/Basic rights must reach to all section of society. Art 366 (25) of constitution of India refers to scheduled tribe as those communities, who are scheduled in accordance with article 342 of the constitution. This critical says that only those communities who have been declared such by President through an initial public notification as through subsequent amending Act of parliament will be considered scheduled tribes (Ref 1) There are certain tribal group 75 in number which are further classified as particularly vulnerable tribal group on the basis of pre-agriculture level of technology, stagnant or declining Population, extremely low literacy & subsistence level of economy. To pull the such a remotest population into mainstream development process of India are major challenge in front of Govt. of india ,Road Infrastructure can act as panacea for all such issue like poverty, low literacy rate, low penetration of technology, Worthy Road connectivity towards remotest tribal area facilitate efficient & holistically development of them. respective paper attempted to describe role of road Infrastructure in development of tribal's as well as recent Govt. of India Initiative for their development, simultaneously provide way forward for future.

Literature Review:

It highlighted issues of land rights in India associated with tribal's, communal land management and their shifting activation practices, as well as their forest rights, it also throws light upon displacement of tribals for the development project. (Ref. 3) It highlighted to form policy of education which modified education with cultural values of tribals, so that education most appeals them. Otherwise all efforts are not proven to be successful if they found education more elite and different from their day to day culture. (Ref. 4) There is research gap to showcases a relation between road infrastructure & development of tribal's, respective paper attempted to cementing the same.

Methodology:

This is descriptive paper to highlights the challenges face by tribal population , road Infrastructure can play key role to address those challenges. It showcase the statistics of tribals in India using secondary sources & also highlight the Govt. of India's initives for tribal's & way forwards for the same.

Objective:

1. To describe Role of road infrastructure in addressing challenging of tribal's.
2. Govt. of India Initiatives for schedule tribes.
3. Provide way forwards for future policy formulation.

Fact sheet of scheduled tribes in India.

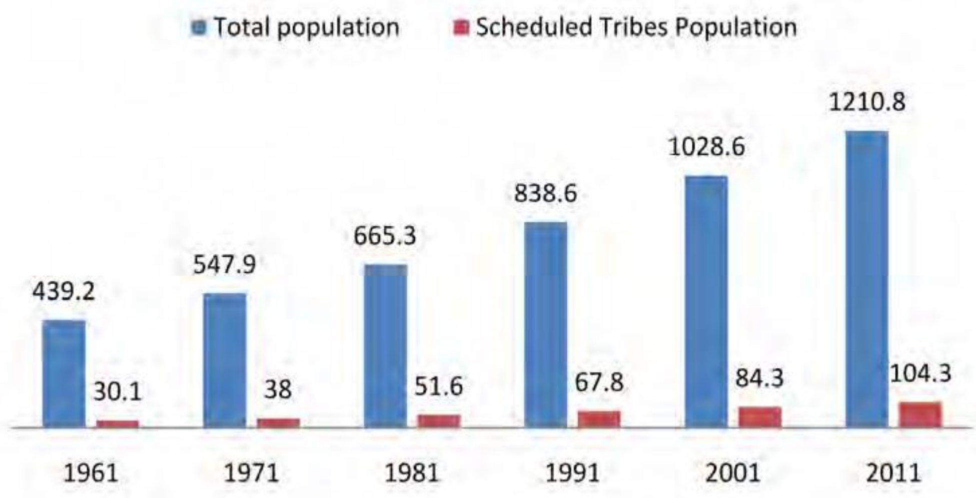
Scheduled 5 is schedule 6 of India constitution deals with tribal population of India. Tribal communities live in various ecological & Geo-climatic condition from plains to hills, they are more heterogeneously resides population of India. some of them started to connect themselves from mainstream India while others are still facing trust deficit. The tribal population of the country as per census is 10.43 crore, constituting 8.6%. of total population. 89.97% are live in rural areas and 10.03%. in urban areas. The decadal population growth of the tribal from census 2001 to 2011 has been. 23.66% against the 17.69% of entire population (**Ref.1)**, The sex ratio for tribal population ae 990 female /1000 males. Following are some statistics of demographic dividend of tribals in India.

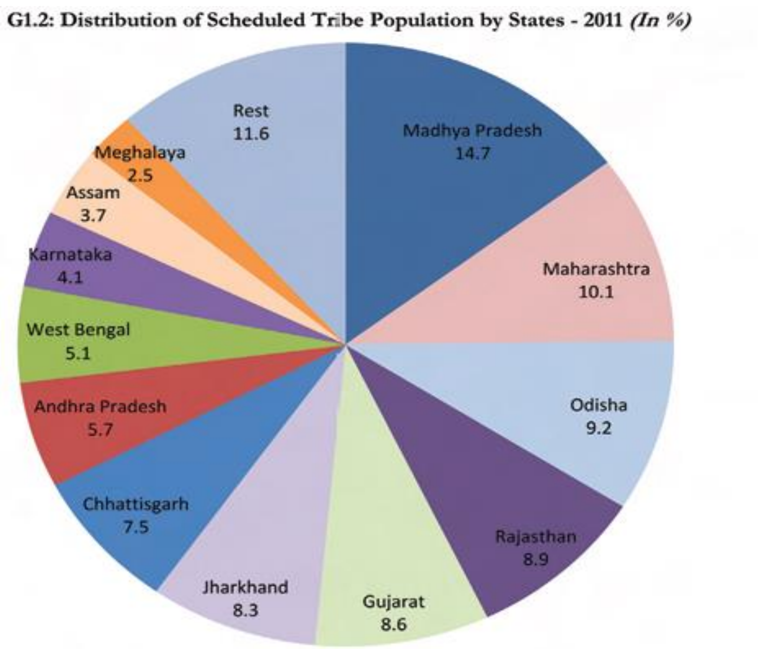
S 1.1: Trends in Proportion of Scheduled Tribe Population

Census Year	Total population (in millions)	Scheduled Tribes Population (in millions)	Proportion of STs population
1961	439.2	30.1	6.9
1971	547.9	38.0	6.9
1981 #	665.3	51.6	7.8
1991 @	838.6	67.8	8.1
2001 $	1028.6	84.3	8.2
2011	1210.8	104.3	8.6

Excludes Assam in 1981 @ Excludes Jammu & Kashmir in 1991
$ The figures exclude Mao-Maram, Paomata and Purul sub-divisions of Senapati district of Manipur, census 2001,

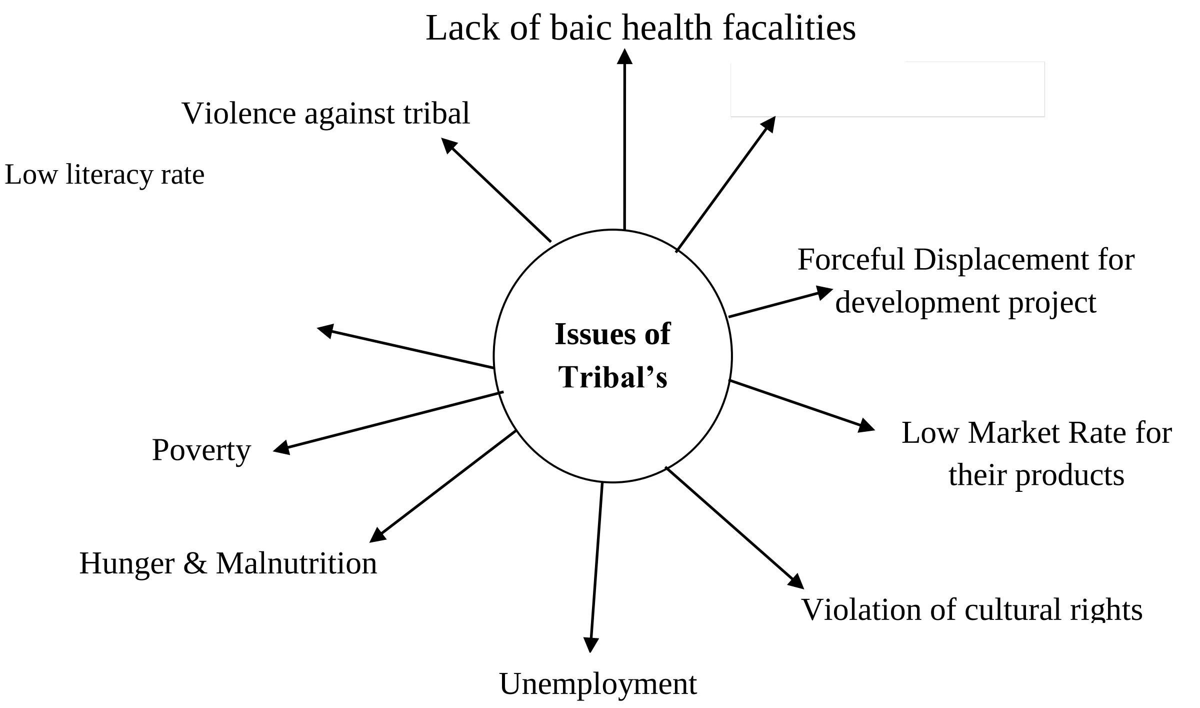
G1.1: Trends in Scheduled Tribe population (Million)





Source : Presentation "SCHEDULED TRIBES IN INDIA, Census 2011" by Registrar General of India, May 2013

Challenges associated with scheduled tribes:



Source : Self Authour

Role of Road Infrastructure to address the challenges of schedule tribes.

1. **Increased Literacy Rate:** Education V/s accessibility of education are challenge can be address by roads. Particularly women from tribal's can be elevate to literacy ladder if either education should reach to them via worthy road infrastructure or they should teach to education using the same.
2. **Banking facilities reach to scheduled tribes:** JAM (Jandhan – Aadhar – Mobile) and open one saving bank account for every household, this is agenda of GOI for

inclusive economic development. to transform the same in case of ST we need worthy road infrastructure for reacting Banks at villages of scheduled tribes.

3. **To connect ST with Market:** There are some local products, created by skill of tribes like mats, honey processing product, silk Ikat, which need high appreciation from market. Efficient road transport ensures to fetch high value for local tribal product to reach them at market within stipulated time.
4. **To eradicate poverty:** Poverty is like punishment for those crime which are not committed by human ever. poverty is attached with other deprivation like unemployment, hunger, malnutrition. MGNREGA scheme of Govt. of India work for asset creation which contain road Infrastructure also, creation/construction of roads can provide livelihoods to breadwinner's family of scheduled tribes.

Above are the few pearls from entire thread of road Infrastructure Role in tribal development, there are much many in existence like this.

Govt of India Initiatives for ST:

1. **Sankalp Se Siddhi:** By Tribal Co-operative Market federation of India (TRIFED) Under ministry of tribal affairs, it is a village digital connect drive to activate van Dhan Vikas Kendras in 100 villages of each region.
2. **Ananaya Initiative:** Ministry of health & family welfare & Tribal ministry launch this, is a tribal Health collaborative & a multistake holder initiatives to address lack of health facilities, IMR, MMR amongst tribal 50 aspirational district having more than 20% of tribal population.
3. **ALEKH –** It is a e newsletter release on quarterly basis for improving health of tribal's
4. **Goal –** Going online as leaders (Facebook & Ministry of tribal affairs for empowering Tribal Youth).
5. **Honey Mission:** This is initiatives by KVIC (Khadi Village & Industrial commission) to promote honey associated products of tribals at national & Global market level to ensure Low unemployment among tribals.

Way forwards: India is well known in world for its cultural diversity & culture itself traces its roots from originals of India i.e. Tribal population. Unfortunately, what valued/Recognized globally are in more troubled at domestically/locally in India.

Although Govt. of India are taking bold step for development of its remotest population, yet much of the section are untouched which are needed to be taken into consideration while future policy formulation, some of them are mentioned below.

- In education sector, Govt. of India needed to focus on provide them qualitative primary education in their regional cultural languages.
- More residential schools based on Ekavya models for scheduled tribes under proper hygienic & sanitary condition must be there with availability of meal for both time.
- Govt. need to put more emphasize on their vocational training program which can better process their local handmade products & fetch good economic gain.
- Proper social audit of research gain belongs to scheduled tribes, to removes loopholes in the scheme.
- In political sector extra reserve grants must be provided to region having higher scheduled tribe's population & proper check & balance must be there to ensure transparency.
- Tribal products must be taken into ambit of MSP (Minimum support price) to ensure at least minimum value for their products.
- Better roadways are needed to establish to provide efficient connectivity for banking, market, education & Health facilities.
- Needed to give more tooth to TRIFED for Retail Marketing, development activity. Skill up gradation & capacity building.
- Need to train special force team of Asha workers to eradicate hunger and malnutrition from tribal areas.
- Needed to promote local tribal festival & their culture at national level it will bring feeling of unity among them.

Conclusion:

Health/Education/Equality are basic human rights guaranteed by united nation's charter as well as Indian constitution, denial of them is like an **Insult to humanity** and definitely India can't afford to call itself **as Inhuman nation**. India known for its civilized values and to be remain same we need to integrate most valuable remotely placed culture into mainstream India. Road infrastructure play vital role in this. Afterall **peace, power, prosperity, progress** in India are not belongs to any king, rather it **belongs to people**, here people means all people (**All means all including scheduled tribes**) because **"India being nation belongs to all, let it be for all."**

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E- Commerce: Advantages and Disadvantages

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Abstract: E-commerce means electronic commerce and performing business online and electronically. The E-commerce has wholly changed the traditional perception of business. E-commerce relates with purchasing and selling of goods and services with the support of internet and computer networks. Therefore, this paper focuses on the concept of E-Commerce and its advantages and disadvantages. It also shows the further indication that E-commerce will see more and continuous growth in India.
Keywords: E-commerce, Internet, Purchasing, Selling.

Analysis:

E-Commerce is defined as electronic commerce. E-Commerce platform enables companies to build an on the storefront with capacities such as checkout, product catalogs and integration with payment process. E-Commerce is becoming a competitive necessity for business proprietors. As the internet becomes more accessible to the population it brings e-commerce to new heights. E-commerce on the internet to is commonly called to as internet commerce or e-commerce. E-commerce is being set up in all areas of the business and trade world.

Definition

The e-commerce can be defined as a modern business system which addresses the needs of organizations, merchants and consumers to cut costs while improving the quality of goods and services and increasing the speed of service delivery, by using internet . It varies from the traditional electronic commerce in the way that it enables the trading of goods, money and information electronically from computer to computer. Business is carried out electronically and therefore there is no need for physical currency or goods to conduct business. E-commerce is now one of the most significant drivers of both successful business development and natural economic development.

Some of the definitions of E commerce can be cited as below:

"E-commerce is the exchange of information across electronic network, at any stage in the supply chain, whether within an organization, between business and consumers, between the public and private sector, whether paid or unpaid" . Cabinet Office, UK Government.

E-commerce is about doing business electronically based on the electronic processing and transaction of data including text, sound and video - European Commission.

The first significant E-commerce system 'CompuServe' was established by Dr. John R. Goltz and Jeffrey Wilkins by utilizing a dial – up connection. This was established in 1969.

Benefits of E-Commerce

Benefits to Customers

1 It provides information is an easy and simple way.

2 The ultimate purpose of product a customer can see reviews and features of a particular product.

3 It gives more options and choices to customers.

4 There is a freedom in the E-commerce system that customer can shop across the world.

5 Customers can select less expensive and better choices through ecommerce.

6 E-commerce extends variety of options to its customers and provide a faster delivery of product.

Benefit of Society:

1 E- commerce is useful to government in the delivery of public services such as education and healthcare in a better way at a minimum cost.

2 Ecommerce gives benefits to rural areas in terms of services and products.

3 It helps in the reduction of air pollution.

Benefit to Organization:

1 It creates chances in enhancing the productions of an organization.

2 It helps in extending better services to their customers.

3 This system helps in improving the brand image of a company

4 The less paper work is used.

Disadvantages of E-commerce:

1 The expenditure of creation and building of an ecommerce application may be very high.
2 There is a lack of feel of products while purchasing them online.
3 It is inconvenient to use the internet for those people who are living in remote villages and it is still not cheaper. Some areas are still not connected with internet facilities.
4 Sometimes the internet speed is not very good.
5 It does not have any universal standard for reality and quality

Conclusion

The economy is the one of the largest things that has taken the business by surprise. Ecommerce is playing an important and significant role in the field of business and trade the 21st century. The new opportunities that are thrown open are accessible to both large corporation and small companies.

In the modern business period Ecommerce has become popular and has been a main force behind the propagationof internet by creating a website on World Wide Web. Customers are now comfortable in using credit cards on the internet.

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Geographical Study of Schools in Kolhapur District with Special Reference to Primary Schools

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Introduction: Education is the method of facilitating learning or gaining of information or knowledge, skills values principles, beliefs and habits of people. For the human as well as any living things of the globe are have same method to learn, education process is starting before the birth. After the birth, small child are learning a small-small components or objects through observing to surrounding people, actions and reactions of the objects. Before the school learning process or outside the school human are learn the how to develop life and lifestyle, values and moral of life and thoughts of life. The educational learning process is started in the school from '*Balwadi'*. *Balwadi* are the opening base or first satire or phase of the education process. After Balwadi child slowly forwarding to Primary School, Secondary school, Higher Secondary schools, Colleges and Universities. In the education phases Primary School education are main and important phase of educational life of the learner. In the primary school phase, learner are learning to his own regions Physical, Historical, Social, and Economical components in his own language as same as his own understanding.

Study Area

Kolhapur District is one of the historic and ancient places of the Maharashtra as well as Indian Subcontinent. Kolhapur district is a district in the Maharashtra state of India. The geographical area is have7692 Km$^{2.}$ Total human population with reference to 2011 census id 38.8 lakh. The city of Kolhapur is its district headquarters. It is situated near Panchaganga River. It is bordered by the Sangli district to the North, by Ratnagiri district, Sindhudurg to the West and by Karnataka state. Kolhapur city is situated on the banks of Panchganga River and is surrounded by Sahyadri mountain ranges. It is a city known for its historical forts, temples and royal places of erstwhile royals. It is one of the best places to explore the splendor and magnificence of India. Kolhapur is about 387 km from the Mumbai, the financial capital of India and is famous for the Indian handcrafted leather slippers the Kolhapuri *Chappals* and its unique local jewelry a special type of necklace called Kolhapur *Saaj*.

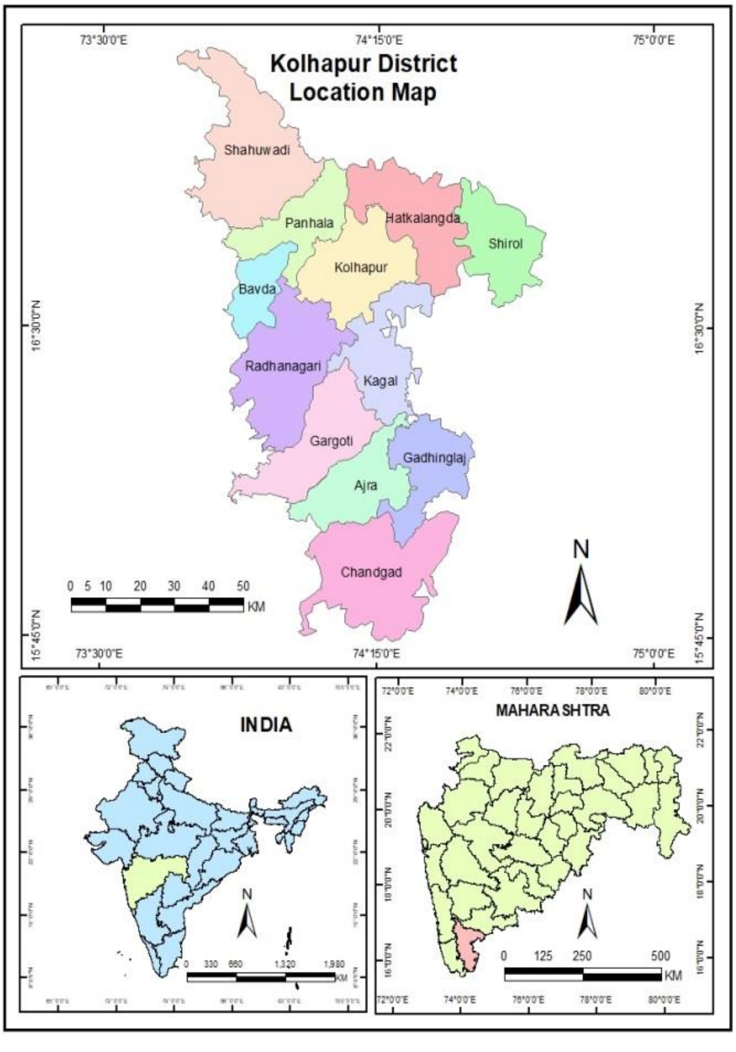


Figure 1: Location Map of Kolhapur District

Kolhapur is famous for the Shri. Mahalakshmi Temple and according to the popular belief goddess Mahalakshmi started residing in Kolhapur following a quarrel with her husband lord Vishnu. Kolhapur derived its name from a mythological event legend says, Goddess Mahalakshmi killed a demon named Kolhasur who used to oppress the local people. Before dying, the demon wished that the place be named after him and so the region got to be known as Kolhapur. Situated at an altitude of 1900 feet, Kolhapur enjoys a pleasant climate for the major portion of the year best time to visit Kolhapur is from October to March, but avoids the summer months of April and May when temperature is on a rise.

Objective: To Study the Geographical Study of Schools in Kolhapur District with Special Reference to Primary Schools and its Components.

Database and Methodology

For the any research, researcher needs the data. It may be in the raw or processed form. For the current research article researcher are used the secondary form of data. Researcher is using the Socio-Economic Abstract of Kolhapur District, 2020. By using this abstract we are obtained the total tehsil-wise primary schools and its components. For analyzing the obtained data we are using simple percentage formula. By using this formula we are calculating a distribution of primary schools and its components. The outcome results are preparing in the Q-GIS software.

$$\textbf{\textit{Simple Percentage Formula}} = \frac{\textbf{\textit{Selected school component}}}{\textbf{\textit{Total of Selected school component}}} * \mathbf{100} \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots.\textbf{\textit{1}}$$

Discussion:

Distribution of Primary School and its Components

From the Shahu Maharaj Empire, the status and flow of educational are continuous to increasing. Now in the Kolhapur district there are three big universities; Shivaji University Kolhapur, D. Y. Patil University and Bharati Vidhyapeeth. Every tehsil as well as census town has least one college and number of high-schools. Each and every village of the district is having primary schools. Some big villages are having colleges. In the Kolhapur district, no one Government School, 2105 school are driven by the Local Government bodies, 215 are private granted schools and 335 are private basis but without granted. There are total 2655 primary schools and in this school 12749 teachers are teaching 300186 students. Each and every school has attached toilet facility.

Table 1: Distribution of Primary Schools and its Components

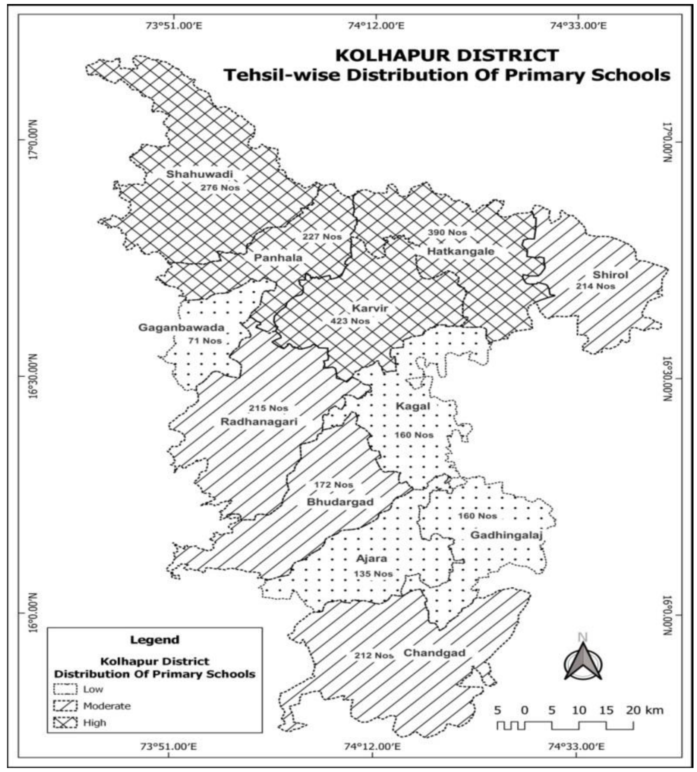
Sr. No	Component	Schools		Teachers		Students		Toilet Facility	
	Tehsil	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**&**
1	Shahuwadi	276	10.40	807	6.33	14750	4.91	276	10.40
2	Panhala	227	8.55	960	7.53	20893	6.96	227	8.55
3	Hatkangale	390	14.69	2351	18.44	66349	22.10	390	14.69
4	Shirol	214	8.06	1163	9.12	26742	8.91	214	8.06
5	Karvir	423	15.93	3035	23.81	83365	27.77	423	15.93
6	Gaganbawada	71	2.67	179	1.40	3072	1.02	71	2.67
7	Radhanagari	215	8.10	794	6.23	15363	5.12	215	8.10
8	Kagal	160	6.03	886	6.95	21038	7.01	160	6.03
9	Bhudargad	172	6.48	598	4.69	10773	3.59	172	6.48
10	Ajara	135	5.08	466	3.66	8033	2.68	135	5.08
11	Gadhinglaj	160	6.03	721	5.66	15342	5.11	160	6.03
12	Chandgad	212	7.98	789	6.19	14466	4.82	212	7.98
	Total	**2655**	**100.00**	**12749**	**100.00**	**300186**	**100.00**	**2655**	**100.00**
	Average	**221**		**1062**	**8**	**25016**	**8**	**221**	**8**

Source: Socio-Economic Abstract of Kolhapur District; 2020, Compiled by Author based on Socio-Economic Abstract

Distribution of Primary Schools

In the Kolhapur district there are 2655 primary schools. Out of the total primary schools of district, no one Government school, 2105 school are driven by the Local Government bodies, 215 are private granted schools and 335 are private basis but without granted.

Figure 2: Primary School Distribution of Kolhapur District



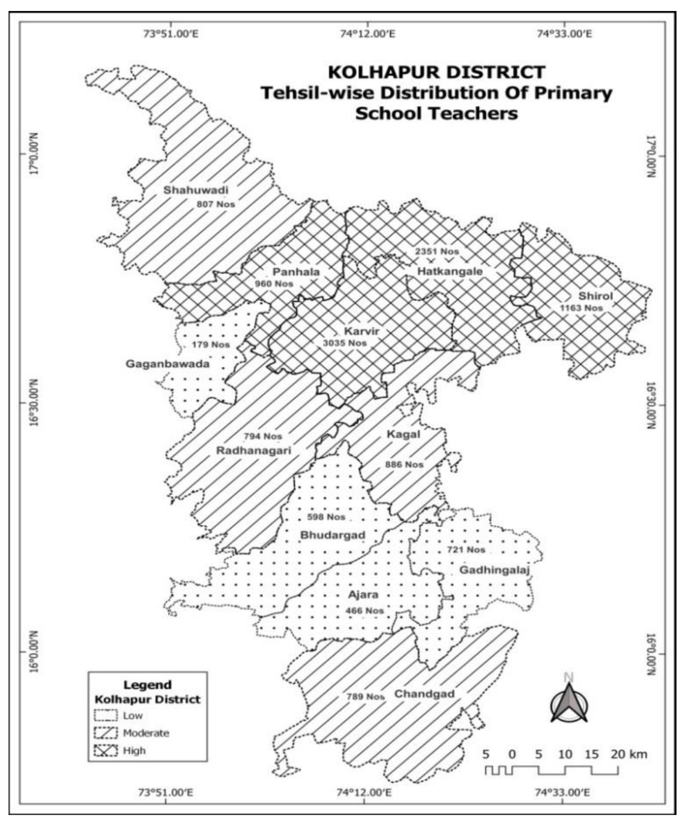
The average primary schools are 221 per tehsil. Eight tehsil are has been below average line of school, those are Gaganbawada (71 teachers), Ajara, Kagal, Gadhinglaj, Bhudargad, Shirol, Chandgad and Radhanagari (215 teachers) tehsils. Panhala, Shahuwadi, Hatkanangle and Karvir tehsil have above the average line of school, respectively they have 227, 276, 390 and 423 teachers in the individual tehsil limits.

Out of the total primary schools of the Kolhapur district, Karvir tehsil have highest number of primary schools of the district, which are 423 schools (15.93 %) and lowest are found in the Gaganbawada tehsil, which have 71 primary schools (2.67 %) of the total primary schools of the district.

Distribution of Primary School Teachers

There are 2655 schools are in the Kolhapur district. In this mentioned schools have 12749 primary school teachers. Out of the total teachers, 8881 teachers are doing a service in the Local government bodies' school, 441 teachers are ongoing in the private granted school and 2427 primary school teachers are serving their knowledge in the private but non granted schools. Tehsil-wise average of teachers is 1060 teachers per tehsil. Out of the total tehsil there are nine tehsils are have above the average line of teachers number, those are respectively Gaganbawada (179 teachers), Ajara, Bhudargad, Gadhinglaj, Chandgad, Radhanagari, Shahuwadi, Kagal and Panhala (960 teachers) tehsils. Shirol, Hatkanangle and Karvir tehsil are lies or suffer above the teacher's average line; respectively they have 1163, 2300 and 3035 teachers throughout the individual tehsil limits. Out of the total

Figure 3: Primary School Teachers Distribution of Kolhapur District



primary school teachers, Karvir tehsil have 23.81 percent (3035 teachers) and second most are have in the Hatkanangle tehsil, which are 18.44 percent (2351 teachers) teachers of the district. Gaganbawada and Ajara tehsil have lowest teachers; respectively they have 1.40 percent (179 teachers) and 3.66 percent (466 Teachers) teachers of the district.

5.4. Distribution of Primary School Students

In the Kolhapur district there are 300186 primary school students are learning in the 2655 primary scho0ls with help of 12749 teachers. Out of the total students, 185104 students are learning in the Local government bodies primary schools, 56910 are learning in the granted private schools and 58172 are learning in the non granted private school. The tehsil-wise average of the primary student are 25016 per tehsil. Out of the total tehsils there are nine tehsil are below student average line; Gaganbawada (3072 student), Ajara, Bhudargad, Chandgad, Shahuwadi, Gadhinglaj, Radhanagari, Panhala and Kagal (21038 student). Shirol, Hatkanangle and Karvir tehsil are having on the district student average line; respectively they have 26742, 66349 and 83365 student in the individual tehsil limits. Out of the total primary students, Karvir and Hatkangale tehsil have near about 50 percent primary student of the district. Respectively they have 27.77 percent (83365 student) and 22.10 percent (66349 students) of the district. Gaganbawada and Ajara tehsil are having lowest student of the district. Respectively they have 1.02 percent (3072 student) and 2.68 percent (8033 student) student of the district.

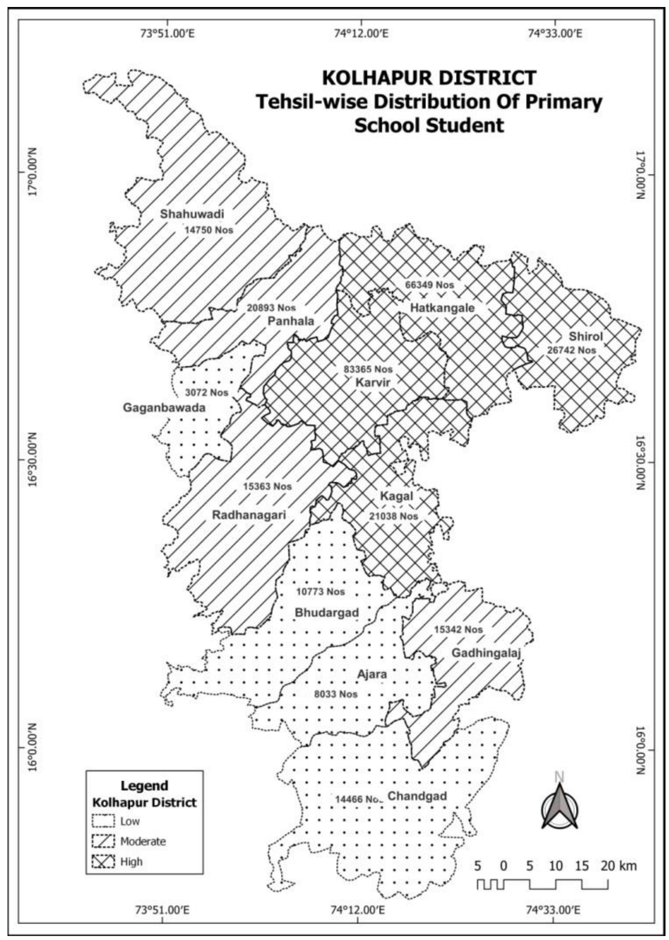


Figure 4: Primary School Students Distribution of Kolhapur District

Conclusion

Basically the primary education is the key of building a man, family, society as well as nation. For this stage education process not only governmental as well as societal approach are more important. If the society and government are not taking it seriously, the existing and upcoming generations will be on a wrong track. If the generation going on a wrong track, nation will be going on wring track on little bit time.

In the Kolhapur district, the rate or ratio of primary education and its component are well track, condition. Shirol Hatkangale and Karvir tehsil have highest rate of Primary School, Teachers and Students. Geographically they are adjoining tehsils of the district. In this tehsils the development are touching in all social, economical, political, industrial dimensions. The migrated peoples are giving first preference to live near about working places. Large number of Industrial sectors is developed in this three tehsil. Not only industrial complexes but also educational complexes are more developed in mentioned tehsils. Before and after the primary school learning center, all Play schools, nursery school, High-school, Colleges, and Universities are settled at the adjoining regions of the tehsils. Shantiniketan and Tavanapa Patane High school are well High schools of the tehsils. Sharad College, New College, Vivekananda College, KMC College, Rajaram Government College and Ghokhale College are the major colleges. Shivaji University Kolhapur, Bharati Vidhyapith, YCM Open University and D. Y. Patil University well connected to tehsils.

As compare to student requirement some tehsils have large number of schools, some are have very less number of school, some school have lot teachers and some are have very less number of teachers in school and some school have full of students and some schools, teachers are waiting for students. Due to above mention picture, in some school have additional teachers as well as additional students and some have 100 plus student and single teacher are managing them. For avoiding this problem the government wills monitories the schools as same teacher with society and supporting them to improve standard of learning.

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Kolhapur Dairy Industry: Problems and Prospect

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Abstract

India is one of the largest producers of dairy by product in the world. The dairy industry in country is having 13% of world total milk production as well as world's largest dairy livestock.Dairying is amain source of subsidiary income to small or marginal farmers and agricultural laborers. The dairy also provides employment throughout the year. The farmer can earn a gross income of about Rs.80, 000 per year from a unit consisting of 2 milking buffaloes. Even more profits can be earned depending upon the fodder price, breed of animal, managerial skills and marketing potential. The co-operative dairy industry plays asignificant role in socio-economic and culturedevelopment of Indian. The co-operative dairy is an organization which carries a production and marketing of milk and milk by product. Through this paper an attempt is made to understand the milk collection,problems and solution of dairy industry in Kolhapur district. The mainly paper is divided into three parts are first parts deals with the development of dairy industryin kolhapur, second part consist with problems of kolhapur dairy industry and last part covers solution is the concluding remarks.

Keywords: Raw Milk Collection,Dairy Co-operatives, Kolhapur

Introduction:

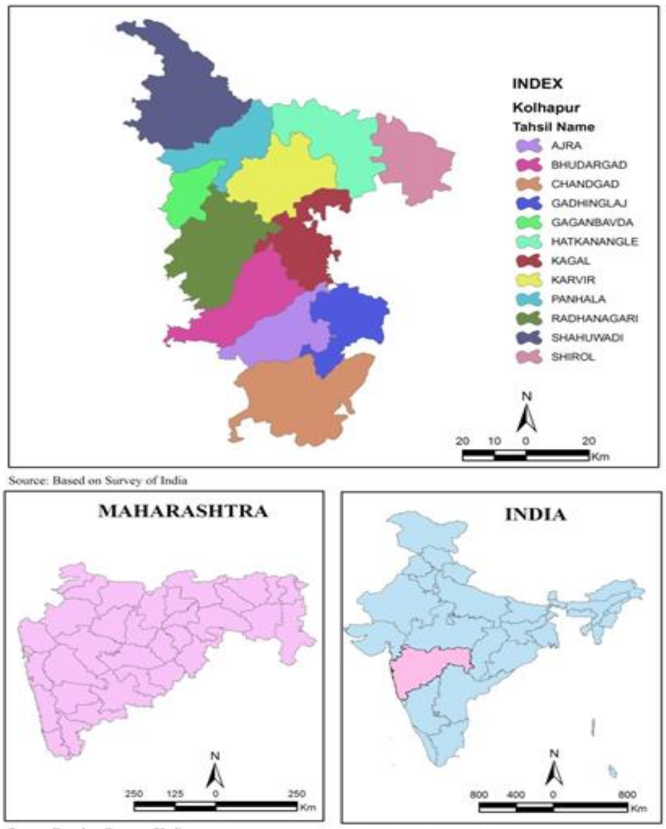
Dairy farming is amajor source of employmentand income to small or marginal farmers and agricultural laborers. Remove of farmer poverty and income inequality is one of the principal objectives of agricultural development policy in our country. The majority of rural population depends on agricultural and connected activities. Dairy industry and animal husbandry are very closely connected with agriculture. Dairy is a profitable employment for the villagers and more suitable for unemployed person. The fertile and well producing soil has been developed in the valley of Warana, Panchganga and their tributaries of Kolhapur district. The traditional geographical location of the district between the Konkan costal low land to the west ocean, plateau to the east, presents a variety in the geographical environment (Sarang, S.B., 1982). Kolhapur district is known for its Panchganga river basin for more than hundred years and has a long tradition for dairy farming. The eastern part of Kolhapur district has well developed transportation and communication facilities; hence the agriculture is developed in the district. The dairy industry in the district is functioning in the co-operative sector and the people of the district possess the keen sense of co-operative in every walk of life.

Objectives of the Study:

1. To study development of dairy industry in Kolhapur.
2. To study the problems and prospects of Kolhapur dairy industry.

Study Area: The geographical situation of district in the state of Maharashtra is one of the south-western parts of Deccan Plateau and the district which is known as most fertile and well drained district of the state. The location point of view, the district is extent between from 73°00' to 74°00' east longitude and 15°6' to 17°3' north latitude. The Kolhapur district is an area of 7685 Sq. /Km with the population of 3876001 (2011). The Kolhapur district is bounded bythe warana in the north,the river Krishna and some part of Belgaum district of Karnataka state in the east Belgaum district in southern and the Sahyadri lanes in the west. In this district average height is about 390 to 600m.

KOLHAPUR DISTRICT : LOCATION



Source: Based on Survey of India

Source: Based on Survey of India

Source: Based on Survey of India

Research Methodology:

The present research paper is based on the relevant information has been collected through secondary sources of data. The data is collected from District milk development offices, collected data is processed with the help of computer by using quantitative techniques such as percentage, growth rate.

Analysis & Discussion:

Collection of Raw Milk in the District:

The table 1 reveals the Year wise raw milk collection cows and buffaloes in Kolhapur district during 2001-02 to 2010-11.

Gokul Dudh Sangh:

The Kolhapur Zilla Sahakari Dudh Utpadak Sangh Ltd. is famous with its popular brand name is ‘Gokul’.The Gokuldairy project was established on 16thMarch 1963 at Kolhapur. After that Gokul dairy industry has been achieved many land marks inanimal health, breeding, milk procurement, extension, milk processing, product making, marketing etc. At present Gokul industry has modern 15 Lakh Liters/day capacity dairy plant, satellite dairy at Udgaon in Shirol tahsil with 4 owned chilling canters having 6.50 Lakh Liters/day milk handling capacity with modern packing systemunit at Navi Mumbai. Gokul industry isfor milk production enhancement have presently 46 Mobile veterinary routes, 406 Cluster A. I. Canters, a state of the art new 450 MT/day capacity cattle feed plant withpopular ‘Mahalaxmi’ brandas well as the old cattle feed plant of 200 MT/day simultaneously operational.

The collection buffalo raw milk in Gokul Dudh Sangh is maximum in the year of 2007-08 (70.66%) and minimum in the year of 2002-03 (65.05 %). At the same time collection of cow raw milk of Gokul Dudh Sangh is highest in the year 2002-03 (34.95 %) and lowest in the year 2008-09(29.58 %).

Table - 1 Year wise Raw Milk Collection by different Dudhsangh in Kolhapur District

Year	Gokul		Warana		Mayur		Shirol		Mahalaxmi	
	Buffalo	Cow	Buffalo	Cow	Buffalo	Cow	Buffalo	Cow	Buffalo	Cow
2001-02	67.18	32.82	63.19	36.81	56.41	43.59	0	0	0	0
2002-03	65.05	34.95	60.86	39.14	52.13	47.87	65.38	34.62	0	0
2003-04	65.31	34.39	62.66	37.34	49.66	50.34	67.78	32.22	0	0
2004-05	65.53	34.47	60.18	39.82	41.8	58.2	64.99	35.01	0	0
2005-06	67.29	32.71	58.79	41.21	30.12	69.88	65.25	34.75	0	0
2006-07	67.85	32.15	57.85	42.15	35.94	64.06	65.75	34.25	63.69	36.31
2007-08	70.66	29.64	59.27	40.73	43.97	56.03	0.00	0.00	58.88	41.12
2008-09	70.42	29.58	58.33	41.67	95.04	4.99	0.00	0.00	58.18	41.82
2009-10	66.81	33.19	54.78	45.22	100	0.00	0.00	0.00	59.51	40.49
2010-11	65.67	34.33	49.38	50.62	56.12	43.88	0.00	0.00	40.46	59.54
Avg. collection	**67.21**	**32.79**	**58.53**	**41.47**	**56.12**	**43.88**	**36.57**	**21.36**	**56.14**	**43.86**

Sours: District Dairy Development Office, Kolhapur (2001-2011).

Warana Dudh Sangh:

The 'Warana Dairy' was established in 1968 at Warnanagar, with the noble purpose of providing an additional source of income to the farmers of the surrounding villages.This dairy is known as one of the successful co-operative dairy in Kolhapur district.'The ISO 9001-2000 & H.A.C.C.P. Food Safety Certificate has acquired by the Warna dairy'. The Warana Dairy houses a plant of milk processing additionally. Warna dairyhas one of the most hygienic plants in Kolhapur.This dairy has been produces various milk products like Pasteurized Milk, Milk Powder, UHT Tertra Pak Milk, Ghee, Butter, Cheese, Paneer,Shreekhand, Chhass, Dahi, Lassi and many more.The Warana Dairy is now well-known with its wide range of quality products; and it is exported their products to gulf nations like Kuwait, Saudi Arabia and Sharjah, African Countries, Bangaladesh, China etc.The second largest and total private Dudh Sangh and collected buffalo raw milk in Warana Dudh Sangh is highest in the year of 2001-02 (63.19%) and lowest in the year of 2010-11(49.38 %) The collection cow raw milk in Warana Dudh Sangh is highest in the year of 2010-11 (50.62%) and lowest in the year of 2001-02(36.81 %).

Mayur Dudh Sangh:

The collection buffalo raw milk Mayur Dudh Sangh is highest in theyear of 2009-10 (100%) and lowest in the year 2005-06(30.12 %) The collection cow raw milk Mayur Dudh Sangh is highest in the year 2005-2006 (69.88%) and lowest in the year 2009-10(0.0 %)

Shirol Dudh Sangh:

The collection buffalo raw milk Shirol Dudh Sangh is highest in the year 2003-04of (67.78%) and lowest in the year 2005-06(65.25 %). The collection cow raw milk Shirol Dudh Sangh is highest in the year of 2004-2005(35.01%) and lowest in the year of 2003-04(32.22 %)

Mahalaxmi Dudh Sangh:

The collection buffalo raw milk Mahalaxmi Dudh Sangh is highest in the year of 2006-07 (63.69%) and lowest in the year of 2010-11(40.46 %) The collection cow raw milk Mahalaxmi Dudh Sangh is highest in the year of 2010-2011(59.54%) and lowest in the year of 2006-07(36.31 %)

The average Kolhapurbuffaloraw milk was collected from Gokul Dudh Sangh is 67.21% and average lowest buffalo raw milk was collected from the Shirol Dudh Sangh is (36.57%).The average Kolhapurcow raw milk was collected from Mayur Dudh Sangh is 43.88% and average lowest cow raw milk was collected from Shirol Dudh Sangh(21.36%).

Problems of Dairy Industry:

Climatic Changes:

Climate plays main role in every field. Kolhapur district have variation in the climate.Kolhapur district have monsoon generally between June and September. That's why there is no issue about green fodder in the monsoon season. But in summer season there is difficulty of availability of green fodder because of lack of water facility in the western part.

Transportation Problem:

Regularly milk is collected from villages different area is brought to the dairy industry where milk is processed and then packed for selling in market. Western part of Kolhapur district situated in hilly area and there is lack of accessibility transportation.

Cheating by milk collection centers:

Milk is collected from different places and then brought to the dairy industry. The price given to the farmer or the owner of cow and buffalo forthe supplied milk is very less.However the middlemen take major share of money in dairy industry from same milk.

Formation of Various Milk Society:

In Kolhapur Districtthere is 4 to 5milk society in every village.It's also effects on the collection of milk and its rates. There is difference in prices of milk.

Formation of Milk Unions:

In the district various milk unions are established. That's why there is no unity in them about price and production. Because of personal oppositions many of them have difficulties in monthly milk income.

Marketing of the Product:

Allmilk union in the district are now facing problem of marketing. They have vast competition among themselves about milk brands and their qualities.

Political Intervention:

Another major problem is that the dairy industries in the district are facing now political interference. As well as fights, quarrels and competition are increased among two milk units, owners or employee. This political intervention more effects dairy industry.

Poor Genetic Problem and Absence of New Technology:

Low productivity of the milk is a main problem nowadays in the district. Thereason is that there is lack of knowledge of technology among the farmers.Farmers are unknown about cattle's suffering and disease.

Non-existence of MSP:

Du to non-existence of exact minimum support price (MSP) policy for milk, milk producers are facing the problem of getting lower rate. There are many difficulties in MSP cause of milk is perishable substance.

Solutions:

Farmers should be aware during buying crossbreed cows and buffaloes as per the existing climatic conditions of the region. It is helpful for increasing the quality as well as quantity of milk. It is also required to increase irrigation facilities in the district for production of green fodder.Government and Milk unions have to develop transportation facilities properly. It is helpful for the collection of milk from various areas in the district. Milk collection units should be established nearby to themilk producing areas. Milk unions have to reduce interference of middle men.

Government should be permit one milk union in a district and one milk society in a village to reduce the fights which is creates by variation in price.There is need of knowledgeable person about the market in the milk union. Milk union should be concentrate on quality milk product rather than quantity.The political intervention should be removed from milk unions. The new technology should be developed by the government for the growth of milk. As well asthe veterinary services should be provided by the milk union to the farmers on time. State government and dairy unions should beproviding adequate facilities to the milk producers, such as artificial insemination, veterinary dispensaries and mobile veterinary hospitals especially to remote villages. Various schemes and information about the production of milk and its marketing should be available on mobile.

Conclusions:

The Gokul dudh sangh is also known as District dudh sangh and is one of the largest sangh in the state as whole.The western region of Kolhapur District is faced majority of the problems related to dairy industry such as non-availability of green fodder in summer season, lack of accessibility transportation due to hilly region.Generally, all the milk producers are facing the problem of MSP and low profit in this business.Milk producers also aware about buying cross breed animals, their quality feeds, market and milk rates etc. Government should provide different facilities to the milk producing areas such as transportation, market, MSP, chilling plants, irrigation, veterinary dispensaries, subsidies etc.

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MARITIME SALVAGE

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ABSTRACT

The article sketches out and explains the rules and regulations that is laid in the International Convention on Salvage, 1989. Maritime salvage is a voluntary rescue operation through which a vessel together with all its properties at peril is saved partially or fully by the salvor. Salvage operation there at the sea at the time of an actual and immediate peril of a vessel is very risky and expensive and thus should be encouraged with proportionate awards. There is significant transformation to the marine industry and salvage through the introduction of marine insurance still appropriate rules and regulations are formulated through the salvage convention to have a fair and meaningful settlement for the voluntary assistance given to avert a disaster at sea.

Introduction

Article 1 (a) of the international convention on Salvage 1989, defines it as "Salvage operation means any act or activity undertaken to assist a vessel or any other property in danger in navigable waters or in any other waters whatsoever"[1]. Frank Maraist has stated the basic principle of salvage as follows: ''One who directly and voluntarily rescues maritime property which is ruined or in a position of peril from which it would otherwise not escape, is entitled to an award proportionate with the value of the property, the risk involved and the effort expended. The award is determined by the court."[2] The research article focuses the importance of Maritime Salvage operations and at the same time highlights the legal realm to check, control as well as to encourage the salvage operations with adequate award as per international law. Marine salvage is the voluntary rescue operations of recovering or assisting a ship at actual and immediate peril and its cargo after a ship wreck, collision, or other maritime fatality. Salvage operation include towing, doing adequate emergency services to the vessel, re-floating the vessel or safeguarding the cargo or other properties which may otherwise lost at the peril. The remuneration paid for assisting a ship, its cargo or lives from actual ruin at the sea by a salvor is also known as salvage or salvage remuneration. According to the salvage convention the term vessel means any ship or craft, or any structure capable of navigation and the term Property means any property not permanently and intentionally attached to the shoreline and includes cargo at risk.

Need of salvage

Salvage is a voluntary act of the salvor to save the vessel at peril. The very voluntary act of the salvor saves the vessel from complete destruction or partial loss. Thus, there are many factors which are part and parcel of the salvage act for deciding the expenses incurred by the salvor including the lost profits. The salvor is given adequate payment for the volunteer service that is rendered by him. It is to encourage efforts to save property from peril at sea and to discourage larceny from the part of salvor. It should be noted that if the salvor saves only lives generally compensation is not awarded for it is considered as a moral responsibility of the salvor but if the salvor saves property he is reasonably compensated for the effort for it is considered as an 'honorary' reward. However, the court gives indirect reward to the effort of life saving together with property saving. Pure life salvor does not have enforceable right to salvage[3].

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[1] Evan Calder Williams. *Salvage*. Journal of American Studies. Cambridge University Press Vol 49, No 4. Pp. 845

[2] Wayne T. Brough. (1990) Liability *Salvage by Private Ordering.* The Journal of Legal Studies, Vol. 19, No. 1. University of Chicago Press. Pp. 95 – 111.

[3] Alex Rynecky & George L. Waddell. (1978) Contracting *for Salvage Services.* Maritime Law Journal. 225

In **Zephyrus Case** the salvor saved the lives of the Master and crew of the vessel in which they were in great danger but could not save the cargo or the vessel. The salvors sued the owner of the ship for compensation as far as it seems fit for the court. The court denied the claim "general principles and … established practice of the Court.

Salvage Contracts

Article 6 of the Salvage Convention 1989 speaks about the regulations regarding Salvage Contracts. According to it that the salvage contracts may be a contract concluded usually by the master of the ship on behalf of the owner of the vessel and the terms of the contract may be expressed or implied. The master or the owner of the vessel shall have the authority to conclude such contracts on behalf of the owner of the property on board the vessel. The contract should be concluded in such a way that it should prevent or minimize damage to the environment[4]. The contractual terms of the salvage operation should not be concluded with undue influence or influence of danger termed in such a way inequitable to the danger before it. The contractual remuneration of the salvage should not be an excessive degree too large or too small for the services actually rendered.

Duties of the Salvor and the owner and Master

Chapter II of the International Convention on Salvage 1989 deals with the performance of salvage operations. In it the article 3 speaks about the salvage duties and responsibilities of the salvor, the owner and the master of the vessel.

Duties of the Salvor

Following are the duties of Salvor envisaged in the Salvage Convention 1989[5].

1. **Carry out Salvage operations with Due Care**

As per Article 8.1 (a) it is the duty of the salvor to give due care and diligence in executing the salvage operations. It means the salvor has the duty and responsibility to execute the right salvage operation procedures at right time with at most care and diligence.

2. **Minimize damage to the environment**

The salvor is accountable to the salvage operations as per Article 8.1 (b) to take due diligence to prevent or minimize any form of environmental damage while executing the salvage operation. The salvor work is extended to the environmental saving also[6].

3. **Assistance from other salvors**

It is the responsibility of the salvor to assess the situation as per Article 8.1 (c) and seek the assistance and backing of other salvors if the circumstances and situations of the mishap reasonably requires for the successful completion of the salvage operations.

4. **Accept the intercession of the vessel in danger**

Article 8.1 (d) asks the salvor to accept the reasonable request of the master or the owner of the ship in distress to get into the salvage operations. Though mostly it is a voluntary service done at the time of peril of the vessel, the salvor should get adequate and reasonable remuneration for the salvage operation that is undertaken even without a pre-existing contract.

Duties of the Master and Vessel Owner

The ship owner and the master of the ship has the following duties at the time of

[4] John W. Castles. (1953) *The personal Contract Doctrine: An Anomaly in American Maritime Law.* The Yale Law Journal. Vol 62, No. 7. Pp 1034

[5] IMO, International Convention on Salvage. Published by Lex Mercatoria (1989) https://www.jus.uio.no/lm/imo.salvage.convention.1989/doc.html#:~:text=Article%201%20%2D%20Definitions,-10&text=(a)%20Salvage%20operation%20means%20any,in%20any%20other%20waters%20whatsoever.&text=(b)%20Vessel%20means%20any%20ship,any%20structure%20capable%20of%20navigation.

[6] Thomas L. Nummey (200) *Environmental Salvage Law in the Age of the Tanker.* Fordham Environmental Law Review, Vol. 20, No.1. Fordham Environmental Law Review. pp 267

salvage of the ship at peril to the salvor as per Article 8.2 of the salvage Convention.

1. **Duty to cooperate with the Salvage operations**

It is the duty of the master as well as the owner of the vessel at peril to cooperate as far as possible with the salvage operations that is held to rescue the ship and other properties as per article 8.2 (a).

2. **Duty to prevent or minimize environmental damage**

The Master and the owner of the ship has the duty to cooperate with the salvor operations and they have the obligations to minimize or prevent environmental damage that may take place at the time of the rescue operations of the vessel at peril as per article 8.2 (b).

3. **Accept the redelivery of the vessel.**

It is the responsibility of the master of the ship and the owner of the ship as per Article 8.2 (c) to accept the redelivery of the vessel at a place of safety after salvor operations when they are reasonably requested by the salvor.

Rights of coastal States

Article 9 of the Salvage Act speaks about the rights of the Coastal State.

1. **Protect Coastline from Pollution**

It is the duty of the coastal State concerned to take adequate and appropriate measures in accordance with generally recognized principles of international law to protect its coastline. The coastal state has every right and duty to protected the interests from pollution or the threat of pollution at the event of a maritime casualty or acts relating to such a casualty which may reasonably be expected to result in major harmful consequences as if in the Torrey Canyon, one of the major oil spills held in the year 1967 at the south west coast of United Kingdom[7]. The coastal state which may affect through the mishap have the right to give directions in relation to salvage operations so that the marine pollution at its coast may be reduced or minimized.

Rights and duties of the Master

1. **Save the vessel**

The master of the vessel as per article 10.1 has the paramount duty and responsibility to save and give assistance to the ship, its persons, cargo or any other property as far as possible from the peril.

2. **Take appropriate decision**

The master of the ship has the duty to take decisive and responsible decision after immediate assessment of the peril for dealing with the hazardous situation. The appropriate decision includes prompt notification of intimating the owner or the company of the ship regarding the possible peril, seeking adequate salvage assistance, towage etc.

3. **Duty to render assistance**

The master of the ship has the duty to render assistance to any person in serious danger of being lost at sea. It is to be noted that the owner of the ship does not have any duty or obligation to the breach of the duty of the master.

The constituents of determining Salvage Reward

Salvage is a voluntary given with much promptitude for an immediate result of rescuing a vessel at peril. Courts of admiralty consider the following ingredients as per article 13 of the salvage convention 1989 while determining Salvage Reward[8].

1. The effort and labour force that was used in the rescue operation.
2. The quality of the work i.e., the skill, promptitude and effort that was used in the salvage and the value of the property that is saved.
3. The cost of the property that was used in the salvage rescue operation and the threat to which the salvor equipment were exposed to.
4. The degree of peril from which the property was rescued.
5. The ratio of risk to which the salvor faced to rescue the property.
6. The effort to save property as well as lives on board of the ship at peril.
7. The time that was spent for the salvage operation and the expenses incurred.

[7] https://en.wikipedia.org/wiki/Torrey_Canyon_oil_spill as on 22/01/2022 at 2.30 pm

[8] Harvard Law Review *Calculating and Allocating Salvage Liability*. Vol. 99, No.8. Pp. 1866 - 1917

8. The expertise promptitude and care taken to minimize environmental pollution.
9. The state of willingness to engage in rescue operation and use the available facilities for its successful completion[9].

Maritime Lien

The rescued property through salvage operation has maritime lien and the award can be secured by the lien unless and until it is paid if not duly given or cheated by the ship owner. Maritime lien created by an admiralty court enjoys the priority ahead of registered mortgages, even though the lien is not recorded in the registry of the Mercantile Marine Department. The lien rests on the principle that the vessel is a legal person itself apart from the ownership. It is not a security interest aroused from the personal obligation of the owner of the ship but rather it is a legal right on the vessel itself for the vessel is considered as a person. In maritime law it is the salved property itself is liable *'in rem'* for the salvage claim and the pecuniary and individual interest on the salved property by the owner or the company attains '*right in personam'*. Unless and until the salvor has no reasonable opportunity to arrest the salved ship within the jurisdiction of the court, the statutory period of limitation as salvors' ability to claim the salvage service is two years[10].

Conditions for rewards to salvor

The Salvage Convention Chapter III, article 12 to 24, speaks about the rights of salvor as follows: -

1. The salvage operations receive right to salvage only if it had useful result. The mode of reward is "no cure … no pay". Even if the effort of the salvor is exceptional if it fails to yield any result[11].
2. If there is no useful result there is no payment due for the salvage operation and on the other hand if the operation is successful an excess amount of reward is given to the salvor.
3. The salved vessel, Cargo and other properties belong to the owner even if there is a lien of salvage.
4. There is no reward if salvage is done on human lives only (article 16). It is considered as a moral duty how ever it is optional for each and every state to promulgate laws and regulations regarding the reward to salvor of lives. A fair share may be allotted to the salvor of lives together with the salvors of properties and environment.
5. Special consideration is given for minimizing and reduction of environmental pollution like pollution, spillage and leakage.
6. The salvor has right to have just and fair interim relief and interest if the admiralty court decides to do according to the circumstances of the judicial process of the case.
7. The convention asks the international community to encourage to publish maritime salvage awards to encourage as well as to have a fair and reasonable salvage compensation.

Conclusion

The economic divergent of the salvage liability decisions were quite unfairly in the last centuries due to lack of precedents in admiralty courts as well as proper international rules and regulations regarding salvage operations. The predictability of the expenses, man power, equipment, value of time of the salvor and risk at a salvor operation while a vessel at peril can't be ascertained to the full satisfaction of both the parties. The time of peril is not a time of bargaining with "hostage vessel at peril" or discussion regarding salvage remuneration and if done the bargaining strength of the salvor would be very strong[12]. Thus, an international understanding as per the Salvage Convention rules and regulations would enable the industry to have an equitable and efficient means of settlement of salvage disputes. The International Salvage Convention rules and regulations also would encourage salvage operations and discourage all sorts of procrastination at the time of any maritime peril.

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[9] Ibid. Wayne T.Brough. P. 98

[10] Ibid. Wayne T.Brough. P. 99

[11] James D. Dewell, Jr. (1912) *The Laws of Salvage.* The Yale Law Journal. Vol. 21, No. 6. The Yale Law Journal Company, Inc. p. 494

[12] Ibid. Wayne T.Brough. P. 98

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Swachh Bharat Abhiyan: Analysis of Perception, Participation and Reality In Kandivali (West) Mumbai

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Abstract

Swachh Bharat Abhiyan which was launched in the year 2014 has completed its 7 years. It was expected that every locality, every village, every Taluka and every city throughout the nation will have altogether a transformed result, both look wise and attitude wise, as a tangible effect of this very dear to heart and close to health mission. Expectations were similar, rather on higher end from the city like Mumbai, as it is always enthusiast socially and politically to lead in such events from the front. As the expected results were ought to be similar from micro to macro level, an attempt is made through the present research paper to see the ground reality about perception, participation and reality of the success of Swachhata Abhiyan in one of the western suburbs of Mumbai city- Kandivali (West). It is observed that, to some extent success is certainly achieved, however, the overall degree of attainment is far away than expectations. There is lot can be done. The regional variation in participation, perception and reality also brings out that the people's participation needs to be improved. This research paper therefore suggest various measures to implement so that the people's participation in the Swachhata Abhiyan will improve and in turn it will also improve the cleanliness of Mumbai's suburbs and city as a whole.

Key Words: Swachha Bharat Abhiyan, ODF, Cleanliness

Introduction:

Earlier attempts regarding the sanitation programme from Government of India included Total Sanitation Campaign (TSC) of 1999. The succeeding government later renamed Total Sanitation Campaign (TSC) on 1 April 2012 as 'Nirmal Bharat Abhiyan'. The earlier "Nirmal Bharat Abhiyan" rural sanitation program was hampered by the unrealistic approach. Consequently, Nirmal Bharat Abhiyan was restructured by Cabinet approval on 24 September 2014 as Swachh Bharat Abhiyan. This was later launched by Prime Minister Narendra Modi on 02nd October 2014, with an expectation that on 150th birth anniversary of Mahatma Gandhi, the Father of Nation, India would be clean and free from open defecation. Swachh Bharat Abhiyan was different than earlier programmes on many counts. First, the preparation with which this campaign was launched was amazing. It has certainly drawn more participation than earlier two campaigns. And as a result, it has also achieved tangible outcomes. Swachh Bharat Abhiyan is thus, an ambitious plan of India's largest cleanliness drive till date with three million government employees and students from all parts of India participating in 4,043 cities, towns, and rural areas. Prime Minister Narendra Modi has called the campaign *Satyagrah se Swachhagrah.* In an article titled 'Swachh Bharat Abhiyan: Making India Clean & More' byRumani Saikia Phukan, the author has brought out the basic genesis of Swachha Bharat Abhiyan plan. (Phukan, 2014). Swachha Bharat Abhiyan was additionally an environmental movement too. Dissemination of information and for motivation of the people would also be explored. Herein is the opportunity to and responsibility of the citizens, media, social media, civil society organizations, professionals, youths, students, and teachers etc., to declare their ownership of the campaign by simply reporting the instances of manual scavenging. (Thakur & Kaur, 2018). Indias four big power centres PM-CM-DM-VM (Prime Minister-Chief Minister-District Magistrate-Village Mukhiya) made the solid doable framework and was used for its effective and robust implementation. (Iyer, 2018). Cleaning and organising is a practice and not a Project. (Desai & Roy, 2018)

Past Studies:

Attempts have been made in the past to understand the awareness about swachh Bharat mission in Coimbatore district of Tamilnadu where in, the author observed that the campaign has brought a great transformational change in the journey to create a clean environment but at the same time a little orthodox mindset is also playing a hindrance to the Swachhata drive. (Premkumar & Dr. C. Esther, 2017). In yet another study it was observed that changing people's attitude towards sanitation is the biggest challenge face by the mission and bringing about behavioural changes by mass media will bring in a culture of open defecation free communities. (Chopra, 2019). The present author has also noticed basic dichotomy between the concept of health and hygiene and cleanliness. Health and hygiene is more a physical state whereas cleanliness is more a behavioural concept. Health and hygiene is restricted to certain spatial extent, whereas cleanliness is related to the habit of masses. (Sovani, 2020-21)

In view of these studies the present attempt is made to understand the perception of the people about Swachhata Abhiyan, their degree of participation and its impact in a real sense in the actual field. Additionally, it has also attepted to gauge the degree of attainment of Swachhat Mission at a very grass-root level, the neighbourhood level of Kandivali (W) of Mumbai.

Research Question and Objectives:

The present research attempts

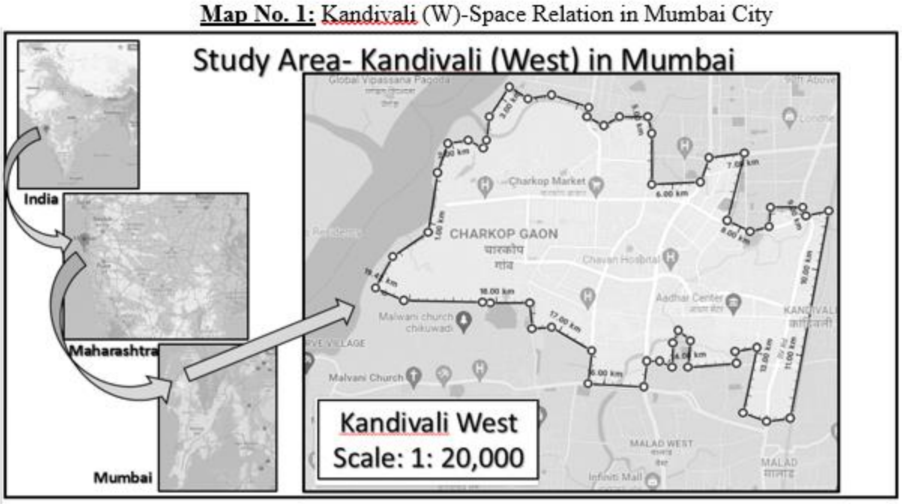
1. *'To gauge the assimilation and internalization of cleanliness habits among the urban citizens in western suburbs of Mumbai City'.*
2. *To understand the behavioural changes among the urban citizens in Kandivali (W) of Mumbai City'.*
3. *To gauge the degree of attainment of Swachhata Abhiyan at a very grass root level, the neighbourhood pockets of Kandivli (West), a suburb of Mumbai.*

Study Area:

Mumbai is one of the prominent metro cities of India. It is characterized with dense population and extended suburbs beyond its administrative boundaries. The present study is mainly carried out in Kandivli (West), a suburb of Mumbai city. **(Map No. 1)**

Kandivali is the suburb along the Western coast of Mumbai city it is predominantly a residential Suburb located on West North West margin of Mumbai city. (Map No. 1) It has a geographical area of about 11.39 Sq. km and its estimated population is about 3.6 lakh with a density of more than 31000 people per square kilometre.

Map No. 1: Kandivali (W)-Space Relation in Mumbai City



Methodology, Source of Data and statistical tools used:

The study is mainly focusing on gauging the internalization of Swachha Bharat mission among the citizens of the city. It also aims to understand the degree of attainment level of Swachhata mission at neighbourhood level of a city, through the case study of Kandivli (W). The study was therefore primarily carried out through a structured questionnaire. The questionnaires meant for households, collected the perception and participation of citizens on several issues related to Swachhata Mission. This was corroborated with the onsite visit to each of the study units by the researcher frequently. This ensured the relevance as well as the credibility of this research. The questionnaire was primarily filled in by using a Google form through the research associates spread across the Western part of Kandivli in Mumbai. Like any primary research, this research also has the inherent limitation that the sample size is not uniform in all the study areas. Besides, research Associates collected the information from the respondents which was selected absolutely randomly by the research Associates during the pandemic period.

The data thus collected was tabulated and converted to percentile in order to bring the uniformity irrespective of the various sample size. This was also compared with the overall percentage of responses across all the suburbs together. The regional average was also calculated to understand the special variation through internal comparison.

Principle parameters used for the Research:

1. Overall cleanliness of Neighbourhood as responded by households and crossed verified by researcher's onsite visits
2. Change in approach of local governance body (BMC) towards Swachhata Mission as perceived by respondents.

3. Change in behaviour of people and level of active participation in Swachhata Mission as perceived by respondents.
4. Availability of basic amenities like Dustbins, public toilets, garbage collection and disposal frequency

Discussion:

Analysed data is giving very impressive and interesting Picture related to the perception, participation and ground reality about Swachhata mission in various pockets of Kandivli (W) in Mumbai. The summarised picture also helps the researcher to map out spatial variation in several parameters of this mission as well as it also gives a collage of all the parameters together to ascertain the degree of attainment.

Perception:

An attempt was made to see the awareness among people about the objectives of Swachhata Abhiyan. It is nice to note that most of the respondents across all the study areas have linked this mission to cleanliness and health and hygiene. **(Table No.1**).

Table No.1: Objective of Swachhata Abhiyan as Perceived by the Respondents

Study Area	Beautification	Cleanliness	Health and Hygiene	ODF
Ambedkar nagar	6.67	53.33	16.67	23.33
Anand Nagar	0.00	45.45	45.45	9.09
Charkop Depot	0.00	71.43	28.57	0.00
Charkop Sector 1	11.11	44.44	33.33	11.11
Charkop Sector 3	11.11	66.67	11.11	11.11
Charkop Sector 4	22.22	44.44	33.33	0.00
Charkop Sector 5	40.00	60.00	0.00	0.00
Charkop Sector 8	20.00	20.00	60.00	0.00
Charkop Sector 9	40.00	60.00	0.00	0.00
Charkop Village	7.14	28.57	57.14	7.14
Dahanukar Wadi	0.00	30.00	50.00	20.00
Ekta nagar	0.00	40.00	60.00	0.00
Indira nagar	0.00	61.54	38.46	0.00
Irani wadi	13.64	54.55	27.27	4.55
Maharashtra Nagar	0.00	55.56	11.11	33.33
Mathuradas Road	22.22	44.44	33.33	0.00
S. V. Road	16.67	58.33	16.67	8.33
Shankar Pada	0.00	21.43	21.43	57.14
Grand Total	8.33	48.75	31.67	11.25

This shows a better awareness, which is a pre-requisite of any programme to make it work on the ground. Respondents were asked as what probable change that Swachhata Abhiyan may bring in their life; there was almost unanimity that Swachh Bharat Abhiyan will be helpful to improve the cleanliness of the neighbourhood as well as it will also help to improve the health of people of the neighbourhood. **(Table No.2).**

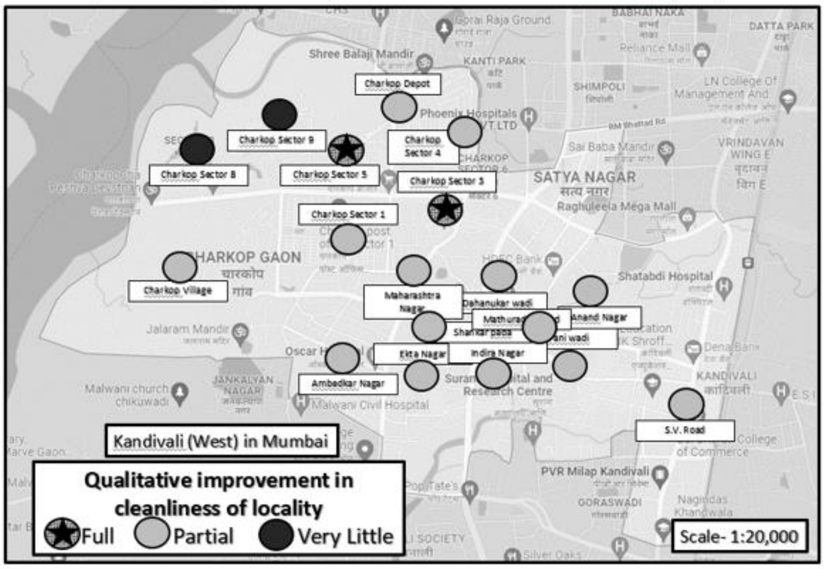
Table No.2: Probable change that Swachhata Abhiyan may bring in

Row Labels	Feel Better	Improved Cleanliness	Improved Health	Will not Help
Ambedkar nagar	3.33	50.00	46.67	0.00
Anand Nagar	0.00	63.64	36.36	0.00
Charkop Depot	0.00	71.43	28.57	0.00
Charkop Sector 1	0.00	66.67	33.33	0.00
Charkop Sector 3	5.56	44.44	50.00	0.00

Charkop Sector 4	11.11	66.67	11.11	11.11
Charkop Sector 5	0.00	60.00	40.00	0.00
Charkop Sector 8	0.00	80.00	0.00	20.00
Charkop Sector 9	40.00	20.00	20.00	20.00
Charkop Village	0.00	42.86	42.86	14.29
Dahanukar Wadi	30.00	20.00	20.00	30.00
Ekta nagar	8.00	28.00	64.00	0.00
Indira nagar	11.54	61.54	26.92	0.00
Irani wadi	13.64	18.18	68.18	0.00
Maharashtra Nagar	11.11	11.11	77.78	0.00
Mathuradas Road	11.11	55.56	33.33	0.00
S. V. Road	16.67	50.00	33.33	0.00
Shankar Pada	21.43	35.71	42.86	0.00
Grand Total	9.58	44.58	42.50	3.33

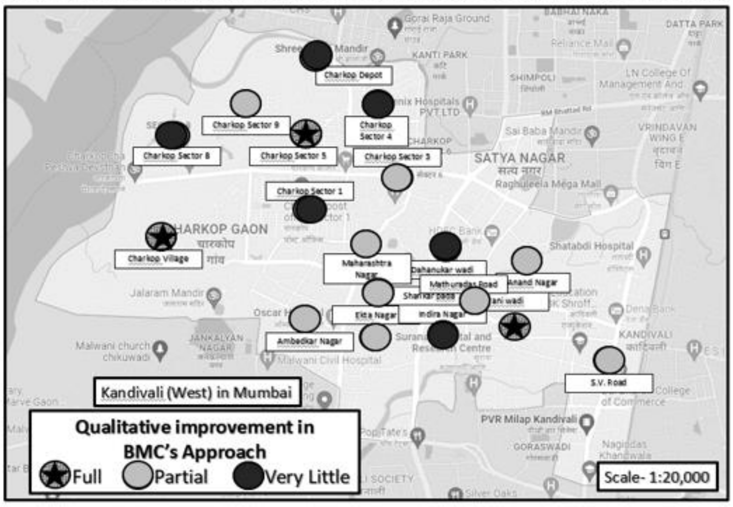
When the question was asked about the actual change noticed in Qualitative improvement in cleanliness of the area or their neighbourhood and when these responses were analysed and mapped, an interesting picture with regional variation is emerging. **(Map No. 2)** Most of the areas have shown the improvement in the cleanliness, it is partial, however. Only two areas namely Charkop Sector 3 and Charkop Sectore 5 show a maximum improvement. These are the part of newly planned townships of Kandivali (W). Areas closed to creek, like Charkop Sector 8 and Charkop Sector 9 are still very poor in the degree of cleanliness. These areas are close to creek and is also marshy land - often used as dumping grounds by the locals.

Map No.2: Qualitative improvement in cleanliness in Kandivali (West)



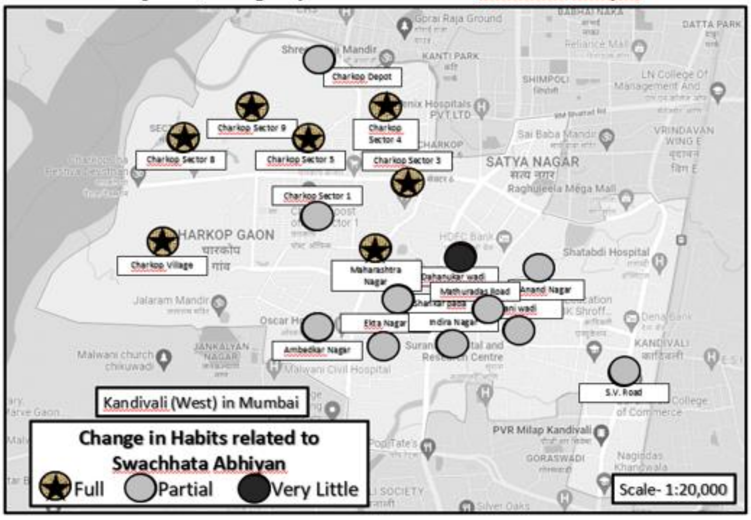
However, there is a very clear difference seen in the BMC's approach and involvement at neighbourhood level in carrying forward the Swachhata Mission. **(Map No.3)** It highlights a need of BMC concerted efforts in general. The variation in BMC's approach suggests that there is a need of better supervision and uniform delivery of services.

Map No.3: Qualitative Improvemenr in BMC's Approach towards Cleanliness in Kandivali (W)



As far as the individual habits of citizens related to swachata Abhiyan is concerned, there is a clear cut demarcation. This suggests that Kandivali (West) area is clearly divided into two sections; the south and South East area of Kandivali West shows that people have contributed partially as far as their habits related to swachata Abhiyan is concerned, while citizens in north - north west region have actively participated. This dichotomy in the two areas is clearly visible and a reflection of their socio-economic background. Area of south-south east is comparatively old and relying more on BMC. Area of north and Northwest is extended part of Kandivali and comparatively new and planned townships. Social set-up is much more heterogenious here and therefore its shows an active involvement and change in the overall habit related to swachata Abhiyan.

Map No. 4: Change in your habits related to Swachhata Abhiyan



It is a very satisfying trend seen that almost all areas have provision and access to dustbin and people use it extensively. This shows a better civic sense and overall people's contribution in their daily habits of waste management.

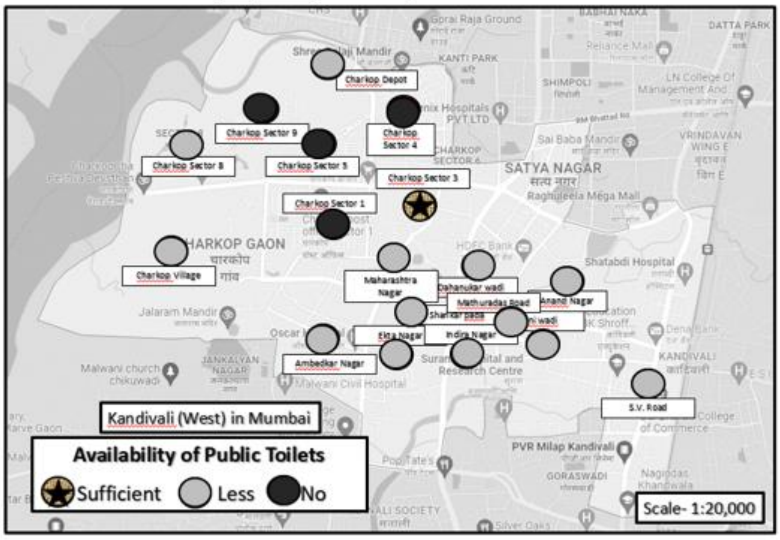
Table No. 3: Preference of Waste Disposl

Row Labels	as per convenience	Nala / Gutter	Nearby dustbin	Nearby open space
Ambedkar nagar	13.3	13.33	60.00	13.33
Anand Nagar	18.2	9.09	63.64	9.09
Charkop Depot	0.0	0.00	100.00	0.00

Charkop Sector 1	0.0	0.00	100.00	0.00
Charkop Sector 3	16.7	0.00	83.33	0.00
Charkop Sector 4	0.0	0.00	100.00	0.00
Charkop Sector 5	20.0	20.00	60.00	0.00
Charkop Sector 8	0.0	60.00	40.00	0.00
Charkop Sector 9	0.0	20.00	60.00	20.00
Charkop Village	14.3	0.00	85.71	0.00
Dahanukar Wadi	10.0	30.00	60.00	0.00
Ekta nagar	0.0	8.00	52.00	40.00
Indira nagar	0.0	34.62	34.62	30.77
Irani wadi	0.0	0.00	86.36	13.64
Maharashtra Nagar	11.1	0.00	88.89	0.00
Mathuradas Road	0.0	22.22	66.67	11.11
S. V. Road	0.0	16.67	75.00	8.33
Shankar Pada	0.0	7.14	50.00	42.86
Grand Total	5.8	12.08	67.50	14.58

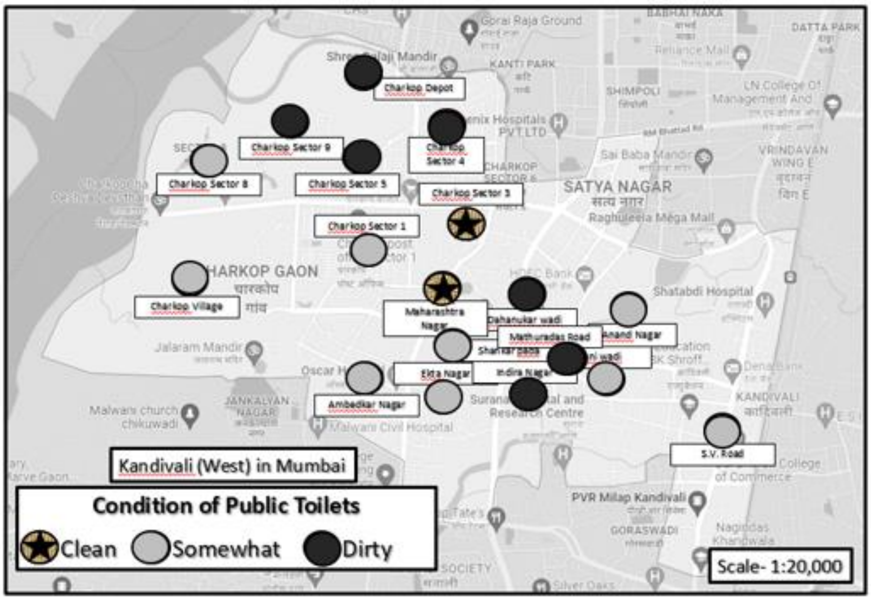
One of the main objectives of swachata Abhiyan was overcoming the open defecation. Availability of public toilets particularly in a city like Mumbai and residential suburb of Kandivali West matters a lot. In south -Southwest of Kandivali (W), less toilets are available this is primarily because this area is the old part of Kandivali West. this area is very dense and making the provisions of such facilities seems difficult. **(Map No. 5).** On the contrary in north and northwest region of Kandivali West which is relatively new one and a part of planned township, public toilets are totally missing. This is surprising and indicative of planners failure.

Map No. 5: Availability of Public Toilets



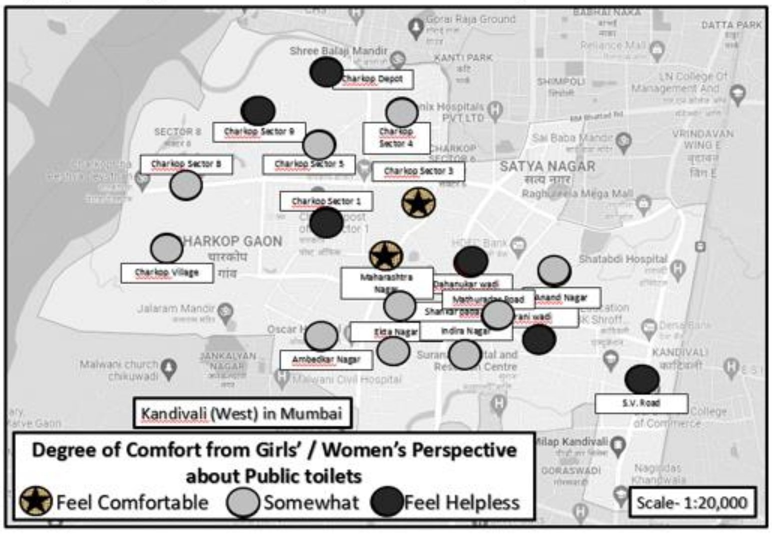
Top of it, overall condition of public toilet is also a matter of great concern. This shows that we as a society are still not rising on the occasion and are not committed to some general etiquettes and courtesies. **(Map No. 6).**

Map No.6: Condition of Public Toilets



Our approach towards public toilets is still very casual and we do not pay much attention for its upkeeping. It is not surprising then, girls and women in this region across Kandivali West feel absolutely helpless for the pathetic conditions of public toilet. **(Map No. 7).**

Map No.7: Degree of Comfort from Girls'/ Women's Perspective about Public Toilets



On the question of what BMC needs to do to improve the cleanliness area of the neighbourhood, respondents are divided primarily on the two options. Most of the areas suggest that BMC needs to be provided with more infrastructure and material. **(Table No.4)** It indicates that people are well aware about BMC's active involvement and happy about its job. However, people also argued that citizens of the city also need to be persuaded for their active involvement in making their neighbourhood clean and hygienic.

Table No. 4: BMC's Probable Steps for Cleanliness Drive

Row Labels	Charge more tax	Impose fine	Persuasion of people for participation	Provide Infrastructure / Material
Ambedkar nagar	13.33	13.33	20.00	53.33
Anand Nagar	9.09	9.09	45.45	36.36
Charkop Depot	0.00	28.57	57.14	14.29
Charkop Sector 1	0.00	0.00	44.44	55.56

Charkop Sector 3	11.11	5.56	44.44	38.89
Charkop Sector 4	0.00	66.67	11.11	22.22
Charkop Sector 5	40.00	60.00	0.00	0.00
Charkop Sector 8	40.00	20.00	0.00	40.00
Charkop Sector 9	20.00	60.00	20.00	0.00
Charkop Village	0.00	14.29	14.29	71.43
Dahanukar Wadi	20.00	20.00	50.00	10.00
Ekta nagar	0.00	0.00	48.00	52.00
Indira nagar	0.00	3.85	34.62	61.54
Irani wadi	4.55	13.64	45.45	36.36
Maharashtra Nagar	11.11	22.22	44.44	22.22
Mathuradas Road	0.00	11.11	44.44	44.44
S. V. Road	0.00	33.33	16.67	50.00
Shankar Pada	7.14	0.00	35.71	57.14
Grand Total	7.08	15.00	34.17	43.75

To ensure that, Respondents have suggested to augment overall awareness regarding the Swachhata Abhiyan. **(Table No.5)** Citizens also need to change their habits and attitude towards their duties towards society and community.

Table No. 5: Steps to be taken for People's Participation

Row Labels	awareness and actual Community work	Change in habits	Nothing	Outsource the cleanliness work
Ambedkar nagar	40.00	46.67	0	13.33
Anand Nagar	18.18	54.55	0	27.27
Charkop Depot	28.57	71.43	0	0.00
Charkop Sector 1	22.22	66.67	0	11.11
Charkop Sector 3	33.33	44.44	5.55	16.67
Charkop Sector 4	33.33	66.67	0	0.00
Charkop Sector 5	20.00	80.00	0	0.00
Charkop Sector 8	40.00	40.00	0	20.00
Charkop Sector 9	0.00	80.00	0	20.00
Charkop Village	35.71	57.14	0	7.14
Dahanukar Wadi	50.00	20.00	20	10.00
Ekta nagar	92.00	8.00	0	0.00
Indira nagar	96.15	3.85	0	0.00
Irani wadi	18.18	68.18	0	13.64
Maharashtra Nagar	55.56	11.11	11.11	22.22
Mathuradas Road	33.33	66.67	0	0.00
S. V. Road	50.00	41.67	0	8.33
Shankar Pada	28.57	42.86	7.14	21.43
Grand Total	45.83	42.08	2.08	10.00

In response to another question, most of the respondents also suggested that BMC needs to improve its waste collection mechanism. It indicates that BMC although putting efforts to collect the waste, people are not happy about its collection and disposal mechanism. **(Table No.6).**

Table No. 6: Expectations from BMC

Row Labels	Impose fine	Improve waste collection Mechanism	Persuasion of people for participation	Provide material / Infrastructure
Ambedkar nagar	10.00	36.67	40.00	13.33
Anand Nagar	0.00	45.45	9.09	45.45
Charkop Depot	0.00	57.14	42.86	0.00
Charkop Sector 1	0.00	55.56	33.33	11.11
Charkop Sector 3	11.11	33.33	38.89	16.67
Charkop Sector 4	44.44	0.00	33.33	22.22
Charkop Sector 5	0.00	40.00	60.00	0.00
Charkop Sector 8	0.00	60.00	40.00	0.00
Charkop Sector 9	0.00	60.00	40.00	0.00
Charkop Village	7.14	14.29	0.00	78.57
Dahanukar Wadi	20.00	50.00	20.00	10.00
Ekta nagar	0.00	48.00	16.00	36.00
Indira nagar	0.00	34.62	26.92	38.46
Irani wadi	18.18	40.91	27.27	13.64
Maharashtra Nagar	11.11	44.44	0.00	44.44
Mathuradas Road	0.00	44.44	22.22	33.33
S. V. Road	16.67	41.67	16.67	25.00
Shankar Pada	7.14	57.14	7.14	28.57
Grand Total	8.33	40.42	25.00	26.25

When all the parameters like cleanliness, BMC approach, people's habit, waste disposal habits, availability of public toilets, toilets' condition, etc., are put together and a score of attainment was calculated, regrettably it has brought a very discouraging picture. Atainment of Swachhata mission was expected above 75% as a benchmark. However, none of the study area could reached to that benchmark. **(Table No.7). O**nly one area, i.e. Charkop Sector 3 somehow reached to the attainment level of more than 50%; whereas 9 areas are showing the attainment level between 20% and 40% and seven areas are far below of 20% attainment.

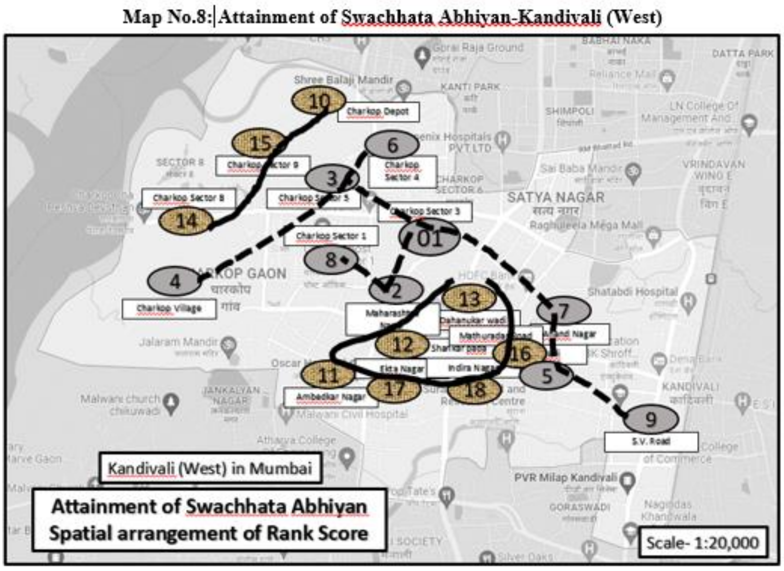
Table No.7: Consolidated Performance of Study Areas in Various Parameters of Swachhata Abhiyan

	Cleanliness	BMC'S Approach	Change in Habits	Waste Disposal	Public Toilets	Condition of Public	Comfort in using Public	% of Cleanliness	Change in Attitude	Total of %	Score of Attainment	Expected	Attainment
Ambedkar nagar	23.33	26.67	13.33	<u>60.00</u>	36.67	6.67	13.33	0	6.67	186.67	20.74	900	11
Anand Nagar	27.27	18.18	36.36	<u>63.64</u>	45.45	27.27	18.18	0	18.18	254.53	28.28	900	7
Charkop Depot	28.57	28.57	14.29	<u>100.00</u>	28.57	0	0	0	0	200.00	22.22	900	10

Charkop Sector 1	33.33	22.22	22.22	100.00	11.11	11.11	0	0	11.11	211.10	23.46	900	8
Charkop Sector 3	55.56	27.78	55.56	83.33	72.22	55.56	50.00	50.00	44.44	495.45	**54.94**	900	**1**
Charkop Sector 4	11.11	22.22	88.89	100.00	0	11.11	0	0	0	233.33	25.93	900	6
Charkop Sector 5	60.00	80.00	80.00	60.00	20.00	0	20.00	20.00	0	340.00	37.78	900	3
Charkop Sector 8	0	20.00	60.00	40.00	0	0	0	0	0	120.00	13.33	900	14
Charkop Sector 9	0	0	40.00	60.00	0	0	0	20.00	0	120.00	13.33	900	15
Charkop Village	35.71	57.14	50.00	85.71	42.86	14.29	21.43	7.14	7.14	321.42	35.71	900	4
Dahanukar Wadi	10.00	0	0	60.00	20.00	10.00	20.00	0	10.00	130.00	14.44	900	13
Ekta nagar	0	0	0	52.00	0	0	0	0	0	52.00	5.78	900	17
Indira nagar	3.85	7.69	0	34.62	3.85	0	0	0	0	50.01	5.56	900	18
Irani wadi	18.18	45.45	40.91	86.36	54.55	18.18	9.09	4.55	18.18	295.45	32.83	900	5
Maharashtra Nagar	44.44	22.22	55.56	88.89	22.22	66.67	66.67	0	22.22	388.89	43.21	900	2
Mathuradas Road	0	0	11.11	66.67	22.22	0	0	0	0	100.00	11.11	900	16
S. V. Road	25.00	33.33	8.33	75.00	16.67	25.00	8.33	0	16.67	208.33	23.15	900	9
Shankar Pada	0	7.14	21.43	50.00	14.29	28.57	0	0	21.43	142.86	15.87	900	12
Average	19.58	22.08	26.67	67.50	25.83	15.42	12.5	5.42	10.83	205.83	22.87		

When these ranks were placed on the map to sense a regional variation, it is showing an interesting pattern. **(Map No. 8)** Areas along the main roads of Kandivali (West) are falling in the Ranks of 1-9, while internal areas and areas away from central part and close to creek are falling in the Ranks 10-18.

Map No.8: Attainment of Swachhata Abhiyan-Kandivali (West)



Summary and Conclusion:

From the above discussion it is very clear that the perception, participation and the ground reality about Swachhata mission shows regional variation among the different study areas of Kandivali (West). In general, it sounds that people are well aware about Swachhata mission but not willing to participate in the same. The overall mindset of the people that everything will be taken care by government needs to be changed in order to bring the behavioural and participative change among its citizens. The overall picture emerges that Areas along the main roads of Kandivali (West) are falling in the Ranks of 1-9, while internal areas and areas away from central part and close to creek are falling in the Ranks 10-18. In order to make the Swachhata Mission successful and inculcate the cleanliness as a habit among its citizens, following suggestive measures are recommended:

1) Mass media along with social media must play a very significant role in order to awakening and pulling the people to participate in this mission.
2) Imposing fine indirectly sounds the participation by compulsion which must be avoided. However, tempting a healthy competition among the different areas of Kandivali would be a great idea to clinch and try for.
3) The local authorities like BMC can start a daily indexing of Zone wise Swachhata Index like and keep people as well as authorities on the toes to better the Swachhata index daily.
4) Involvement of young children from schools and colleges through adoption of certain neighbourhoods shall also be tried for its measurable and tangible effects.

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Impact of Urbanization on Environment: A Case Study in Bengaluru Urban District

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Abstract:
This study has made an attempt to study the effects of urbanization on environment in urban district Bengaluru. There is close relationship between the environment and health of the persons living in Bengaluru city. The geographical extension and demographical growth of urban areas have exerted an adverse impact on urban environmental issues. The large scale of agriculture land in the urban area converted into industries, housing, parks, offices, infrastructure development like roads, sewage, education institutions, rail etc. has resulted in loss of greenery and creation of urban heat island. The urban areas have big share in present environmental problems by solid wastes, automobiles, increase in motor vehicular traffic has contributed to air, soil, sound and water pollution which in turn an adverse effect on people's health. The data for the study would be collected by the secondary source.
Key words: Urbanization, Bengaluru urban district

Rationale of the study:

Bengaluru is widely regarded as the "Silicon Valley of India" because of its role as the nation's leading information technology (IT) exporter. Indian technological organizations are headquartered in the Bengaluru city. Demographically diverse city, Bengaluru is the second fastest-growing major metropolis in India. Recent estimate of the metro economy of its urban area have ranked Bengaluru either 4th or 5th of India. As of 2017, Bengaluru was home to 7,700 millionaires and 8 billionaires with total wealth of $320 billion and is home to many educational and research institutions. The environment degradation increases due to rapid urbanization of Bengaluru urban. Major pollutants contributing to Bengaluru's high AQI score includes nitrogen oxide, Suspended Particulate Matter and carbon monoxide. The Bengaluru metropolitan area, referred as Indian Garden City, has an abundance of fauna- flora.

Introduction:

Urbanization is generally means the process by which an area and its population assume "urban" features. In the view Population Census of India "urban" status to a settlement when at least 70 % of male workers engaged in other than agricultural sector and when it satisfies other standards about size and density of population. When an area grows in size and density, heterogeneity and assumes urban social and cultural, economic and educational, ecological and physical and political features declared as "urban" by the State administration is known as urban. Some ideal features, which are generally taken as urban include non-agricultural occupations, large population in a given area, density population, social and cultural heterogeneity of people, high division of labour, economy based on industry, commerce and tourism, important facilities like latest communication and best transportation, banking, education, health, insurance, sports, courts, administration, development of urban civic amenities like power and water supply, sanitation and garbage clearance, parking and market complexes, parks and play grounds and community halls and theatres etc.

Bengaluru Urban district:

Bengaluru Urban district is populous district of Karnataka in Indian state. It is surrounded by Bangalore Rural district on the east and north, the Ramnagar district on the west and Krishnagiri district of Tamil Nadu on the south. Bangaluru Urban district came into

being in 1986 with the partition of the erstwhile Bangaluru
district into Bengaluru Urban and Bangaluru Rural districts. Bangaluru Urban has five taluks, Bangaluru North, Bangaluru South, Bangaluru East. The city of Bangaluru is situated in the Bangaluru Urban district with 17 hobbies, 668 villages, 9 municipal corps and five taluks. The district had the population of 6,537,124 with this 88.11% is urban as of 2001. Acc. to 2011 census, it's population has increased to 9,621,551 with the sex-ratio of 908 females/males, the lowest in state and its density is 4,378 people per sq. km.

Environmental problems in Bengaluru urban district:

The environmental pollution is most burning problem before mankind. The rapid growth of Bengaluru in past decades has resulted in significant decrease in the quality of the environment. The increase in urban population area and growth in economic activity has led to environmental degradation in Bengaluru. There has been the highly unplanned development of industries, factories, drainage, and unsystematic disposal of solid waste, motor vehicular traffic etc., are responsible for environmental degradation in Bengaluru.

Water pollution in Bengaluru urban district

"Water is an important natural resource to touch all aspects of human civilization from agricultural and industrial development to the cultural and religious values embedded in society." Water losses estimated between 30-50 percent a serious problem in the Bengaluru district. Source of surface and ground water have become increasingly contaminated due to increased industrial effluents, domestic wastage, modern agricultural techniques etc. It causes the damages to the human being and sustainable environment.

Air pollution in Bengaluru urban district:

The major source of air pollution in Bengaluru is increasing traffic with increasing private vehicles registration, use of non-environmental friendly sources of fuel and

Analysis and data analysis:

degrading air quality by industrial development. At present the transport is the major source of air pollution in Bangalore urban city, is estimated for nearly all of carbon monoxide, more than 80% of nitrogen oxides, 40%of volatile organic compounds, 20%of sulfur dioxide and 35% of PM.10 in 1998.

Environment related health problems:

Air related disorders, water borne diseases Allergy 36.1 % Gastroenteritis, 6.9 % Asthma 13.8% Dysentery, 9.2% Bronchitis 3.4% Diarrhea 7.5% Nausea 3.7% Hepatitis 1.0%. In Bengaluru urban district around 57% people suffering from air related disease and 25% of people suffering from water borne disease and more than 1/3 of people suffering from allergies.

Source: Centre for Sustainable Development. 2012

Objectives of the study: The main objectives of this study are

1. To examine the environmental problems in Bengaluru urban due to urbanization
2. To analyze health issues due to urbanization of Bengaluru urban area
3. To identify the environmental problems in Bengaluru urban area
4. To give suggestions to control environmental degradation in Bengaluru urban area

Methodology:

The data for this study would be collected by the secondary sources.

Hypothesis of the study:

In simple terms urbanization is the increase in the proportion of people living in towns and cities. United Nation defined urbanization is the movement of people from the rural areas to the urban areas with population growth equating to urban population. Major pollutants contributing to Bengaluru's high AQI score include nitrogen oxide, Suspended Particulate Matter (SPM) and carbon monoxide. The Bengaluru metropolitan area, referred to as the Garden City of India has an abundance of fauna and flora.

(B)Table-1. Major sources of air pollution in Bengaluru urban City;

Source	Source Pm10(Tpd)	Contribution
Transport	22.4	42%
Road dust	10.9	20%
Domestic	1.8	3%
DG set	3.6	7%
Industry	7.8	14%
Hotel	0.1	-
Construction	7.7	14%
Total	54.3	100%

Source: Department of Planning, Programme Monitoring & Statistics. Government of Karnataka(2016a)

In table-1**,** clearly depicts that 20% contribution of road dust to air pollution, industry and construction contribute 14%, DG set and domestic contribute 7% and 6% compared to 42% contribution from Transport sector.

(A)Table-2. Health problems due to environmental degradation in Bengaluru urban:

Air related disorders	%	Water borne diseases	%
Allergy	36.1	Gastroenteritis	6.9
Asthma	13.8	Dysentery	9.2
Bronchitis	3.4	Diarrhea	7.5
Nausea	3.7	Hepatitis	1.0

Source: Centre for Sustainable Development. 2012

In the above table-2, around 57% of Bengaluru urban people suffering from air related disease and 25% of people suffering from water borne disease. More than 1/3 of people suffering from allergies

Conclusions:

At present the environment degradation increases due to rapid urbanization in Bengaluru urban district. These studies mainly examines the environmental problems due to urbanization and identify environmental related health problems in Bengaluru urban district. There should be well set plan and sustainable balance for maintain the culture and heritage with modern trend of industrialization and urbanization. The way out of this situation would be increase awareness among the residents by various issues and environmental problems in Bengaluru urban. Based on this study the strategic steps should be taken by the authority and residents in Bengaluru urban to living back eminences of its glory, history and heritage.

Suggestions:

The important suggestions of the study are

1. Rainwater harvesting should be made compulsory for all residents to increase water supply
2. Create stable policy frame work for sustainable urban development in Bengaluru
3. To adopt various traffic management measures to reduce number of personalized vehicles
4. The use of CNG as fuel reduces emissions of the carbon monoxide and hydrocarbons.
5. To ensure environmental sustainability in Bangalore city, planting the trees is imperative
6. To strengthen the public transport system by discourage the personalized mode

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A Study on Tony Blair's Labour Government's 1998 European Union Presidency

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Abstract:

This paper mainly explains about Tony Blair's policies towards European Union with reference to 1998 UK's EU Presidency. The Labour party under the leadership of Tony Blair came to power in UK after the 1997 UK General election. Before the election, the Labour Party introduced the pro-European policy strategy goals in its 1997 UK general election manifesto. This was whole heartedly supported by the UK people in the 1997 general election and the Labour Party won the election by a huge majority of votes in its Labour party history. This election gave new direction to the UK's EU policy. In this scenario, in 1998, the UK government occupied the EU presidency. Under Tony Blair's premiership, the Labour government's 1998 EU presidency was considered as an important step in the EU-UK relations. The agenda of the 1998 UK presidency of EU was different from the agenda of 1992 UK presidency. During John Major government's 1992 EU presidency, the major challenges before them was with regard to financial issues, the negotiation of the Danish opt-outs and other issues. But Major's government somehow succeeded in settling all these issues. But, its achievements during 1992 EU presidency were insignificant when compared to Tony Blair's New Labour government's 1998 EU presidency. The study of the 1998 UK's EU presidency plays an important role to better understand the EU-UK relations during Tony Blair's period.

Key Words: European Union, United Kingdom, Tony Blair, Labour party, 1998 EU Presidency, Euro, Enlargement policy

Introduction:

After its membership to EU, the UK had not actively engaged in the European Union policy making and policy implementation process. From 1973 to 1996, the various UK Prime Ministers followed a negative and skeptical attitude towards the EU activities and policy initiatives. None of the UK Prime Ministers showed any special interest to improve its relations with EU. In this scenario, Tony Blair's Labour government made a huge difference in the EU-UK relationship. His pro-European policy initiatives made a huge change in the EU-UK relations. His Labour government from the very beginning made clear to the UK citizens that their government would take more pro-active and constructive role in the EU policy making and various developmental programmes. This initiative was whole heartedly supported by the other EU member countries. In short, when compared to the previous Conservative Party governments, the Labour Party under Tony Blair's premiership, took a positive attitude towards the European integration process after its historic win in the 1997 election.

Objectives of the Study:

In the light of above, the proposed research aims to understand the following:

- To understand the reason behind Tony Blair's involvement in EU.
- To analyze as to what extent UK differs from other EU member states in EU Politics.
- To understand the reasons and motives of UK whole participating in EU projects.
- Internal debate in EU regarding Tony Blair's role in various policies.
- Impact of Tony Blair's policies on EU and its wider ramification.

Methodology:

This work on 'A Study on Tony Blair's Labour Government's 1998 European Union Presidency' is basically an analytical work. The proposed study will to a large extent rely on primary sources including official, Government documents and publications. The study also proposes to hold interviews with the concerned policy makers and discussions with the experts. The study will also critically examine the secondary sources available on the subject matter such as books, journals, periodicals magazines and tertiary sources such as newspapers.

Literature Review:

The Review of literature is an important stage of research as it provides the researcher an overview of what has been done and what is being done. In this background, there exist several works pertaining to the subject matter of the research that could be usefully employed in the research. In this study mentioned a few.

Christian Schwinger, (2007), in his book on **Britain, Germany and the Future of the European Union (PALGRAVE MACMILLAN Publications, New York,)** has analyzed the role played by Britain in the European Union. And the author also analyzed the Britain and European integration, the Britain under Tony Blair's premiership and also discussed Blair's European policies in different fields.

Alistair Jones, (2007), in his book **Britain and the European Union (Politics Study Guides), (Edinburgh University Press, Edinburgh,)** analyzed the history of the EU, its institutions and policies. The author also analyzed the British applications, the referendum on membership and Tony Blair's premiership.

Analysis And Findings:

Tony Blair's Labour Government's 1998 European Union Presidency:

The Labour Party's victory in the 1997 UK general election led to the growth of new hopes and aspirations in the UK foreign policy towards the EU. The election gave a new direction to the UK's foreign policy and also at the same time, it gave a new impetus to the UK's EU policy. It also changed the attitude and strategy of UK towards EU. It gave a new opportunity to develop a greater political, economic, cultural and security cooperation between the UK and EU member countries. It is assessed that during Tony Blair's Labour government's rule, the UK's perspective on EU changed for many reasons. In this context, the study of 1998 UK's EU Presidency plays a pivotal role to understand Tony Blair's policies towards European Union.

1998 UK'S EU PRESIDENCY:

After New Labour government headed by Tony Blair took over the EU presidency in 1998, his government announced its policy objectives during its term as EU presidency. This included:

- To preside over the key decisions to launch the Single currency. In this regard, Tony Blair himself took a pro-active approach towards joining EU's single currency proposal namely, Euro currency;
- To inaugurate the enlargement process and to carry out the requisite internal EU policy reforms.
- To pursue an agenda of policy reform aiming at employability and competitiveness.
- To strengthen EU efforts to combat crime and enhance environmental protection.
- To continue the process of establishing the UK as an influential and constructive partner in the EU.
- To involve the British people in the presidency.

From the above, we can understand that Tony Blair's New Labour government followed a more constructive European policy under its EU presidency. The New Labour government also followed a positive and more practical approach towards EU policies and programmes during its EU presidency. During the 1998 UK presidency, the EU officials showed much interest in dealing important issues. The media also played a crucial role. Much progress was achieved with Justice and Home Affairs and also in Coreper 1 and its related councils. The success was also achieved in the ratification of the Europol Convention. However, the New Labour government failed to put up UK at the Centre of EU's policy decisions. With regard to the EU enlargement policy, the New Labour government took many measures and also encouraged entry of new member countries into the EU. With regard to the EU policy on Home Affairs, a major progress was achieved under the New Labour government's EU presidency. With regard to the EU policy on Environmental Protection, the major progress was achieved during Tony Blair's tenure was the implementation of Kyoto Protocol agreement. This was an international agreement which aimed to reduce the carbon dioxide emissions to the environment. With regard to the EU policies on Economic Reforms and Competitiveness, the New Labour government took several measures to improve and restore the competitiveness of the EU member countries. With regard to the EU economic reforms, the New Labour government implemented monetary and fiscal policies to control the inflation, unemployment, GDP. The Policy measures were also undertaken with regard to price control, energy, and fiscal and external deficits in the EU member countries. The UK Chancellor of Exchequer Gordon Brown announced a reforms policy in Luxembourg Employment Summit in November 1997. In this initiative, he was greatly supported by the former BP chairman Sir David Simon. Later, he was appointed as a Minister for Competitiveness in Europe. During his term as a minister, he had made many changes in the working of EU on global economic issues and crisis. A European Council meeting was held at Cardiff in June 1998 by the heads of states of the EU member countries to discuss the sustained and durable growth in promoting job creation. This was aimed at improving the capacity for innovation in the member countries. Under the UK presidency, British Prime Minister Tony Blair always wanted to put UK at the Centre of EU policy making process. The British Foreign Secretary, Robin Cook and all other Foreign and Commonwealth officials worked hard to select the priority areas in which the UK can play a leadership role in the EU. Finally, they selected two areas in which the UK can play a key role in EU. Firstly, in the defence field, in which the EU had not yet evolved much and not had any independent defence system, to give security to the EU member countries. The European Security and Defence Policy was initiated by the EU to take necessary action in peace keeping operations, conflict resolution and also towards strengthening international security. It also plays an important and integral part of EU's approach towards crisis management in the EU member countries. But, at the same time, the UK had complete faith in the U.S.A.'s NATO system for its defence.

Secondly, with regard to bilateral relations, the EU made investment dialogues and trade agreements with other countries of the world to promote open investments and free capital movements from one country to another country without having any trade restrictions. These investment dialogues allow member countries to raise their concerns about the investment conditions in other country and to seek proper solutions to promote mutually beneficial investment flows.

Along with these measures, many other reforms were introduced on EU policy making. In this regard, resources were allocated to cabinet office of the European Secretariat to co-ordinate the European policy programmes. For giving the EU a strong defence identity, the diplomatic relations were developed between the UK and France in December 1998 at St. Malo. This meeting played an important role in developing a strong defence co-operation between the EU member countries over various issues.

Until the June 2001 general election, the Labour Party government was concentrated more on five European policy areas. In this respect, the Common Security and Defence Policy was formed to empower the EU to conduct peace keeping operations and to mobilize a rapid action military force. This also involved the deployment of military or civilian missions to preserve peace, prevent conflict and strengthen international security in accordance with the principles of UN Charter. Tony Blair's New Labour government took many measures to give security and military assistance to the EU member countries during conflict situations. This idea was formed in support to the EU foreign policy.

With regard to the policies on Justice and Home Affairs, the New Labour government followed a more practical approach in reviewing the different policy proposals and didn't see them from the prism of sovereignty. The New Labour government introduced several treaty agreements to maintain a co-operative justice system in the EU. The Amsterdam Treaty introduced the Schengen agreements in the EU. This agreement mainly deals with the abolition of the countries' boarders and to build Europe without any boarders. The agreement gave way to the free movement between the European Countries. Initially, this proposal was propounded by France and Germany and a detailed framework was developed in the Fontainebleau European Council meeting in June 17, 1984. Finally, an agreement was signed in June14, 1985. But UK was not a part of this agreement. The Schengen agreement played an important role in shaping the Justice and Home Affairs agenda at Tampere Summit of 1999. This agreement also helped in the development of Police and Judicial Cooperation in April 2000.

With regard to the EU enlargement, the New Labour government supported the process. The New Labour government also gave importance to reform to Common Agriculture Policy. The CAP was extended to newly joined Central and Eastern European countries. On the other hand, the EU was facing major budgetary problems. As a result, the New Labour government proposed to reform the Agricultural policies of EU. Later, the Nice Treaty was agreed upon to discuss further reforms in the CAP.

Conclusion:

Overall, the 1998 UK Presidency achieved a major milestone in the EU-UK relations. During the term of six months, they negotiated many highly complicated issues. Among them the major issues include, the incorporation of Schengen agreement and the removal of Gibraltar obstacle. During this period, the UK government also took the initiative to implement the Action Plan regarding the development of the Amsterdam Treaty's area of Freedom, Security and Justice. Along with this, major success also achieved in terms of Single Market related issues, environmental policy decisions, Auto-oils agreement, research and development, and food hygiene agreement with U.S.A. Under the 1998 UK Presidency major success was achieved in most of the EU policy areas and the development of EU member countries. Prime Minister Tony Blair transformed UK's relationship with the EU in a new direction. During its period of 22 weeks in the first half of 1998, the New Labour government presided over 45 European Council meetings, eight informal meetings with ministers of the EU member countries, 65 Coreper 1 and 2 meetings and over 1,500 working group sessions. During its six months term, it had organized EU-Japanese meetings in January, the European Conference in March, the EU-Asia meeting in April and also EU-US summit meetings in May. Along with these, many bilateral meetings and missions were conducted during this period.

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Plan for Outreach in Academic Libraries in Mumbai

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Abstract: - The outreach activities carried out by the academic libraries have become the most essential and intrinsic part of the day to day functioning. The developments in ICT have led to developments in the information access and dissemination. The study tries to bring out a plan for marketing of library and information science products and services in academic libraries in Mumbai region. The survey collected from data from various higher educational institutes. It was found that theirs is lack of awareness among the clientele in academic libraries in Mumbai regarding the information science products and services offered.
Keywords: -outreach activities, Marketing plan, Mumbai, academic libraries.

Introduction: The academic libraries are an inseparable part of the academic / research institution. The academic libraries with the growth in information technology have to make them visible and available as per the needs and requirements of the clientele. The approaches to answering the questions arising out of the situations due to ICT developments and clientele expectations need to be answered.

Methodology: - For collection of data from the all the 15 institutes under study in Mumbai region. In each institute questionnaire were distributed for data collection separately from users and Librarian. A total of 1092 user questionnaires were returned back. All the librarians of institute under study answered the questionnaire.

Objectives of the Study: -

- To know the staff availability in the academic libraries in Mumbai
- To know the various approaches being followed for marketing of academic libraries in Mumbai
- The study the view point with respect to the clientele about the library and information science products and services offered.
- To bring out a strategically feasible plan for marketing of academic libraries in Mumbai

Marketing Research: -

The academic libraries clientele needs to be analyzed and their feedback is the most important part for design of plan for outreach. To achieve the aim of reaching the clientele of academic libraries can be realised by doing research about the clientele.

Marketing Segmentation:-In Academic Libraries the various types of clientele are the target segments. These include Students, Faculty, Researchers, Administrative Staff, and Visitor. Whatever outreach activities are done the clientele approach to the products and services needs to be kept in mind. Based on this attributes the outreach plan can be chalked out.

Review of Literature: -

(Robinson, 2012) This study describes the situation in which many staff are retiring or were promoted and this gives way to restructuring other that there is no strategic solution to the situation in place. Also the study shows that library may not give monetary profit or remuneration but the product they provide is of great value and investing in library is value investment.

(Jotwani, 2014) The author in his article describes what efforts they had taken for outreach at IIT. How they had set targets for increasing utilization of the resources which were present. He also explains how a non profit organization can bring value to the institution. How the IIT use 27 out of 33 techniques of marketing which are workshop, seminars, users training and hands on experience etc. The need of the clientele is most important in outreach activities.

(Mi & Nesta, 2006) The article describes efforts of the library how it can maintain its place in the today’s competitive world. The visibility of the library can be enhanced by using various tools such as federated search which provide one stop search for all the e-resources subscribed by the library.

(Neuhaus & Snowden, 2003)In this case study of north IOWA campus of marketing activity had been carried out for the library as to how in the realm of alternatives provided by ICT the library can maintain its place for existence. To tackle the decline in university library use a committee was formed to increase the visibility and presence of the library. It worked in co-operation with all the departments of the institution. And a newsletter was brought out, a survey of clientele was done, through library web page,. Also separate survey for reference services used by students was done. The revenue generation was nil from library so the resources utilization plan was chalked out. The plan was implemented. The output was that surveys and strategically updated outreach programs helped in enhancement of library use.

Repositioning of academic Libraries: -

It means the various products and services which are offered by the academic libraries to the clientele. As discussed above there are various segments of the clientele which have different needs and requirements. And each and every segment the repositioning may be different and sometimes the same. While doing the repositioning as per the current situation the resources available and what way the maximum use can be ensured should be taken care of. The academic libraries library's can be repositioned by use of products and services mix, promotional mix.

Products and services mix: -

It is a combination of various resources i.e. products and services and their combination which the resources centre can offer. In our case it is the both the physical and electronic resources also the advancement is the searching of this resources by using federated search tools.

It also includes the attributes of atmospherics and ergonomic aspects.

Promotional Mix: - all the exercise which are carried on to communicate resources and the clientele by means of various actions. These actions depend upon the various attributes such as

- Objectives of the academic library.
- Products and services offered by the academic library.
- Segments of the clientele.
- Availability of Budgets for executing the promotional mix.

Plan for outreach to the clientele:- All the academic libraries need to chalk out the plan for outreach to the clientele. They do this by appointing liaison librarians if the library staffs are not available they can appoint liaison librarians in comprehension and conjunction with departments and their faculty if there is shortage of staff. The library website should provide links to OPAC, Open Access resources, whom to ask for what, links to all branches of the institute and their OPAC.

- **Library Events:-**NDLI Club should be formed in all institutes; Readers Club should also be formed in all institutes. Events can be conducted through this clubs and this can act as a means to connect them with the library usually for undergraduate and Post Graduate students. The research students need to attend the plagiarism programs how to write plagiarism free output of their work, reference management tools use, various sources from where they can get previously done research
- **Readers club:** - In our case the clientele includes the undergraduate students also in addition to other types of clientele. For initiating and giving with how to utilize the library and its resources the activities conducted by the readers club can play very important role. This activities cam include vachhan prerana diwas, Quiz, exhibition.

  Menu: - The clientele for utilization of products and services available should be presented in the form of menu. It can be done by listing all products and services on the Library Website.

  The Library should utilize open source software for making library website into app by using "APPsGeyser" for converting library website into app to be made available to the clientele on their mobile phones.

  Library Website: - It is one of the atmospherics of the library which if maintained in a clientele favourable approach can help in connecting the resources and the clientele of academic library. It should include Links to

Open Access Resources
Links to Websites Useful to the academic Libraries clientele i.e. UGC, MHRD, Other Libraries, Government Websites if any.
Videos on how to utilize the library resources.
Virtual tour of the Library
E-resources demonstration videos
Links to syllabus and Question Papers
Links to employment websites
Links to News Papers

- **Acquisition of resources: -** For connecting the clientele with the library not only their feedback but also allowing them to put their demand for resources is important. This helps them participating in the acquisition process of resources of the library.
- **Brochures, Flyers and Pamphlets: -** the TISS library has put up on its website flyers about the various products and services they make available to the clientele. Also they have put up an electronic booklet PDF regarding their library which gives complete information regarding TISS library.
- **Newsletter: -** the NIIH library brings out a newsletter which gives information as to events and information about the library. The newsletter is a tool for communicating the resources available in the library and how the clientele can get benefitted from it by getting connected with the library.
- **Information Literacy Program:** -as in many of the academic library under study the clientele is the UG student and when initiate in higher studies, they should be provided with an information literacy program as a part of their course. The CIFE organises information literacy for all the students.
- **Demonstration and Training: -** The academic library should organise demonstration of newly added and already existing resources for the clientele. This can help them in increasing their acquaintance with the library and products and services offered.

Conclusion: -

The question of marking their place in the current environment stands before the resource centres. This place can be only achieved if the academic libraries are able to meet the expectations of the clientele. With the change in the ICT the clientele expects the changes to co-ordinate and follow up in libraries also. The resources are available but they need to be brought in touch with the correct clientele. Only way for this is the outreach exercise as described above. Though the academic libraries may be facing budget constraints but with the use of ICT, Social Media and available resources this can be achieved.

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Impact of Test Anxiety on Academic Achievement of School Students

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Abstract

Test anxiety is a major factor contributing to a variety of negative outcomes including psychological distress, academic underachievement, academic failure, and insecurity (Hembree, 1988). The main objective is to study the impact of test anxiety on academic achievement of school students. The performer group was divided into high and low performer group.The population of this study comprised of secondary school students in Kolkata, West Bengal. A significant difference has been found between high and low performer students in respect to test anxiety.

Keywords: test anxiety, academic performance, high performer, low performer

The term test anxiety refers to the negative affect, worry, physiological arousal, and behavioral responses that accompany concern about failure or lack of competence on an exam or similar evaluative situation. Test anxiety is an anxiety which subjectively relates to tests and their consequences. Test anxiety is a major factor contributing to a variety of negative outcomes including psychological distress, academic underachievement, academic failure, and insecurity (Hembree, 1988).The test anxiety construct is considered as a situation-specific trait accounting for individual differences to the extent to which people find examination as threatening (Spielberger & Vagg, 1995).

Causes of test anxiety

1. Test anxiety can come from a feeling of a lack of control of the test situation
2. Test anxiety can be caused by a lack of good study habits
3. Test Anxious students think that experiences are the result of their own skill or efforts

Review of related literature

Low test-anxious students performed better than high test-anxious students on both numerical and non-numerical tasks (Oludipe, 2009) Students with good academic achievement have low test anxiety scores and vice versa (Khalid & Hasan, 2009) Significant and negative relationship between test anxiety and academic achievement (Chapell et al, 2005) The student's level of test anxiety can cause a student's academic performance to suffer even more depending on the length of time they suffer from test anxiety (Hassan Zadeh, Ebrahimi & Mahdinejad, 2012). Study skill is correlated to anxiety as it can boost a person's ability to study and pass examinations (Hills & Benlow, 2008).

Operational definitions of the variables

Test Anxiety

Test anxiety is the mental distress and fear experienced by students when they have to face examinations of any type (or) any of its related activities. Here the investigator refers Test Anxiety of school students facing or doing examination.

High Performers

For this study high performer have been defined as those students scoring above M +1 SD in the distribution curve with students' scores in the last annual examinations for three consecutive years which were transformed into standard scores

Low Performers

For this study low performer have been defined as those students scoring below M -1 SD in the distribution curve with students' scores in the last annual examinations for three consecutive years which were transformed into standard scores.

Objectives

1. To examine & compare the extent of Test Anxiety in students of class VII, VIII & IX.
2. To examine & compare the extent of Test Anxiety in boy & girl student at high school level.
3. To examine & compare the extent of Test Anxiety in High performers & low performer school students.

Null hypotheses

- Ho 1 No significant difference exists among the mean ranks in Test Anxiety obtained by students of class VII, VIII & IX.

- H_O 2 No significant difference exists between mean ranks in Test Anxiety obtained by boy & girl students at school level.
- H_O 3 No significant difference exists between the mean ranks obtained by the High performer & Low performer students in Test anxiety.

Distribution of participants across gender & class are as follows

	VII	VIII	IX	TOTAL
BOYS	86	81	79	246
GIRLS	99	110	68	277
TOTAL	185	191	147	523

Tools of the study

For analyzing and interpreting the data the investigator used non-parametric statistics Kruskal-Wallis &
Mann-Whitney U Test as the statistical techniques. (the sample was found to be not normally distributed)

Plan & Procedure

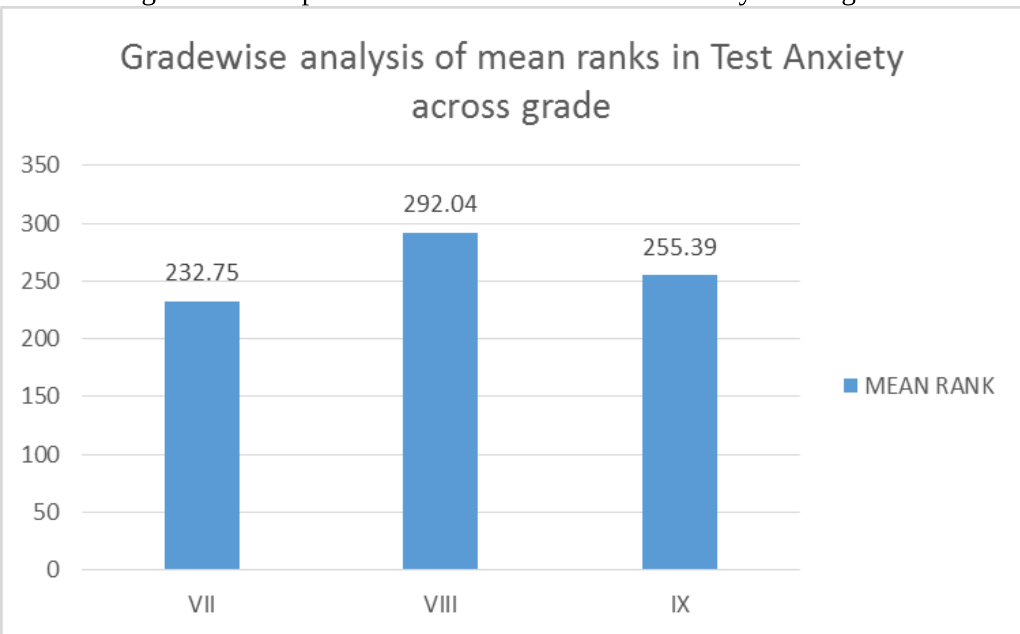
- The present study is a survey research
- Purposive sampling technique was used

Data analysis and findings

Grade wise Analysis of mean ranks in Test Anxiety

TEST ANXIETY	N	MEAN RANK
VII	185	232.75
VIII	191	292.04
IX	146	255.39

Figure 1.0 Comparison of mean ranks of Test Anxiety across grade



TEST STATISTICS	TEST ANXIETY
Chi-Square df Assymp.sig	15.869 2 .000

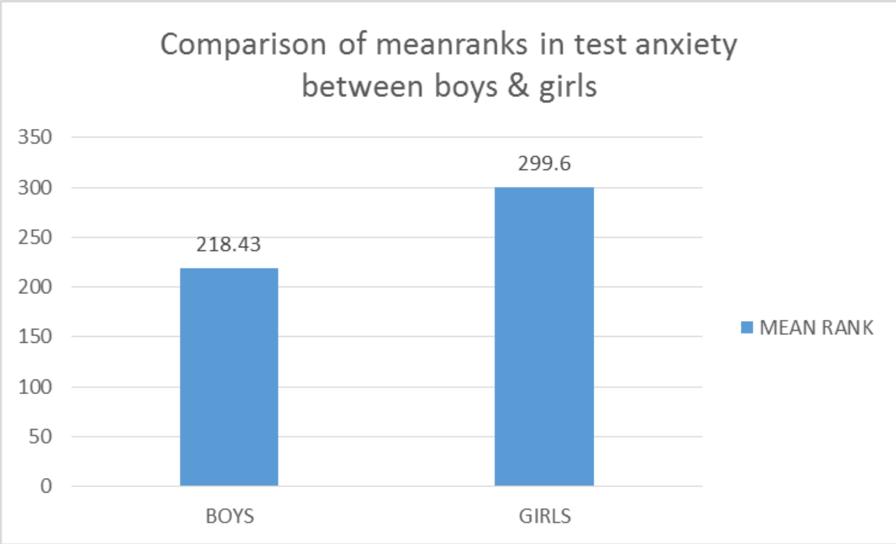
Comment

There is significant difference among three grades in respect to Test Anxiety. Ho 1 has been rejected at 0.01% level.

Gender wise Analysis of Scores in Test Anxiety

GENDER	N	MEAN RANK
BOYS	245	218.43
GIRLS	277	299.60

Figure 1.1 Comparison of mean ranks of Test Anxiety across gender



TEST STATISTICS	TEST ANXIETY
Mann-Whitney U Wilcoxon W Z Asymp.Sig (2- tailed)	23380.00 53515.00 -6.139 .000

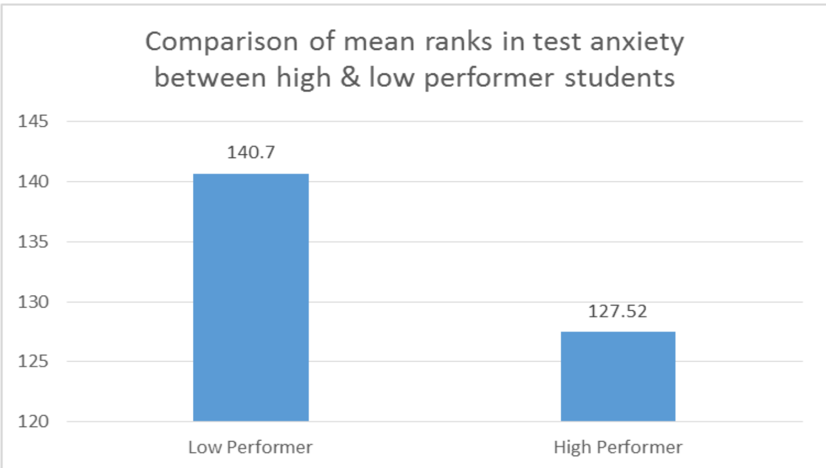
Comment
There is significant difference between Boys and Girls in Test Anxiety.

Boys are less test anxious than Girls.
Ho 2 has been rejected at 0.01 % level

Performance wise Analysis of mean ranks in Test Anxiety

Performer	N	Mean Rank
Low Performer	142	140.70
High Performer	126	127.52

Figure 1.2 Comparison of mean ranks of Test Anxiety between high and low performer students



Test Statistics	Test Anxiety
Mann-Whitney U	804.500
Wilcoxon W	1885.500
Z	-2.127
Asymp.Sig (2- tailed)	.033

Grouping Variable: PERFORMER_VIII

Comments

There is significant difference in respect to Test Anxiety between High Performer & Low Performer Students of Class VIII.

Ho 3 is been rejected for class VIII students

Discussion

The aim of this study was to survey the relationship between test anxiety and performance of secondary school students among grades VII, VIII & IX. The students of class VIII exhibit a higher mean rank in test anxiety. This can be said that students of class VIII have high test anxiety as they were in a transitional phase from class VII to class IX. The students of class IX are in second position to exhibit a higher level of test anxiety as they are about to prepare for secondary examination.It is already reported in a study that students from board exam going classes, the 10th and 12th, present significantly higher level of depression, anxiety, and stress compared to the students from 9th and 11th grade. We further found that the anxiety levels manifested by 12th standard students are higher than students from 10th. In the present study significant difference among three grades in respect to Test anxiety was found. In the present study female students exhibit a higher test anxiety level than the male students. Several researchers explored gender differences with respect to test anxiety and found that females have higher levels of overall test anxiety than males (Syokwaa et al., 2014).A significant difference in respect to Test Anxiety between High Performer & Low Performer Students of Class VIII was found in the present study. Rizwan and Nasir (2017) examined the association between test anxiety and academic achievement. The finding of the study revealed a significant negative association between test anxiety and students achievement scores. They also found that a cognitive factor was more responsible for test anxiety as compared to the affective factor. Rizwan and Nasir (2017) examined the association between test anxiety and academic achievement. The finding of the study revealed a significant negative association between test anxiety and student achievement scores. They also found that a cognitive factor was more responsible for test anxiety as compared to the affective factorRizwan and Nasir (2017) examined the association between test anxiety and academic achievement. The finding of the study revealed a significant negative association between test anxiety and student achievement scores. They also found that a cognitive factor was more responsible for test anxiety as compared to the affective factor Rizwan and Nasir (2017) examined the association between test anxiety and academic achievement. The finding of the study revealed a significant negative association between test anxiety and student achievement scores. They also found that a cognitive factor was more responsible for test anxiety as compared to the affective factor.

Conclusion

- Students should get equipped with knowledge on test anxiety and effective test taking strategies for their own benefit while in school to ensure that their anxiety levels do not escalate to levels that impact negatively on their performance.
- It is therefore imperative that the students should proactively seek for positive thinking to their problems for better adjustment. The developmental process and especially during teenage poses many anxiety causing challenges to the students.
- School counselors should therefore invest a lot of time imparting knowledge on resource management so as to help to reduce the performance pressure that might arise from the parental expectations also.

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Empowerment of Rural Women in Kolar District through SHGs-An Overview Study

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Abstract:

The essential objective of this study provides a strategy for rural women empowerment for sustainable development. Empowerment can enable women to participate, as equal citizens in the planning, decision making, economic, political and socio-cultural sustainable development of the rural communities. Besides, involvement in SHGs has enabled women to have a voice in the community affairs. The study is situated at Kolar. Kolar is the district headquarters. Located in southern Karnataka, it is the state's easternmost district. The district is surrounded by the Bangalore Rural district on the west, Chikkaballapur district on the north, the Chittoor district of Andhra Pradesh on the east and the Krishnagiri district of Tamil Nadu on the south. The study uses the personal narrative method to give a voice to women's perspective describing the phenomenon of transition of women prior to joining SHGs to being empowered. The findings outlined in this paper suggest that, designed and implemented in ways that meet rural women's diverse needs, community participation processes that can be essential to facilitating economic, social, technological, political and psychological empowerment in terms of sustainable rural development. The findings of this study can assist rural policy makers and developers in the implementation of community development programs and women reservation for the empowerment of women's.

Key words: Sustainable Development, Rural Women, Self Help Groups, Empowerment

Introduction:

Empowerment means the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. In the field of development economics women's empowerment is defined as the process through which women acquire the ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer,1999). September,28, 2017.

Sustainable Development:

Sustainable development can be defined as the practice of maintaining productivity by replacing used resources with resources of equal or greater value without degrading or endangering natural biotic systems. Sustainable development binds together concern for the carrying capacity of natural systems with the social, political and economic challenges faced by humanity. There is an emphasis on the present generations' responsibility to regenerate, maintain and improve planetary resources for use by future generations.

Self Help Groups (SHGs):

Self Help Groups (SHGs) are small groups of poor people. The members of an SHG face similar problems. They help each other, to solve their problems. SHGs promote small savings among their members. The savings are kept with the bank. This is the common fund in the name of the SHG. The SHG gives small loans to its members from its common fund. SHG is an informal group and registration under any Societies Act, State cooperative Act or a partnership firm is not mandatory vide Circular RPCD.No. Plan BC.13/PL -09.22/90- 91 dated July 24th, 1991.

Objectives:

1. To analyze the women empowerment through Self Help Groups
2. To study the Self Help Groups performance in Kolar district
3. To analyze the Sustainable Development through social progress and equality,

environmental protection, conservation of natural resources and stable economic growth

4. To know the Self Help Groups member's socio-economic conditions
5. To inculcate the savings and banking habits among members.

Need of the study:

The Self Help Groups playing very vital role in women empowerment in various respects. As the researcher is from Kolar district, also interested to study the role of Self Help Groups in women empowerment regarding sustainable rural development

Methodology:

Present study is done in Kolar district. Self Help Groups members from rural women are chosen by applying random sampling technique. The data are collected from 400 Self Help Groups members from rural women by using questionnaire method.

Analysis and data analysis:

Profile of women members of SHGs:

Table-1. Age and percentage wise distribution of respondents:

Sl. No	Age groups based on years	Number of respondents	percentage
1	18-30	30	7.5
2	31-40	94	23.5
3	41-50	140	35.0
4	51-60	136	34.0
		400	100

In the above table No.1, the data shows the distribution of respondents in different age groups. 7.5% of the respondents were in age group of 18-30 years. 23.5% of the respondents were in age group of 31-40 years. 35.0% of the respondents were in age group of 41-50 years, and 34.0% of the respondents were in age group of 51-60 years.

Table-2. Educational Status of respondents in percentage:

Sl. No	Educational status	Number of respondents	percentage
1	Illiteracy	82	20.5
2	Primary	118	29.5
3	Secondary	94	23.5
4	Higher Secondary	70	17.5
5	Graduation	36	9.0
	Total	400	100

In the above table No.2, the data shows the educational Status of respondents. 20.5% of respondents were illiterates and 79.5% were educated. Among educated 29.5% of respondents having primary education, 23.5% of respondents having secondary education, 17.5% of respondents having higher secondary and 9.0% of respondents having Graduation.

Table-3. Reasons for joining of women members to SHGs:

Reasons for joining to SHGs	N0. of Women Members	percentage
To Cultivate savings Habits	100	25.0
To improve Family Income	204	51.0
To avail loans for economic activities	35	8.75
To improve socio-economic conditions of family	61	15.25
Total	400	100

In the above table No.3, the data shows the reasons for joining of women respondents to SHGs. The aim of 25.0% of respondents to cultivate savings habits, the aim of 51.0% of respondents to improve their Family Income, the aim of 8.75% of respondents to avail loans for their economic activities, and the aim of 15.25% of respondents to improve socio-economic conditions of their family.

Table-4. Status of economic empowerment of women through SHGs:

Monthly Income	Before joining to SHGs		After joining to SHGs	
	Number of Women Members	percentage	Number of Women Members	percentage
Less than Rs.5000	175	43.75	125	31.25
Rs.5001-Rs.7000	86	21.5	110	27.5
Rs.7001-Rs.10000	67	16.75	73	18.25
Above Rs.10000	72	18.0	92	23.0
Total	400	100	400	100

In the above table No.3, the data explains the Status of economic empowerment of respondents before joining and after joining to SHGs. 43.75% of women respondents having monthly income of less than Rs.5000, 21.5% of women respondents having monthly income between Rs.5001-Rs.7000, 16.75% of women respondents having monthly income between Rs.7001-Rs.10000 and 18.0% of women respondents having monthly income above Rs.10000.

Conclusions:

Self Help Groups plays very vital role in changing status of women in rural areas in each and every respect of their life. The Self Help Groups which create a silent revolution in rural areas like 'changing agents'. This study reveals that most of the rural women respondents of SHGs are illiterate, below income groups and middle aged. By the development of Self Help Groups, now women are involving business activities, social activities, educational activities and so on. The Self-Help Group (SHG) model is the dominant form of microfinance and in recent years they have grown explosively in Kolar district. This development is playing dominant role in women empowerment especially in rural and also for sustainable development.

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A Geographical Study of Soil Types and Distribution of Settlement in Solapur District

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Abstract:-

There are many important physical factors which are influencing the distribution of settlement are relief, availability of water, climate, soil, rainfall, availability of cultivated land etc. “Settlement geography is a science of systematic inquiry of occupancy features distributed over space with differentiation in relation to man” (Mandal, 1970). Settlement responds to man’s environment as well as the religious and social customs of the society. Rural settlements are the important aspect of settlement and human geography, as they reflect the complex relationship of human occupation to land and environment. The study of settlement is basic to human geography, because the form of settlement in any region reflects men’s relationship with the environment. The settlement distribution is not only determined by the natural condition but other several factors also influence the distribution of settlements such as physiography, drainage pattern, population and other **several** factors. The settlement is a basic administrative unit. The settlements with number of clusters or hamlets are divided from each other by parcel of agricultural or other land activities within a particular territorial unit. Settlement as an occupancy unit, represents the organized colony of human beings including the building in which they live or work or store their material. It also includes tracks or streets over which their mobility takes place. Rural settlements are primary settlement and it is related to primary economic activity. According to Stone (1965) “Rural settlement geography is the description and analysis of the distribution of building by which people attach themselves to the land for the purpose of primary production.” The people living in rural settlement are mainly engaged in agriculture, fishing, raring animals, mining and forestry. The rural settlement is made by local a material that is woods, vegetable matter, mud and stone. The natural environment affects the characteristics of the settlement in a particular region. Settlements are considered as an index of human adjustment to the environment. The present research papers as an attempt to study soil types and distribution of settlement in Solapur district. For that study rural settlement in period 2011 has been taken into the consideration. The present study is mainly based on the secondary data which is collected form the Census Handbook of Solapur District and Socio-Economic Abstract of Solapur district.

Keywords: - Rural Settlement, Soil Types, Settlement Distribution,

Introduction:-

India is a rural country, where about two-third population of the total is still living in rural areas and only one-third population of the total resides in the urban areas. According to R.B. Singh (1969), the term settlement refers to the humanisation of the natural landscape by man, but settlement geography is generally defined as cluster of houses including the surrounding lands usually grouped at a convenient site and generally without any formal plan. The settlement geography studies the spatial relationship between the land and settlement. The term settlement is frequently used, but it is very difficult to define it. In simple terms, we can define a settlement as any form of human habitation that extends from a settlement to a large city called a settlement. Settlement geography is a part of the social aspect of human geography. Villages, towns and cities built by man recreate the environment and change the relationship between the inhabitants and their environment. “Settlement geography is the study of the form of the cultural landscape” (Jordan-1966). Rural settlements include populated areas whose inhabitants are engaged primarily in agriculture, forestry, or hunting. Rural settlements are primary settlement and it is related to primary economic activity. The people living in rural settlement mainly engaged in agriculture, fishing, raring animals, mining and forestry. The rural settlement made by local materials that is woods, vegetable matter, mud and stone. The function of rural settlement has been also different. The term settlement is very frequently used, but when it comes for defining, it is very difficult to give a clear cut definition. In simpler term we can define settlement as any form of human habitation which ranges from a single dwelling to large city called as a settlement. The word settlement has another connotation as well as this is a process of opening up and settling of a previously uninhabited area by the people. In geography this process is also known as occupancy. Therefore, we can say settlement is a process of grouping of people as well as acquiring of some territory to build houses as well as for their economic support. It has been observed that various factors affected the settlement distribution. The main factors responsible for the distribution of settlement are physical, socio-cultural and economical. But it has been observed that the physical factors are strongly responsible for the distribution of the settlement. In this physical factor such as physiography, soil, drainage is the important factors. According to R.L.Singh (1975), “The term villages means group of dwellings which may be compact, semi-compact or hamleted, clustered and linear emerging as a result of interplay of physical and cultural factors.” The present paper is an attempt to study the soil types and the distribution of rural settlement. According to 2011 census, it has been observed that there are 1154 rural settlements in the Solapur district.

Study Area:-

Solapur district is one of the important districts in Maharashtra. It lies entirely in the Bhima-Sina-Man basins. The district of Solapur is located between 17^0 10' North and 18^0 32' North latitudes and 74^0 42' East and 76^0 15' East longitudes. The East-West Length of the district is about 200 kilometer and North-South width is about 150 kilometer. The total geographical area of the Solapur district is about 14895 square kilometer and population is 43,17,756 according to 2011 census. In term of area, Karmala is the largest tahsil and the lowest is North Solapur tahsil in the Solapur district. Solapur district plays significant role in the fields of agriculture, economics, industrial and social fields. The present paper deals with the study soil types and settlement distribution in Solapur district.

Objectives:- The important objectives of the present paper are as follows

1. To study the soil types and distribution of settlement in Solapur district.

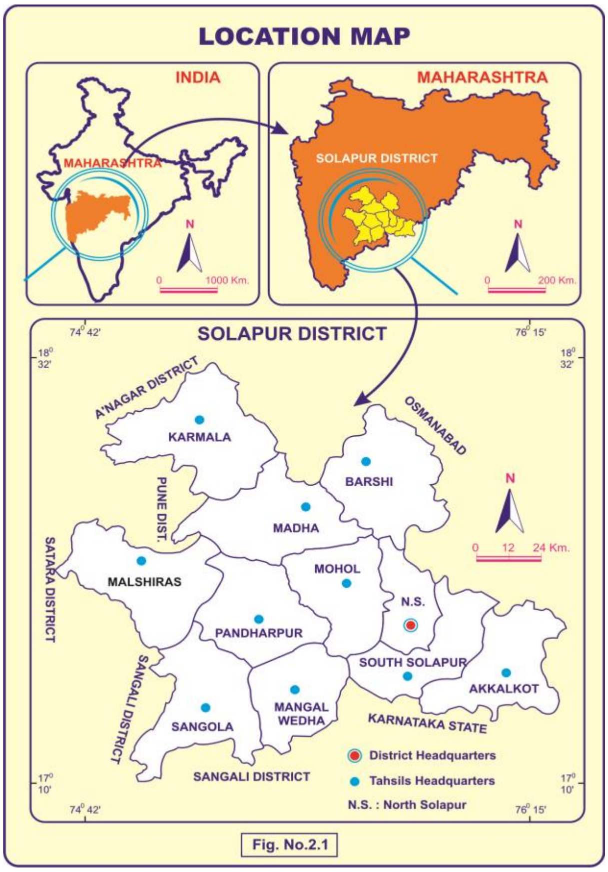


Fig. No.2.1

Database and Methodology:-

The present paper depends on the secondary data. It has been collected through District Census Handbook, Social Economic Review and other materials used. The study has been concentrated in the impact of physiography on settlement distribution in Solapur district. Some other sources of information are used for the present research, like unpublished material. The collected information from the different sources is processed and percentage calculated. Final results are presented in the form of tables with help of these tables different diagrams, graphs are made and analyzed.

Rural Settlement in the Solapur District:-

Rural settlement is the basic factor of geographic study. Table -1 shows the rural settlement in the Solapur district. Table 1 exhibit that the total number of settlements in the entire study area is 1154. But it varies from tahsil to tahsil, the highest number of rural settlement has been shown in the Akkalkot tahsil that is 140, while the lowest rural settlement has been shown in the North Solapur tahsil that is 41.

Table No- 1
Rural Settlement in the Solapur District (2011)

SR. No.	Name of Tahsil	Number of Rural Settlements
1	Karmala	123
2	Madha	117
3	Barshi	139
4	North Solapur	41
5	Mohol	104
6	Pandharpur	102
7	Malshiras	114
8	Sangola	102
9	Mangalwedha	81
10	South Solapur	91
11	Akkalkot	140
	District Total	**1154**

Source: Compiled by the researcher based on District census handbook 2011.

Soil Types and Distribution of Settlement:-

The soil types and distribution of settlements is closely related to each other. The soil quality is directly affecting the distribution of the settlement in the particular region. It has been also seen that good quality fertile soil has large number of settlements, while the unfertile soil has less number of the settlements. The following table shows the different types of soil and distribution of the settlements.

Table No- 2
Soil Types and Distribution of Settlement

Sr. No.	Soil Types	No of Settlements	Percentage of Settlement
1	Shallow Gray	155	13.43
2	Medium Black	652	56.49
3	Black	347	30.06
	Total	**1154**	**100**

Source: Computed by researcher

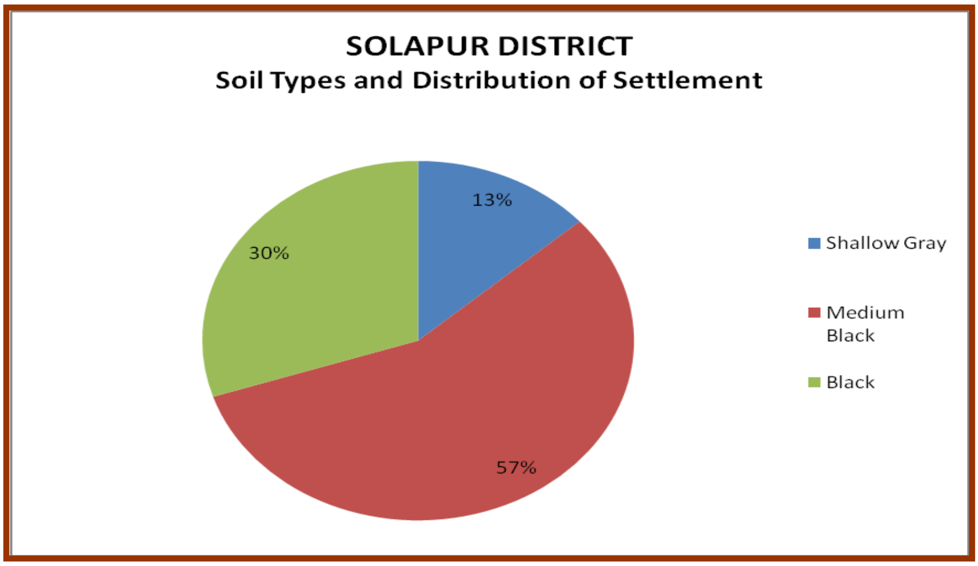


Fig. 2

The highest percentage of s... is found in the medium black soil which is 56 percent, because this soil type is ideal for the settlement development. The lowest settlement has been seen in the shallow gray type which is only 13 percent, because it is not favorable for the settlement development. The moderate settlement has been seen in the black soil because this soil is good for agricultural practices hence settlement moderate numbers of settlements have been found in this category.

Distribution of Settlement According To Soil Types:-

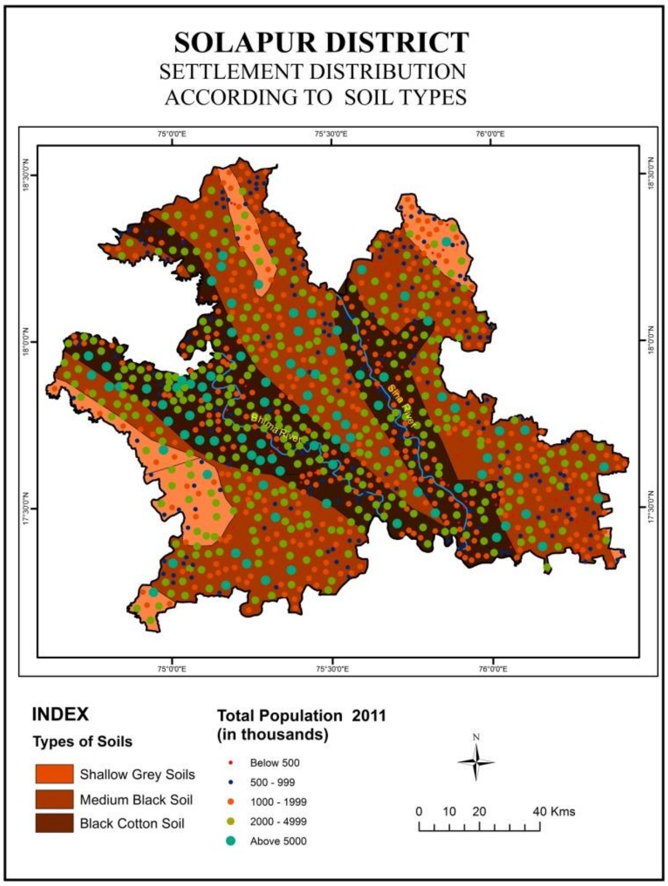
There are three categories of settlement distribution according to soil types, they are as under:

a) Shallow Gray Soil and Distribution of Settlement (Low Settlement Distribution):-

The total number of settlements included in this category in the study area is 155. The percentage found is 13.43 percent. The lowest settlement has been seen in the shallow gray soil type, because it is not favorable for the settlement development.

b) Medium Black Soil and Distribution of Settlement (High Settlement Distribution):-

The total number of settlements in this category in Solapur district is 652. The highest percentage of settlement is found in the medium black soil which is 56.49 percent, because this soil type is ideal for the settlement development.



c) Black Soil and Distribution of Settlement (Moderate Settlement Distribution) :-

The total number of settlements in this category is found 347. The number of percentage in this category is 30.06 percent settlement. The moderate settlement has been seen in the black soil because this soil is good for agricultural practices hence settlement moderate numbers of settlements have been found in this category.

Conclusion:-

It has been seen that many factors related to physical, socio-economic and cultural factors affect the settlement distribution in the study area. Physical factors such as physiography, soil types and other physical factors have been mainly responsible for distribution of settlement in the Solapur district.Soils types are very dominate factors responsible for distribution of settlement in the Solapur district. The highest percentage of settlement is found in the medium black soil which is 56.49 percent, because this soil type is ideal for the settlement development. The moderate settlement has been seen in the black soil which is30.06 percent, because this soil is good for agricultural practices hence settlement moderate numbers of settlements have been found in this category. The lowest settlement has been seen in the shallow gray soil type which is 13.43 percent, because it is not favorable for the settlement development.

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Addiction and its impact on Mental Health

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Absract:
Addiction is not a new concept for the world and in the present era it has came forward with many new types and forms. It has to be reconsidered as what is addiction and what are good practices. Addiction being a term used generally for uncontrolled or regular or habitually consuming of substances either liquid, powdered, and etc., which gives some sort of relief for a temporary or short period of time. Historical and present facts and evidences which we find in our surroundings are presented and deliberately highlighted and postered in such a way that the incidence remains in limelight for several weeks and months the point to be make more clear is that addiction remains aside which needs to be addressed as a social and mental problem. Thanks to our researchers, scientists and their painstaking efforts that we now have a more enlightened understanding of addiction and with the current model revealing that addiction is a chronic, progressive disease of the brain. Drug addiction seems to be a disease that requires integrated treatment of the mind, body, and spirit. It is considered a brain disease because drugs change the brain they change its structure and how it works. Without treatment brain changes can be long-lasting. Addiction has been seen through continuous studies that it is a chronic and progressive, and if left untreated, it can be dangerous and fatal and may cause not only to the individual but to the family and society as well. Individuals struggling with drug addiction often feel as though they cannot function normally without their drug of choice. This can lead to a wide range of issues that impact professional goals, personal relationships, and overall health. For decades, researchers have been trying to figure out what leads some people to develop an addiction whether to a substance or a behavior while others never become addicted at all. There's no single root cause for addiction, experts says that there are combination of multiple factors responsible for individuals risk. These include access to addictive substances, a family history of addiction, stressful or traumatic life events, low self-esteem and personality traits like aggressiveness and impulsivity.

Rational of study:

The main reason of the study on this particular topic was when we are in the 21st century and world is going through rapid change in almost everything whether it is physical or social, psychological or economical, geographical or historical it has been impacted with whatever existed and whatever new things that are coming on the way. Addiction been in the society has caused very badly to human beings and their progress towards establishing a better society has seem to be slowed down. Cases of drug addiction has been alarming around the globe and it is affecting the youngsters most than any age groups alcoholic addiction is also increasing and is becoming a part of every celebration across the gender and ages most of the alcohol producing companies has sponsored many sports event and has used most celebrities for their advertisement who have big fan followers most among them being youths. Drugs or addictive substances are nothing but the combinations of various chemicals that cause the body's functioning very badly and shows adverse effects gradually. An individual who is addicted focuses only on the rewards of the substance. This addiction gradually affects his work and close relationships also which can be seen through his behavior towards his near and dear ones. Person addicted tries to maintain distance with others in all forms so as to fulfill his/her desires of taking drugs

Other similar but severe problems that can be caused by substance abuse and addiction include:

1. Vulnerability to psychotic disorders, mental and behavioral problems
2. Liver damage, lung cancer, and damage to the nervous system. Alcohol and tobacco users are at a greater risk of developing cancer and other non-communicable diseases.
3. Toxicity, the risk for which increases when a person is addicted to both alcohol and tobacco
4. Risk-taking behavior due to intoxication could include violence, reckless driving or sexual behavior, causing domestic violence, accidents and injuries.

5. Sexual exposure and the possibility of contracting sexually transmitted diseases
6. Social isolation or withdrawal due to the obsession with the substance

One of the most common misconceptions among many people most probably the addicted drinkers is that alcohol is not a drug and this is the way they encourage others to take alcohol. When taken in combination with other drugs, the effects of alcohol can be deadly. Sometimes the warning signs of alcohol misuse or abuse are very noticeable and many times it is been leaved unnoticeable deliberately by the addicted. When drug addiction is discovered in its early stages, the chance for a successful recovery increases significantly.

Some of the early signs which show the individual is suffering from drug addiction include:

A) Loss of self control.

B) Continued problems despite negative consequences.

C) Drop in attendance and performance at workplace.

D) Acting out in personal relationships, particularly if someone is attempting to address their substance problems.

E) Serious changes in hygiene or physical appearance.

F) Withdrawal symptoms such as shakiness, trembling, sweating, nausea or fatigue

G) Drug addiction effect on the body parts

H) Less time for families and friends

I) Serious changes in hygiene or physical appearance.

There are many effects of drug addiction following are some to mention.

1) Cardiovascular disease
2) Heart rate irregularities.
3) Respiratory problems.
4) HIV related problems
5) Abdominal pain, vomiting diarrhea
6) Kidney and liver damage
7) Seizures, stroke, brain damage etc.,

Several researches in this regard has indicated that the disease of addiction has a high rate of co-occurring with other mental illnesses, with individuals who suffer from addiction being about twice as likely to also suffer from a mental illness when compared to the overall population. In terms of psychological symptoms, individuals who have developed addictions have a dramatically disrupted hierarchy of needs, suggested by their tendency to act against their own self-interests. As such, addicts become incapable of controlling their impulses, which is also a symptom of many other mental illnesses. When it comes to preventing addiction, there are some things that raise your risk that you simply can't change. These include a family history of addiction, how you were raised or whether you experienced any kind of trauma in life.

Objectives of study:

1) To study the factors causing mental illnesses.
2) To identify the causative factors of drug addiction.
3) To study implications of addiction on the youth.
4) To identify problem of maladjustment within the family, friends and group.

Hypothesis of study:

1) There is no connectivity or relationship of mental illness and drug addiction.
2) There are no major implications on youths.
3) Drug addiction is a personal and nothing to do with the family and friends.

Methodology:

For the particular study data collected was merely a combination of primary and secondary resources due to pandemic crises more focus was on secondary data. The study was done using descriptive research design and with selective sampling method so that whoever is selected for interview could get enough time to respond more clearly. The geographical area covered for this study was mostly rural and most of them were addicted from either alcohol or tobacco and both.

Conclusions:

The problem of addiction has not arisen within a day or overnight and therefore it would be very earlier to come to conclusion of control over. Time and painstaking efforts of each and every member of the society across the caste, religion, gender and colour take initiative and contribute for overcome this problem. It should not be concluded that individuals who are not addicted doesn't have issues of mental illness but they definitely have good coping ability with any mental problem. So the solution of mental or any other problem is not addiction of any substance but the reunion of understanding, support and counseling.

Suggestions:

1) Youths are more affected by the problem by alcohol and tobacco and this need to be addressed with proper counseling under trained psychiatrist and social work.
2) Social work intervention in the field of mental health has much more scope for making understand the problems of addiction.
3) Many de –addiction units needs to be opened through public-private partnership involving people from all sectors.
4) Support system from family, friends need to be developed for the addicted person's recovery.
5) Rehabilitation centers needs to be set up on large scale.

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Comparative Analysis of pollination efficiency in Stingless bee, *Tetragonula irridipennis* and Honey bee, *Apis cerana indica* using foraging speed, a qualitative parameter

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Abstract
Stingless bees are taxonomically and morphologically different from honey bees. The honey bees (Apinae), bumble bees (Bombinae) and Stingless bees (Meliponinae) belong to the family Apidae. The stingless bee species found in Karnataka, Kerala, Tamilnadu have been reported as the Tetragonula irridipennis previously called the Trigona irridipennis. In order to understand the variation among the population of the Tetragonula irridipennis in Karnataka, the morphometrical studies were made [1]. Stingless bees are potentially promising pollinators and increase crop productivity for the explanations like – they're harmless to beekeepers and greenhouse workers, They visit a good range of crops (polylecty) and are tolerant to high temperatures, they're active throughout the year and may be transported easily as they are doing not pose an environmental risk by escaping and invading natural habitats [2]. In the present study, the pollination efficiency of Stingless bees was studied in comparison with other Apis species using qualitative parameter, foraging speed. The Stingless bee, the Tetragonula irridipennis and the Honey bee, like the Apis cerana indica were the most important pollinators. The Tetragonula irridipennis actively collected both the nectar and the pollen, while the Apis cerana indica collected only the nectar. The parameter, Foraging speed of the Stingless bees and the Apis bees in plants like the tomato, sesame, onion, mustard, sunflower was studied. The Stingless bees foraging speed was more compared to the Apis bees. The Foraging speed of bees for the number of seconds per flower was graphically represented.
Keywords: Tetragonula irridipenis, Apis cerana indica, Foraging speed, Pollination efficiency

Introduction

Stingless bees or Meliponines are a large group of bees (approximately 500 species), comprising the tribe Meliponini (or subtribe Meliponina according to some authors). They belong within the Apidae , and are closely associated with common honey bees, carpenter bees, orchid bees and bumblebees. The common name is slightly misleading as male bees and bees of other species, like those within the Andrenidae , cannot sting. Meliponines have stingers, but are highly reduced and cannot be used for defense.Stingless bees can be found in most tropical or subtropical regions of the world, such as Australia, Africa, Southeast Asia, and the tropical America. The majority of native eusocial bees of Central and South America are stingless bees, although only a couple of of them produce honey on a scale such they're farmed by humans. They are also quite diverse in Africa, including Madagascar, and are farmed there also; meliponine honey is prized as a drugs in many African communities also as in South America [1] Being tropical, stingless bees are active all year round, although they're less active in cooler weather, with some species presenting diapause. Unlike other eusocial bees, they are doing not sting but will defend by biting if their nest is disturbed. In addition, a few (in the genus Oxytrigona) have mandibular secretions that cause painful blisters. Despite their lack of a sting, stingless bees, being eusocial, may have very large colonies made formidable by the amount of defenders.

Tetragonula irridepennis (Hymenoptera: Apidae)

Tetragonula sp. (dammar bee) is common altogether parts of the country and remains long periods within the same abode. It is a really small bee and collects nectar from small flowers. Since the number of honey produced is little, these bees aren't commercially used. It is a really important insect pollinator in many crops, and their honey has repute in folk medicine.

Developmental stages and their length of time (in days) in some *Melipona* species and *Apis mellifera*

Stages	*Melipona*	*Apis mellifera*
Egg hatches	5 days	3 days
Larval	12 – 13 days	8 days
Pupal (cell capped)	18 – 19 days	16 days
Emerging adult	40 – 52 days	21 days

The efficiency of Stingless bees as crop pollinators depends on their biological characteristics in reference to the crop and therefore the environment during which they're needed. Stingless bees are social bees which lack a functional sting. They occur in perennial colonies in tropical and sub-tropical climates. These People-friendly and Eco- friendly crop pollinators has been described by various authors and pollination by these in tropical areas has been reviewed recently. Stingless bees are liable for the pollination of the many native and vascular plant species [2]. The present study is meant to prove that stingless bees also are the important plant pollinators using foraging speed as parameter and 80% of pollination takes place by Stingless bees because they visit even the littlest flowers as they're smaller in size.

Objectives

1. *To grow the crop species in Centre for apiculture studies, Bangalore university*
2. *To study the foraging speed of Stingless bees and Apis bees in open crops*
3. *To analyze the pollination efficiency of Stingless bees and Apis bees using foraging speed as a qualitative parameter.*

Materials and methods

The Study Organism

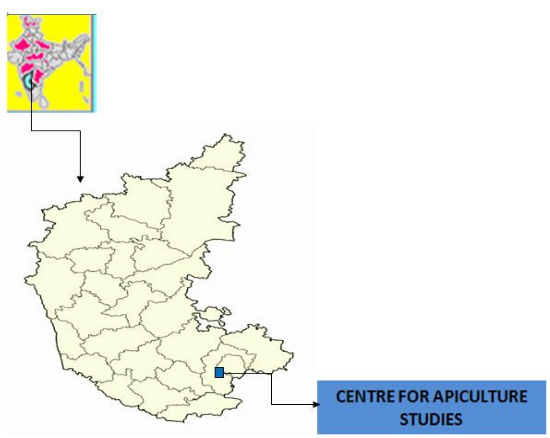
The Pollinator used as a Study Organism is the Stingless bee, the *Tetragonula irridipennis*.

The Taxonomic position of the *Tetragonula irridipennis* is as below:

Kingdom : Animalia
Phylum : Arthropoda
Class : Insecta
Order : Hymenoptera
Family : Apidae
Sub-family : Apinae
Genus : *Tetragonula*
Species : *irridipennis*

Previously the *Tetragonula irridipennis* was known as the *Trigona irridipennis*, the only species present in the South India majorly. From 2012 onwards the name *Tetragonula irridipennis* was given to the *Trigona irridipennis.*

Much of the information on the *Tetragonula irridipennis* regarding pollination studies is in the infant stage. The information on the diversity, nesting habitats and the phylogeny are available. Hence the Pollination Services of this bee which is an important aspect to study was taken up



Map1. The Locality Map of Karnataka showing the situation where the Experiment was conducted during January- March 2012

Map 1 indicates the situation where the experiment was conducted during January- March 2012. The field experimental studies of Stingless bees were conducted at the Centre for Apiculture studies, Bangalore University, Bangalore The Plants used to study the foraging speed were the Sunflower (*Helianthus annum),* Onion (*Allium cepa*), Sesame (*Sesamum indicum*), Tomato (*Solanum lycopersicon*) and the Mustard (*Brassica juncea*). The Foraging speed in plants like the Tomato, Sesame, Onion, Mustard and the Sunflower was studied in the January, February and March 2012 in the Plot size 10*10 at the Centre for Apiculture studies. A row of 10 plants as mentioned above were grown and the Foraging speed was observed. The Foraging speed of *Apis cerana indica* and *Tetragonula irridipennis* on Onion Umbel, Sunflower capitulum, Mustard flower, Sesame flower and the Tomato flower were noticed. The *Apis cerana indica* collected nectar where as the *Tetragonula irridipennis* actively foraged both the nectar and the pollen. The Foraging speed for the number of seconds per flower was tabulated.

Results

The Study relating to the Stingless bees pollination efficiency using forging speed in open crops like Onion, Sunflower, Mustard, Sesame and the Tomato was carried out during January- March 2012 in the 10*10 place at the Apiary site in Centre for Apiculture Studies, Bangalore University, Bangalore. The Foraging speed of bees for the number of seconds per flower was graphically represented.

Sl.No.	**Location site**	**Code**
1	Centre for Apiculture Studies	CAS

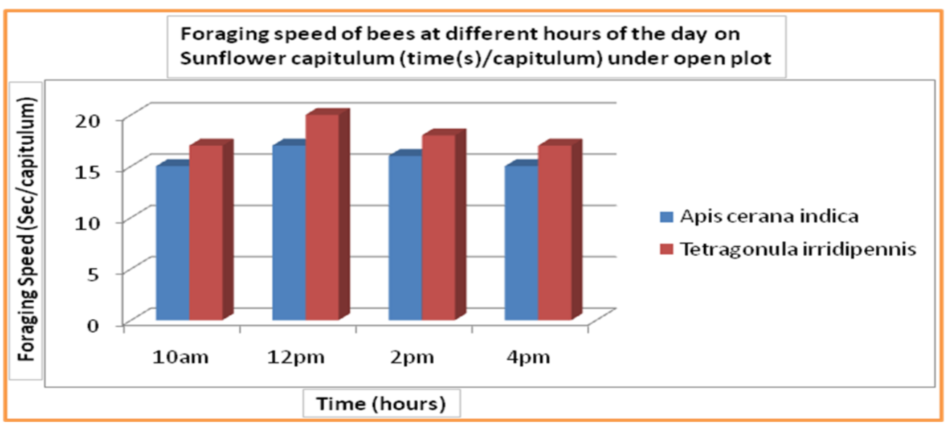


Fig1. Foraging speed of *Tetragonula irridipennis* and Apis cerena indica at the different hours of the day on Sunflower capitulum (time(s)/ capitulum) under open plot during January-March 2012 at CAS

The Figure 1 indicates the foraging speed of *Apis cerana indica* and *Tetragonula irridipennis* on Sunflower capitulum at different hours of the day under open plot during January-March 2012 at the Centre for Apiculture Studies. Both Species bees showed the peak at 1200 hrs. The foraging speed of *Tetragonula irridipennis* was more compared to *Apis cerana indica* at different hours of the day. The time spent in seconds per sunflower capitulum by both bee species was studied. The Sunflower consists of many florets in each capitulum. The stingless bee spent 5-8 seconds on each floret and totally 20 seconds at 1200 hrs on each capitulum where as the *Apis* bee spent 3-4 seconds on each floret and totally 17 seconds at 1200 hrs on each capitulum. The foraging speed is very important more is the pollination rate. Since the Stingless bee spent more time on foraging it is an efficient because the more time used for foraging, the pollinator of Sunflower which confirms the study of [3].

The figure 2 indicates the foraging speed of *Tetragonula irridipennis* and *Apis cerana indica* on Sesame flowers at different hours of the day under open plot during January- March 2012 at the Centre for Apiculture studies. The foraging speed of *Tetragonula irridipennis* on Sesame flowers was more compared to *Apis cerana indica*. The peak foraging activity was at 1100-1200 hrs by both bee species. The Stingless bee spent 18 seconds per Sesame flower at 1200 hrs while *Apis* bee spent only 4 seconds on the Sesame flower, thus the foraging speed of The stingless bees were high compared to *Apis* bee correlated with high pollination rate. Therefore *Tetragonula irridipennis* is an efficient pollinator of Sesame flower [4].

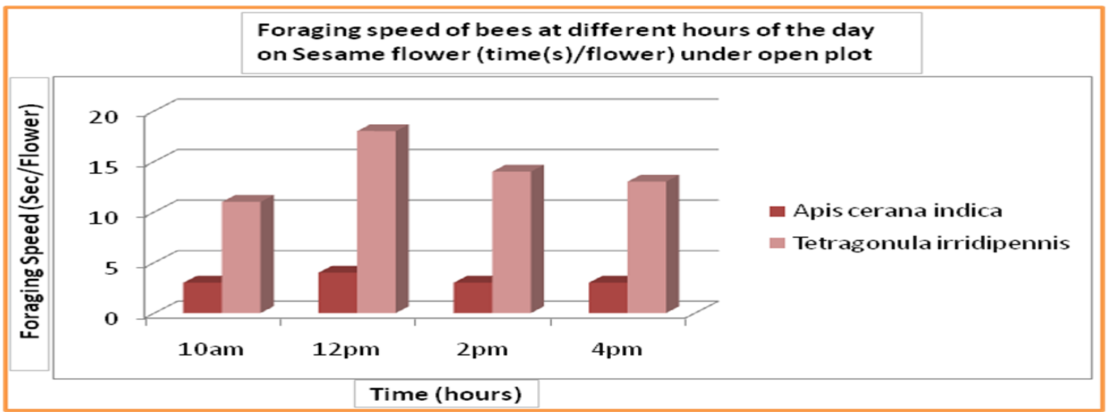


Fig 2. Foraging speed of *Tetragonula irridipennis* and Apis cerena indica at different hours of the day on Sesame Flower (time(s)/flower) under Open plot during January-March 2012 at CAS

The figure 3 indicates the foraging speed of *Tetragonula irridipennis* and *Apis* cerena indica at different hours of the day on the Tomato flower under open plot during January-March 2012 at the Centre for Apiculture Studies. The Tomato flower is one which consists of little nectar compared to the Sunflower, Sesame, Mustard and Onion flowers, therefore it is obvious that *Apis* bee is not attracted but it visits the flower where as Stingless bees forages for the both nectar and pollen specially for pollen to feed the brood. The Stingless bee spends more time on the Tomato flower compared to the *Apis* bee. The Stingless bee spent 6 seconds at 1200 hrs which was and also is the peak hour where as *Apis* bee spent only 3 seconds on Tomato flower. Hence *Tetragonula irridipennis* can pollinate the Tomato Flowers [5].

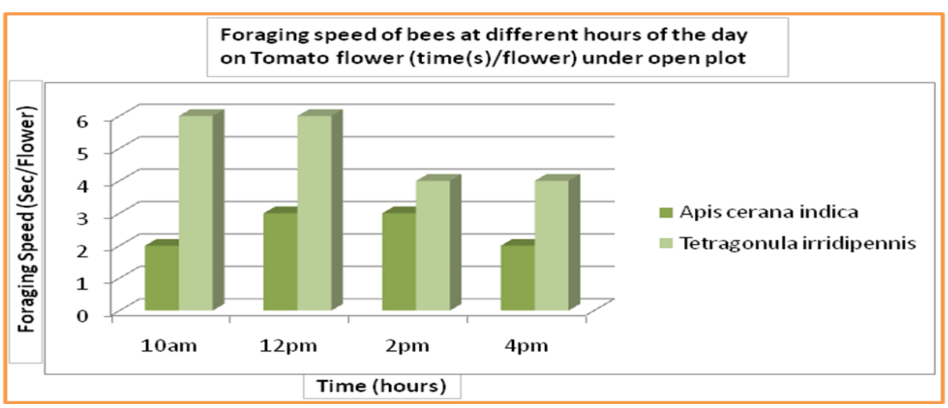


Fig 3. Foraging speed of *Tetragonula irridipennis* and Apis cerena indica at different hours of the day on Tomato Flower (time(s)/flower) under open plot during January-March 2012 at CAS

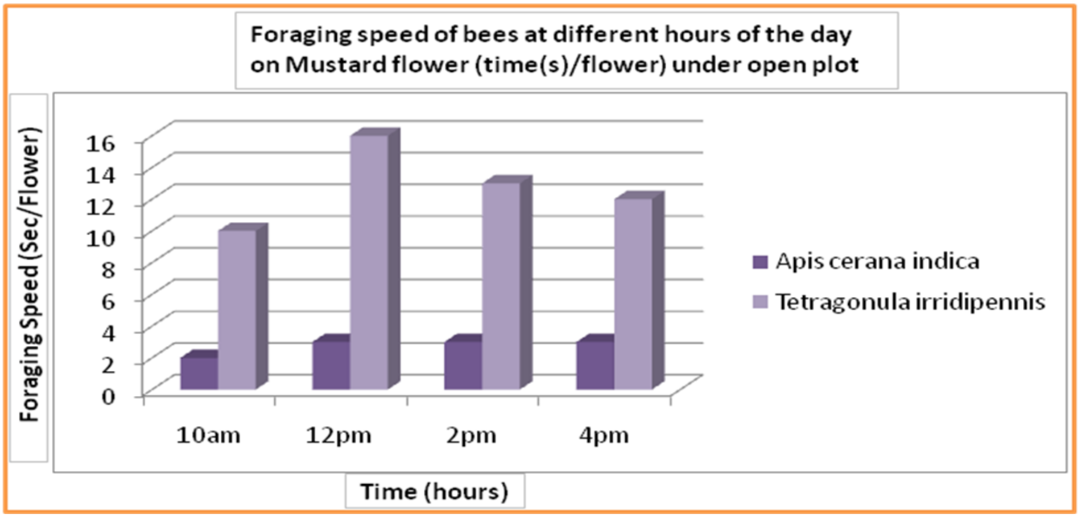


Fig4. Foraging speed of *Tetragonula irridipennis* and Apis cerena indica at different hours of the day on Mustard Flower (time(s)/flower) under open plot during January-March 2012 at CAS

In the Figure 4 the foraging speed of the *Tetragonula irridipennis* and the *Apis cerana indica* at different hours of the day on the Mustard flower was studied during January-March 2012 at Centre for Apiculture Studies under the open plot. The Stingless bee spent 16 seconds on Mustard flower at 1200 hrs whereas the *Apis* bee spent only 3 seconds at 1200 hrs which is the peak hour of foraging activity for the both bee species. Hence the Stingless bee also visits the Mustard flower [6]. The figure 5 indicates the Foraging speed of the *Tetragonula irridipennis* and the *Apis cerana indica* at different hours of the day on Onion umbel during January-March 2012 under the open plot at the Centre for Apiculture Studies. The Stingless bee spent 4 seconds on each floret, therefore Totally 11 seconds on each Onion Umbel at 1200 hrs obviously the peak hour for the foraging activity. The *Apis* bee spent 2 seconds on each floret, Totally 9 seconds on each Onion Umbel at peak hour that is 1200 hrs. The Impression is that the *Tetragonula irridipennis* visits even the Onion Umbel [7].

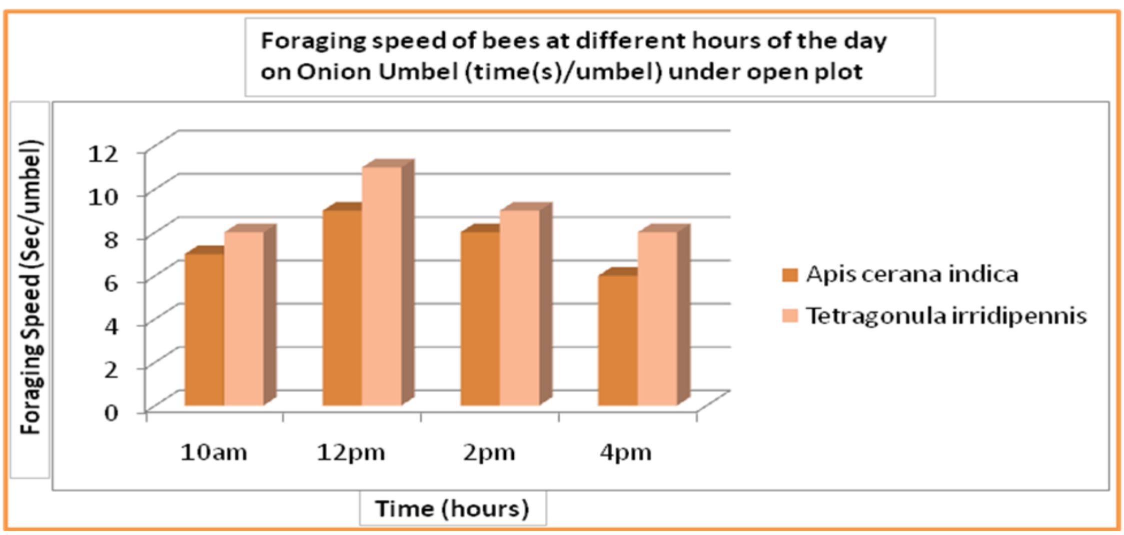


Fig5. Foraging speed of *Tetragonula irridipennis* and Apis cerena indica at different hours of the day on Onion Umbel (time(s)/umbel) under open plot during January-March 2012 at CAS

Discussion

The foraging speed of *Tetragonula irridipennis* and *Apis cerana indica* on Sesame flowers at different hours of the day under open plot during January- March 2012 at Centre for Apiculture studies was studied. The foraging speed of *Tetragonula irridipennis* on Sesame flowers was more compared to *Apis cerana indica*. The peak foraging activity was at 1100-1200 hrs by the both bee species. The Stingless bee spent 18 seconds per Sesame flower at 1200 hrs while *Apis* bee spent only 4 seconds on Sesame flower, thus the foraging speed of Stingless bees was high compared to *Apis* bees correlated with high pollination rate. Therefore *Tetragonula irridipennis* is an efficient pollinator of Sesame flower which confirmed the study of Soliman *et al.* (2013). The foraging speed of the *Tetragonula irridipennis* and the *Apis* cerena indica at different hours of the day on the Tomato flower under open plot during January-March 2012 at Centre for Apiculture Studies was studied. The Tomato flower is one which consists of little nectar compared to Sunflower, Sesame, Mustard and Onion flowers, therefore it is obvious that *Apis* bee is not attracted but it visits the flower where as Stingless bees forages for both the nectar and the pollen specially for pollen to feed the brood. The Stingless bee spent more time on the Tomato flower in comparison with the *Apis* bee. The Stingless bee spent 6 seconds at 1200 hrs which was the peak activity hour where as *Apis* bee spent only 3 seconds on Tomato flower. Hence *Tetragonula irridipennis* can pollinate the Tomato Flowers which confirmed the study of Putra and Kinasih (2013). The foraging speed of *Tetragonula irridipennis* and *Apis cerana indica* at different hours of the day on Mustard flower was studied during January-March 2012 at the Centre for Apiculture Studies under open plot. The Stingless bee spent 16 seconds on Mustard flower at 1200 hrs whereas *Apis* bee spent only 3 seconds at 1200 hrs which was the peak hour of the foraging activity for both bee species. Hence the Stingless bee also visits the Mustard flower which confirmed the study of Neha *et al.* (2014). The Foraging speed of Tetrgonula irridipennis and *Apis cerana indica* at different hours of the day on Onion umbel during January-March 2012 under open plot at the Centre for Apiculture Studies was studied. The Stingless bee spent 4 seconds on each floret, therefore Totally 11 seconds on each Onion Umbel at 1200 hrs obviously the peak hour for the foraging activity. The *Apis* bee spent 2 seconds on each floret, Totally 9 seconds on each Onion Umbel at peak hour that is 1200 hrs. The Impression is that the *Tetragonula irridipennis* visits even the Onion Umbel which confirmed the study of Sunita *et al.* (2015).

Summary

The foraging activity of the Stingless bee, the *Tetragonula irridipennis* is an important aspect which leads to the pollination of the flowers. The bee forages both the nectar and the pollen. As the bee is smaller in size it can visit the smallest flowers. It opts for the pollen when the presence of nectar is little in the flowers. It forages pollen in order to feed the brood. But when the percentage of availability of the pollen in nature reduces due to the climatic conditions, the bee forages the nectar and the brood production is stopped in the colony. In the aspect of foraging the pollen, it pollinates the flowers. In the present study the time spent on the flowers by the bee was more compared to the *Apis* bees. The average foraging speed that is the number of seconds spent on Sunflower capitulum, Sesame flower, Mustard flower, Onion Umbel and tomato flowers were studied. On each target crop the time spent by the stingless bee was more compared to the *Apis* bees and also it maintained the flower constancy.

The present study is intended to prove that stingless bees are also the important plant pollinators and 80% of pollination takes place by the stingless bees because they visit even the smallest flowers as they are smaller in size. The study would greatly help in understanding the role of stingless bees in open pollination. Based on the study undertaken, it is suggested that stingless bee pollination is the most ideal method of pollination.

Impression

Stingless bees are efficient pollinators and increase crop productivity for sustainable food security.

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Ichthyofaunal Role in Water Quality Assessment of Chirebandi Pond, Gondia, Dist-Gondia. (M. S.)

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Abstract:

In the present study, the Chirebandi pond, Gondia (M.S.) was selected to study the role of ichthyofaunal diversity in assessment of water quality status. It is situated at about 3 km from the Gondia town on Gondia-Nagpur State highway No.249. It is a medium size water body, surrounded by sparsely populated area and the water of which is used for many anthropogenic activities such as washing,bathing etc. and also for other socio-cultural practices by the villagers. To study the role of ichthyofaunal diversity in assessment of water quality, the physico-chemical parameters of Chirebandi Pond were analyzed seasonally from June 2006 to May 2007. Water temperature, transparency, pH, Dissolved oxygen, free Carbon dioxide, Alkalinity, Total hardness, Chlorides, Nitrates, Phosphates, BOD, COD. This is one of the large sources of aquatic animals including molluscans, crustaceans and fishes. The result of present study shows the occurrence of 14 species belonging to 6 genera, 5 families and 3 orders. The results show very less fish diversity because of dissolved oxygen depletion due to pollution and anthropogenic activities.

Key words: Ichthyofauna, Chirebandi Pond, water quality, Economic importance

Introduction:

India is having very rich sources of inland water bodies in the form of rivers, lakes and reservoirs. Among different ecosystems, freshwater ecosystems are the richest and more diversified ecosystems on the earth. About 6% of all the species, and more than 10% of all animal species, occur in freshwater, including 25% of all vertebrates. Among vertebrates, fishes are the fifth largest agricultural resource and are the primary source of protein for people. About 77% of species live in freshwater out of 15000 freshwater fish species recorded in the world Leveque et al. (2008). The ponds are also one of the most important sources of fishes, which are economically important for nature as well as human beings as a food. These fishes are good source of nutrients such as proteins, fats, vitamins and minerals; which are essential for human health. The main causes for the decline of fishes are habitat destruction, excessive land use, unplanned and illegal fishing, needs of irrigation, rice mills, private use, and impact of climatic changes and anthropogenic activities of people of nearby areas Kumar et al. (2002). In India the study of the fish diversity from different water bodies have been carried out during the few decades. Hamilton Buchnan (1822), Day (1878), Mishra (1962), Krishnamurthy (1966), Bose and Lakra (1994), Chandrasekhar and Kodarkar (1994), Anitha et al (2004), Kamble (2009) made the previous studies on the fish diversity. From Vidarbha region of Maharashtra, Yadav (2006) reported 33 species from Pench National Park, Distt- Nagpur. 96 species from Melghat Tiger reserve, Distt- Amravati and 84 species from Tadoba National Park, Distt- Chandrapur respectively.

Materials and Methods:

The present investigation was under taken to study the fish diversity which is commercially important from Chirebandi pond, Gondia in Maharashtra. There is no earlier study on the fish fauna of these lentic water resources. The Chirebandi pond is located at 21˚ 25´ and 48.97"N, 80˚ 11´ and 43.41" E. it is about 1041 ft. above the mean sea level (MSL), with net area of 0.09 sq. km. It is an oligosaprobic in nature, but the present trend in expansion of urbanization on all sides of town may engulf this water body in very near future. Water samples were collected each month and brought to the laboratory and analyzed with the standard method of APHA (1975). The fishes were collected from the Chirebandi pond with the help of local fishermen during the year June 2006- May 2007. The fishes were preserved in 4 to 5% formaline and identification was carried out with the help of standard literature (Hamilton 1822; Day 1878).

Result and Discussion:

During the present investigation a total of fish species belonging 14 genera, 5 families and 3 orders were recorded from the Chirebandi pond (Table 1). The order Cypriniformis was dominant with 9 species to be followed by order Perciformis with 3 species and Siluriformes with 1 species. Maximum fish species were recorded during monsoon season or months but minimum were recorded during summer season. The minimum number of fish species might be due to high temperature, high evaporation rate, and low dissolved oxygen level,free Carbon dioxide, hardeness of water,transparency and pH of water leads to the reduction in fish diversity in the pond. Sakhare and Joshi (2003) were reported 34 species from reservoir of Parbhani. Tijare and Thosar (2008) were also recorded 32 species from the lake of Gadchiroli District of Maharashtra. Shrestha et al (2009) suggested that various water quality parameters must be watched regularly to keep the aquatic habitat favorable for existence of fish. In the present investigation, very few species of fishes were recorded from Chirebandi pond which is highly polluted. During the summer season large fish kill was observed due to low water level and low dissolved oxygen content. In general fish composition and species richness are the biological parameters most affected by anthropogenic activities and domestic pollution. Knowledge of fish diversity of a particular region is essential not only for proper management of ichthyofauna of that region but also for their conservational purposes. In the present study, though Clarias batrachus and Heteropneustes fossilis were recorded from Chirebandi pond, there availability in catches considerably reduced, therefore the market surveys have indicated that they were drastically reduced in number and needed definite conservational strategies. Due to more fecundity of major carps and suitable environmental conditions are responsible for relatively higher population density of cypriniformes Sharma,et al.(2008). This pond is getting deteriorated by the activities of the people living around them and resultant stress. The pond is shrinking day by day, due to encroachments ultimately threatened the fish fauna. Therefore, the conservation of theses fragile ecosystem rich with diverse ichthyofauna is an essential and urgent task and can be achieved by reducing the pollution and anthropogenic stress and introducing scientific fish faunal conservation.

The fishermen should make acquainted with proper fishing, proper training facilities should availed to the fish farmer society. Fishing of the spawn, larval fish and immature fish should be avoided. Subsidies loan facility may be provided on large scales, which may help in high yield of fish production. Thus it is need of every individual who have to play an active role to achieve the goals of fishery development and handover these resources in healthy conditions.

Table 1: Fish Diversity from Chirebandi Pond during the study period. (2006-2007)

Order	Family	Scientific names of fishes
Cypriniformis	**Cyprinidae**	**1) Esomus danricus 2) Rasbora daniconius (Dendua) 3) Catla catla (Katla) 4) Cirrhinus mrigala (Mrigala) 5)Cyprinuscarpio 6) Labeorohita (Rohu)**
	Saccobranchidae	**7) Heteropneustesfossillis 8) Mystusbleekari 9) Mystuscavasius**
	Cobitidae	**10) Lepidocephalus gunten (Stone loach)**
Perciniformis	**Channidae**	**11) Channa marulius (Snake headed) 12) Channa striatus 13) Channapunctata**
Siluriformes	**Clariidae**	**14) Clarius batrachus**

Conclusion:

Fish species diversity from sampling sites indicated that changes in habitat shows much diversified abundance. Sub-family Cyprinidae revealed the most dominant group therefore, protection and conservation of this particular water body is recommended for a good management of the ichthyofaunal biodiversity.

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A Study on Consumer Perception in Bank towards Service Quality in Canara District of Karnataka

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Abstract

The present scenario of pandemic disease covid19 in all over the world it is only to reach the business target through online banking through service quality is a serious component for forming and achieving coordination with consumers. Banking facility is the procedure for maintaining consumer happiness through a banking produce. Banking company is one which carries banking business that is borrowing and lending of money. Customer insight refers to how a customer impress about your business. Banking business is customer oriented rather than business oriented. Customer perception is significant because consumers may be more likely to do business with corporations they faith. Developing a positive relationship with customers can generate more leads and more sales, contributing to banking company success and longevity. Bank should use innovative services to meet the competitive banking market. This study highlights consumer's awareness towards worth of banking service area in North Canara region Karnataka. It discloses that opinion of the respondents about facilities of banking and give suggestion to improvement of modern banking. Data is collected through questionnaire. Majority of respondents opinioned that online banking is good in this present pandemic situation. It is suggested that people should educate to use of online banking product and alertness about digitalization of banking service. In order to achieve good business market and increase profit, it was only to satisfy customer and good human relationship.
***Keywords**: Perception ,Service quality, Satisfaction, Attitude, Service product.*

Introduction

Service superiority is a serious component for maintaining and sustaining connection with consumers. In this present pandemic situation and savior condition of economy one has to wake up with changes in economic changes. The idea of excellence administration in business establishments is important that shows that its objective accomplished through quality measurement in industrial production procedure. In the service division, the consumer is a important of the procedure that can be achieved through new technological product and online facility. This study tries to measure the range of consumers awareness towards banking corporations in the present pandemic situation.

Meaning of certain terms

Customer service: It means the procedure of guaranteeing customer happiness with a new banking produce or facility. Customer services in the banks is one of the central aspect evolving the success of banking business. It is only key role of retaining customer through valuable service as bank is a service based business. While doing banking business they give importance to perception lead sustainable development in the present scenario of pandemic situation all over the country.

Perception: Perception means the way of which understand, satisfied or understood. It means direct connect with appreciation or indebtedness, morale, emotional and motivation.

Banking Corporation: Bank means which caries business on banking in India. Therefore any company which accept deposits from the public for the purpose of lending in the form of loan and financing to business withdrawable by cheques , drafts or otherwise.

Banking product: it includes provides the facility of holding and shares and securities in electronic format. The demat account controls all investment in share shares and management securities , bonds and debenture mutual funds in one place through capital market i.e. stock exchange and SEBI.

Need for the study

In India is agriculture is most important source of economy and labour intensive country. In service sector, banking plays vital role in the development of the country In this pandemic situation every common people is online transaction through e-banking to meet the financial requirements. Today every one has to keep a bank account to meet the day to day financial activities. Students receive their scholarship through bank, in employment scheme workers get salaries through bank and people transfer their money through demand draft, electronic fund transfer, RTGS and cheques. People from rural region are hesitate to use banking services. In present situation the number of banking customers are increasing. It is true that customers with logic approach get satisfied with banking amenities. Today, banks are convincing consumers to use online banking and plastic cards like ATM, credit card etc in order to tackle cash less transaction.

Scope of study

The study is related to North Canara district of Karnataka only. Customers are selected in random for research and consumers with regular business transaction is consider for fulfilling true objectives of research. The study area is related to amenity providing by public and private sector banks in North Canara district of Karnataka.

Review of Literature

H.Avinash (2007) said that the perception quality of the customers on banks differ due to the behavior of the employees. The 5 dimensions of SERVQUAL were observed as ideal in all the banks.

Ramesh Kumar (2011) studied the consumer observations of service excellence in selected banks. Gap study and Multi regression were used for study of information. The result indicated that sympathy and convenience measurement of service excellence has extra gap, as the consumer prospects are extraordinary to their perceived service. The outcome also designated that Responsiveness, Dependability and Reassurance have a optimistic impact on the service excellence. The author recommended that the greater service quality helps to preserve existing customers and attract new consumers.

Rama Mohana and Berhan L. (2011) conducted a study to identify service quality perceptions of consumers of public and private sector banks in the city of yashwantpura in India. The researcher has given five magnitude of service quality namely perceptibility, Dependability, Guarantee, Receptiveness and Sympathy and shows Dependability and guarantee dimensions of service quality recorded more scores and perceptible dimension become the least score.

Premraj and Sankaralingam (2012) examined the service quality perception ICICI bank Private bank and SBI banks public bank and Co-operative banks in Chennai city and measure their pleasure level about the amenities given by banks and recognized the issues which have the extreme influence on the consumer happiness. The researcher discovered that the happiness level of customers is more in public banks after private sector banks.

Statement of the problems: The level expectancy is varies from customer to customer but every one needs the banks to offer the product and facilities which fulfill the wants of the customers. The level of satisfaction is also depend upon the qualities such as their experience and honesty of bank employees. Due to enormous struggle in banking sector in India, the customer pleasure is important issue of the banks. That can be consider for rating the level on the satisfaction of other factors of the banks. It focus on not only achievement of fresh consumers and recollecting existing of consumers. Today this corona19 pandemic disease the bank use new technology to continue competitive. This study focus on customers awareness towards superiority of banking service in public and private banks in Canara region.

Objective of study: The present study analyze the consumer perception of excellence of banking services in Canara region of Karnataka

1. Study the demographic outline of customers.
2. Examine the issue effect the defendants to use banking facilities.
3. Study the responsiveness degree of the defendants.
4. Collect the opinion of the defendants regarding quality of banking amenities.
5. Give the ideas for the development of e-banking.

Research strategy: Researcher try to getting answers the research questions and develop strategies to collect data that is suitable, correct and true. Research strategy is a design to study that find the features that collect the preferred result for future progress.

Sampling and Data used: Suitability sampling technique has used for the study. Primary data is composed through questionnaire from 100 defendants in Canara district. Primary and secondary data used for the study.

Drawback of the study:

1. Investigator use the number of sample defendants is restricted to 100 customers.
2. Study is not applicable to other than Canara district.
3. Study is only about consumer insight on e-banking

Analyze and interpretation of the Study male

Table 1 Gender wise defendants

Gender	Defendants	Percentage (%)
Man	60	60%
Women	40	40%
Total	100	100%

Source: Primary Information

In the table, out of 100respondents ,60% of the respondents aremale and 40% of the defendants are women. The widely held of the defendants are man.

Table 2 Age wise Defendants

Age	No of defendants	Percentage (%)
Less than 21 Years	20	20%
21 to 31 Years	35	35%
32 to 41 years	35	35%
Above 41 Years	10	10%
Total	100	100%

Source: Primary Information

The tableshows that out of100 respondents, 20% of the respondents belong to the category of less than 21 years, 35% of the respondents belong to the 21-31, 35% of the respondents belong to the 32-41and 10% of the respondents belong to the above 41 age groups. The majority of the respondents are the age groups of 21-31 years and 32-41 years.

Table 3: Married position wise grouping defendants married

Marital Status	No. of defendants	Percentage (%)
Marital	30	30%
Un marital	70	70%
Total	100	100%

Source: Primary Information

Out of total defendants 30% of the defendants are marital and only 70% of the respondents are unmarried. Majority of the respondents are un marital.

Table 4: Educational wise Grouping

Education	No of defendants	Percentage
Below higher secondary	05	05%
Higher secondary	20	20%
Under graduate	45	45%
Post graduate	30	30%
Total	100	100%

Source : Primary Information

Table 4 shows 20% of the defendants have complete HSC, 45% of the defendants have complete UG, 30% of the defendants have complete their PG, 05% of the defendants re below HSC. The majority of the respondents are Under Graduation.

Table 5: Job Wise Group

Job	No. of defendants	Percentage
Business	25	25%
profession	10	10%
Private staff	25	25%
Govt. staff	10	10%
Student	20	20%
Others	10	10%
Total	100	1000%

Source: Primary information

In the above table it is clear that 25 %of the defendants are business people, 10% of the defendants are doing their profession, 25% of the defendants are private employee category, 10% of the defendants are government employee, 20% of the defendants are students category and remaining are 10%.

Table 6: Revenue wise grouping

Revenue range	No. of defendants	%
Below 20,000	60	60%
20,001 - 25,000	20	20%
25,001 and more	20	20%
Total	100	100%

Source; Primary Information

The 60% of the defendants are earn the revenue up to Rs. 20,000. 20% of the respondents are earn the income between Rs. 20,001 to Rs. 25,000. 20 % of the defendants are earn income above Rs. 25,000.

Table 7: Alertness on cashless transactions

Alertness	No. of defendants	%
Alertness	80	80%
No alertness	20	20%
Total	100	100%

Source: Primary information

The above table 80% of the respondents are aware of cashless dealings, 20% of the defendants are not aware about that. The majority defendants are aware about online bank and e-banking.

Table 8: Factors affecting for Selecting Bank facilities

Factors	No. of Respondents	Percentage
Capital formation	45	45%
Security	50	50%
Other	05	05%
Total	100	100%

Source: Primary Information

From the above table, 45%of the defendants influenced to use banking amenities because of capital formation. 50 % of the defendants used it because of safety purpose. Only 5% of the defendants used it for other cause like transfer money to other places, tax purpose and payment of bills.

Table 09: View on modern banking facility

View	No. of defendants	Percentage (%)
outstanding	42	42%
Good	54	54%
Impartial	04	4%
Total	100	100%

Source: primary information

From the above table it is clear that 42%of the defendants are say that the online banking is outstanding, 54% of the defendants opined that online banking is good, 4% of the defendants believe that banking services as impartial.

The association between income and banking usage is analyzed and the result were given in the below table

Table 9: Income and practice of modern banking services

Practice of modern banking services	Income wise classification of the Respondents			Total
	Up to 20,000	20,001 - 25,000	25,001 to 30,000	
Less than 1 month	14	04	06	24
1 to 6 month	26	08	06	40
6 to 12 month	16	02	04	22
More than a year	04	06	04	14
Total	60	20	20	100

Source: primary information

Chi square assessment has been used to find if there is any substantial difference between the Internet practice and revenue wise arrangement of the defendants.

Table 9 : Chi- Square Assessments

	Calculated Value	df	Rate
chi- Square assessment	16.589	7	.028

The chi square outcome shows that the at 6% level of importance, with the significant value .028, there is a significant difference between the Internet usage and income level of the respondents. Hence the hypothesis is disallowed.

FINDINGS

1. It is from the study, out of 100 respondents taken for the study, 60% of the respondents are maleand 40% of the respondents are female. The majority of the respondents are male.
2. It reveals from the analysis, out of 100 respondents, 20% of the respondents belong to the category of below 20 ages, 35% of the respondents belong to the 21-30 and 35% of the respondents belong to the 31-40 and 10% of the respondents belong tothe above 40 age groups. The majority of the respondents come under the age group of 21-30years and 31-40 years.
3. It is clearly shows the marital status of the defendants. Out of the total defendants 30% of the defendants are marital and only 70% of the defendants are unmarried. The majority of the defendants are not married.
4. Table 4 shows 05% of the defendants are at below HSC level, 20% of the defendants have complete HSC, 45% of the defendants have complete their Under Graduation, 30% of the defendants have complete their PG. To conclude majority of the respondents are Under Graduation.
5. It is shows from the table 5 that 20% of the defendants are students, 25% of the defendants are private employee category, 25% of the defendants are Commercial people, 10% of the defendants are others, 10% of the defendants are Government employee and 10% of the defendants are profession. The Majority of the respondents belongs to the category are private employees and commercial people.
6. The main stream 54% of the defendants are say that the online banking is good, 42% of the defendants tell that the online banking is outstanding, 4% of the defendants say that they used impartial category. The mainstream of the defendants opined that electronic fund transfer, NEFT and net banking is good.
7. The chi square outcome shows that the at 6% level of consequence, with the significant value .028, there is a significant change between the Internet practice and income level of the defendants. Hence the hypothesis is rejected.

Suggestions

1. Most of the defendants opinion that they are using banking services for safety reasons and capital increase. They should be educate to use use of demat accounts and tax saving in investment.
2. Though the number of people have no idea about the use of cashless transaction and it is bankers should take it as the need of the hour.
3. The banks should equal importance to customer oriented service rather then profit oriented services.

Conclusion

Due to this recent covid19 pandemic decease keeping roadway of the forever changing banking business and update latest Internet technology and banks need to modernize with latest technology to fulfill the consumer demand. Banking services are embattled from various corner by different types of competitors. Because customer insight results in betterment of banking company. Attitude leads to performance. Achieving extreme market share and revenue by retaining existing customer and attract new customer is necessary in this present scenario to cater the problem faced due to covid19 pandemic disease in our country

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Heath Sector in India

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Abstract:-
Health has become one of India's most important sectors, both in terms of income and employment. Healthcare includes hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. India's healthcare sector is growing at a rapid pace owing to increased coverage, services and increased spending by both public and private players. India's healthcare delivery system is categorized into two major components, public and private. The government i.e. the public health system comprises limited secondary and tertiary care facilities in key cities and focuses on providing basic health facilities in the form of primary health centers (CSP) in rural areas. The private sector provides most secondary, tertiary and quaternary care facilities with a high concentration in metros and in Tier I and Tier II cities. the advantage lies in its large pool of well-trained healthcare professionals. India is also cost competitive compared to its peers in Asia and Western countries. The cost of surgery in India is about one tenth of that in the United States or Western Europe. As of November 19, 2021, 115 crore doses of COVID19 vaccine have been administered across the country.
Keywords- Healthcare, Service Sector, Health Tourism

Introduction:-

India's healthcare industry has been growing at a compound annual growth rate of around 22% since 2016. At this rate, it is expected to reach $372 billion in 2022. Healthcare has become one of the largest sectors of the global economy, in terms of both income and employment. In 2015, the health sector became the fifth largest employer, directly employing 4.7 million people. According to estimates by the National Skill Development Corporation (NSDC), healthcare can generate 2.7 million additional jobs in India between 201722 and more than 500,000 new jobs per year. India's healthcare sector includes hospitals, medical devices and equipment, health insurance, clinical trials, telemedicine and medical tourism. These market segments are expected to diversify as an aging population with a growing middle class increasingly prioritizes preventative health care. in addition, the increasing proportion of lifestyle-related diseases caused by high cholesterol, high blood pressure, obesity, poor diet and alcohol consumption in urban areas is increasing the demand for specialist care services. In addition to these demographic and epidemiological trends, COVID19 is likely to catalyze long-term changes in attitudes toward health and personal hygiene, health insurance, fitness, and health. nutrition, as well as trailing from $5 billion in 20001 to $50 billion in 2019.20 The healthcare sector, in particular, has seen an increase in investor interest in recent years, with deal size growing from $94 million (2011) to $1,275 million (2016), a jump of more than 13.5 times. All these factors together create various investment opportunities in the Indian healthcare sector

Health Definition:-

Health is defined as a state of complete physical, mental and social well being and just not the non existence of disease or ailment. Health is a primary human right and has been accorded due importance by the Constitution through Article 21.Though Article 21 stresses upon state governments to safeguard the health and nutritional well being of the people, the central government also plays an active role in the sector. Recognizing the critical role played by the Health Industry, the industry has been conferred with the infrastructure status under section 10(23G) of the Income Act.

Health Care Sector In India:-

A historical perspective before independence Traditionally, health care in India was based on voluntary work. Traditional medical professionals have contributed to the medical needs of society since ancient times. Acute knowledge of the medicinal properties of plants and herbs has been passed down from generation to generation to be used for treatment. Colonial rule and British rule changed the scene. Hospitals run by Christian missionaries took center stage. The intellectual elite in India, with their pro-Western biases, also favored Western practices. After independence Prior to independence, health care in India was in chaos with large numbers of deaths and the spread of infectious diseases. After independence, the Indian government emphasized primary health care and India made constant efforts to improve the health system across the country. The government's initiative has not been sufficient to meet the demands of a growing population, whether for primary, secondary or tertiary health care. Other sources of financing are essential to the sustainability of the health sector. Entry of Private Sector Till about 20 years back, the private sectors venture in the health care sector consisted of only solo practitioners, small hospitals and nursing homes. The quality of service provided was excellent especially in the hospitals run by charitable trusts and religious foundations. In 1980's realizing that the government on its own would not be able to provide health care, the government allowed the entry of private sector to reduce the gap between supply and demand for healthcare.

Public Sector And Private Sector In Health Care:-

The public health system consists of institutions run by the central government and the state. These public institutions offer free or subsidized rates to low-income families in rural and urban areas. The Indian Constitution divides responsibilities for health between the central government and the state governments. the national government retains responsibility for medical research and technical education, while state governments assume responsibility for infrastructure, employment, and service delivery. The concurrent list (in the ninth table of the Constitution of India) includes issues affecting more than one state, e.g. , preventing the spread of infectious or contagious diseases between States. While states have considerable autonomy in managing their health systems, the national government exercises significant fiscal control over the state health system. Until about 20 years ago private sectors ventured into health care, the sector consisted only of independent practitioners, small hospitals and nursing homes. The quality of service provided was excellent, especially in hospitals run by charities and religious foundations. In the 1980s, realizing that government alone would not be able to provide health care, the government allowed the entry of the private sector to narrow the gap between supply and demand for health care. Private hospitals are run by businesses, non-profit organizations or charities. Private sector establishment involved the emergence of opportunities in terms of medical equipment, information technology in health services, OPCs, telemedicine and medical tourism. Large corporations and wealthy individuals have created five-star hospitals that dominate the high-end market space. The private sector has made enormous progress, but on the other hand, it is also responsible for the growing inequality in the health sector. The private sector must be more socially relevant and efforts must be made to make the private sector accessible to the weakest sections of society.

National Digital Health Mission (Ndhm):-

In his address to the nation on the occasion of India's 74th Independence Day, the Prime Minister announced the launch of the NDHM.4 The mission aims to create a management mechanism to process digital health data and facilitate their uninterrupted exchange; establish registers of public and private establishments, health service providers, laboratories and pharmacies; and support clinical decision-making while providing services such as telemedicine. NDHM has the potential to make the healthcare system more evidence-based, transparent and efficient. The government's push for digitization will not only allow patients to share their health profiles with care and monitoring providers, but also access accurate information about credentials and pricing for services offered. by different healthcare institutions, providers and diagnostic laboratories. . Over $200 billion in additional economic value for the health sector is expected to be unlocked over the next 10 years through rigorous implementation of the NDHM.17 Three major changes can enable this: increased demand for health, in particular health care requiring early treatment for non-communicable diseases; improve the quality of care enabled by digital health (move from volume-based health care to value-based health care) and streamline processes and interactions with multiple stakeholders through the use of a integrated health data system. All of these elements together will lead to greater efficiency, cost savings and ultimately improved health outcomes and productivity.

Investment Opportunities In Health Sector:-

The coronavirus pandemic is expected to give impetus to the expansion of the home healthcare market in India. Social distancing becoming the new norm and hospital visits becoming more risky; telemedicine solutions are rapidly emerging as a cost-effective alternative. In 2020, many hospitals, individuals, businesses and online pharmacies in India have embraced telemedicine. A cost-effective way to assess and treat a patient without being exposed to an infection, the telemedicine segment is also expected to witness significant growth in the post-blockade market. During the initial phase of the lockdown, the nursing services market experienced a noticeable decline. However, with outside medical capacity crossing borders and the government taking steps to train and hire home nurses, the market is expected to similarly grow, with travel restrictions and the risk of contagion when leaving home. , there has been a significant escalation in demand for home health screening and monitoring devices.

HOME HEALTHCARE FACILITIES:-

Home health care is exclusive not solely as a result of care is provided at home, however is additionally typically less expensive, a lot of convenient, and might be even as effective because the care given during a hospital or arch nursing facility. Home healthcare saves on property and infrastructure as the model effectively operates at 15%-30% cut backs prices compared to hospital expenses for similar treatment.8 it's calculable that home healthcare has the potential to exchange up to 65% of extra hospital visits in Asian nation and reduce hospital costs by 20%.8 In 2020, the Indian home healthcare market was valued at around USD 6.2 Billion.1,16 it's expected to grow at a CAGR of 19.2% and reach USD 21.3 Billion by 2027. Home health care solutions: telehealth and telemedicine Post-operative care is a very important a part of the house healthcare segment. several massive hospitals are currently providing it with intensive time of care. Technology-enabled healthcare firms provide refined crucial care at home, together with advanced facilities like metastasis services (home ventilation), sleep disorder care, palliative care, cancer support services, post trauma/ accident care and specialized rehabilitation services

HEALTH INSURANCE:-

The growing wealth of India's middle class, along with lifestyle-related illnesses and inflationary healthcare costs, is driving the demand for health insurance in India today. The launch of new hospital chains emphasizing holistic wellness is further accentuating this demand, particularly in urban areas. The government, in partnership with non-governmental organizations and insurers, is launching various programs aimed at providing all citizens with low-cost health insurance services. All factors combined have contributed to the almost 40% compound annual growth rate (CAGR) of health insurance premiums since liberalization a decade ago. The Indian health insurance market has emerged as a profitable new growth avenue for existing operators and new entrants alike. The health insurance market is one of the fastest growing non-life insurance segments and the second largest in the country. The Indian health insurance market has witnessed record growth over the past fiscal years. Furthermore, according to the report, the health insurance premium is expected to grow at a CAGR of over 25% for the period 200910 to 201314. Factors are preventing this segment from reaching its maximum potential. on the one hand, the ignorance and lack of understanding of the characteristics of the product, in addition to the apprehension perceived in the procedures of complaint and in the liquidation, intimidates the consumers to take out health coverage

INDIAN MEDICAL TOURISM:-

India has several advantages for medical tourism such as infrastructure, technology, affordable medical care and hospitalization of skilled and skilled doctors. Traditional Indian rejuvenation methods such as yoga, Ayurvedic massage are finding favor with people in Western countries and corporate hospitals and spas are taking advantage of them. More and more people have started traveling to India for medical treatment and medical tourism is finally coming of age. India's medical tourism industry is currently in its infancy, but has huge potential for future growth and development in the wake of the country's range of low-cost treatments. The growth of the medical tourism market in India will be a boon for several associated sectors including the hospital industry, the medical equipment industry and the pharmaceutical industry.

They have some of the best doctors, most high end people educated in the US and UK. When it comes to becoming a doctor, India also has some of the eastern criteria. Language is another factor in favor of English, which is widely spoken across the country and in all good hospitals. In addition, the costs are much lower than in most countries and, above all, there are no waiting lists. With all the hype surrounding medical tourism, most hospitals have geared up to accommodate foreign medical tourists. India has a high success rate and growing credibility. Indian specialists have performed over 500,000 major surgeries and over a million other surgeries including cardiothoracic, neurological and oncological surgeries with success rates comparable to international standards.

CONCLUSION:-

India's healthcare scenario currently presents a mixed picture. While health tourism and private health care are encouraged, a large portion of India's population is still at risk of treatable diseases that do not receive adequate attention from policy makers. India's National Rural Health Mission is undeniably an intervention that has brought public health care to the fore. Although the government has made efforts to increase health spending through initiatives such as the National Rural Health Mission, much more needs to be done. The priority will be to develop effective and sustainable health systems capable of meeting the dual demands posed by the growth of non-communicable diseases and the needs of populations for better quality health care at higher levels. Modern (allopathic) healthcare systems in India The modern (allopathic) healthcare system in India consists of a public sector, a private sector and an informal network of healthcare providers. The size, scale and expanse of the country has hampered full compliance with a number of well-meaning guidelines and regulations.

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Impact of the Covid-19 on Sports

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ABSTRACT

COVID-19 is a droplet-transmitted potentially fatal coronavirus pandemic affecting the world in 2020. The WHO recommended social distancing and human-to-human contact was discouraged to control the transmission. It has put many countries in a state of lockdown and sporting events (including the 2020 Olympics) have been affected. Participation in sports and exercise, typically regarded as healthy activities, were also debated. The local professional football leagues, governed by the Hong Kong Football Association, ultimately postponed all matches after much deliberation on the transmission risk for the spectators and on-field players. Large spectating crowds are well-known to be infectious hazards, but the infection risk for on-field players is less recognized. To address this question, we performed a small-scale investigation that showed, in a 90 min match, the average duration of close contact between players was 19 min and each player performed an average of 52 episodes of infection-risky behavior. This suggests that the infection risk was high for the players, even without spectators. Aside from watching professionals exercise, many people opted to hike in the countryside during the weekends to avoid city crowds. This led to a widespread discussion on the issue of masked versus unmasked hiking

Keywords- Covide-19, Health, sports

INTRODUCTION

The coronavirus disease 19 (COVID-19) was first identified in December 2019 in China and caused 38 clusters of respiratory illnesses.1 The highly transmittable viral infection is caused by the virus 39 known as the severe acute respiratory syndrome coronavirus 2 (SARS-CoV2), which genomic 40 analysis revealed that it is genetically related to the SARS outbreak2 that infected 8098 individuals 41 across 26 countries.3 In the span of three months, the World Health Organization has declared the 42 COVID-19 as a pandemic on March 11, 2020.4 The number of cases and affected countries is still 43 rapidly increasing with over 6 million confirmed cases in 216 countries across the entire world5 until 44 the date of this writing. This shows that the transmission rate of COVID-19 is much higher than the 45 SARS outbreak almost two decades ago and has caused the majority of sporting events to be 46 suspended and/or postponed. The Union of European Football Associations (UEFA) formally 47 decided to postpone the top tier UEFA Champions League Final and other games on March 23, 48 2020, until further notice, as news of professional athletes were tested positive.6 The International 49 Olympic Committee (IOC), along with the Japanese government, announced on 30 March 2020 that 50 the 2020 Tokyo Olympics will be rescheduled to July 2021, whilst keeping the name of 2020 Tokyo 51 Olympics. There is little doubt that we are living through unprecedented times and the vast majority of our everyday lives have been altered by the first global pandemic since the Spanish flu (1918–1920). The spread of the Covid-19 virus has led to an unprecedented closure of businesses, places of work, worship and social engagement, schools and universities. The rapid transmission of the virus, which has led thus far to the loss of over a million humans lives throughout the world, has meant that sport and sporting events have been cancelled, postponed or altered so that competitions can take place but without spectators When set alongside job losses, sickness and death, sport rightly appears trivial in comparison, a luxury or trivial pursuit, often – as with the arts – categorized under 'hobbies' or things to do once the serious business is over. While this is undoubtedly true, we argue that watching and participating in sport offers one of the most powerful cultural forces needed for many people to get through the difficult times of lock-down and limited social interaction brought about by the pandemic.

The global spread of Covid-19 has been just as much a political problem as it has been a health one, with leaders from across the world forced to introduce and implement a number of strict national policies in their bid to control the disease. In the majority of countries, such policies have come in the form of various national lockdowns. In the UK, for example – a country that has to-date recorded a total of 1.05 million Covid-19 cases and 46,853 deaths (Gov.UK, 2 November, 2020) – two lockdowns have been introduced, one from 23 March to 1 June, and another from 5 November to early-December, 2020. For UK citizens – as for citizens of most high infection countries – such lockdown measures have included the closure of indoor public spaces, such as restaurants, bars, gyms, leisure centres and 'non-essential shops', the cancelling of events, such as weddings and festivals, and the national order that people should only leave their homes for 'limited reasons', such as for 'essential food shopping, exercise once per day, medical need and travelling for work when absolutely necessary' (*The Independent*, 23 September, 2020). While lockdowns are effective at lowering both Covid-19 cases and deaths, they are not long-term solutions, with cases soon rising once restrictive measures are lifted. However, and despite their significant impact on national and global economies, lockdowns are nonetheless necessary to controlling the spread of the virus until such a time that a Covid-19 vaccine becomes widely available, which, at the time of writing, looks unlikely to be any time before Spring 2021 (see: *The Guardian*, 19 October, 2020).

Covid-19 and sport

The unprecedented Covid-19 pandemic, and the lockdowns associated with attempting to arrest its spread, has impacted greatly on both elite and grassroots sport. Elite sport teams and organizations have suffered an immediate financial impact with loses due to a lack of live spectators. The Rugby Football Union (RFU), for example, have suggested that with no spectators attending the recent Nations Cup or the Six Nations, they would lose close to £60 million (*BBC*, 22 September, 2020). As we discuss below, it is not only elite sport that has been impacted. Grassroots sport and leisure clubs and organization including gyms, swimming pools, golf courses and so on, have also been hit financially (*The Guardian*, 31 October, 2020). Equally, gate and ticket receipts constitute a large part of the revenue football teams receive and the prolonged pandemic has led to many in the English football pyramid, one the most lucrative in the world, struggling financially (*The Week*, 22 September, 2020). It is clear now how the impact of the pandemic on sport and wider society can vary according to a state's political leadership and ideology and their 'exit' plan out of it. Many of the world's political leaders who appeared invulnerable prior to the outbreak of the pandemic have had their weaknesses laid bare. President Trump's style has been a model of how not to lead in a crisis; Jair Bolsinaro of Brazil consistently flouted social distancing rules and Vladamir Putin has looked out of sorts since the onset of the crisis. It is not incidental that these three are bound by playing down the virus and the countries they govern recorded among the highest rates of Covid globally (BMJ, 21 May 2020). In the UK, Boris Johnson's government strategy to combat Covid-19 has been an unmitigated disaster, leading to one of the highest death rates due to Covid-19 globally. If England's initial March lockdown was understood by many as too slow, its first exit strategy was seen as too fast, with a rushed return to work – and sport – designed to help a stagnating economy (Guardian, 19th May, 2020). Among the sports first allowed, following England's exit strategy, were golf and tennis – alongside household nannies – sports usually associated with the 'upper' socio-economic classes. We return to the theme of 'class' below when discussing the differential access to sports provision during the pandemic.

Sport without spectators:-

One of society's most popular pastimes – apart from Netflix, soaps, social media and actually playing sport – is watching or following sport, sports teams, stars and events. While it is widely acknowledged that participation in sport and physical activity makes people feel good and is good for their health (NHS 2018), less is known about the feelings aroused through watching sport, especially live sport. There is much talk of a 'feelgood' factor generated by the communal consumption of sport, but little in the way of explanation of what this actually is. The Covid-19 global pandemic serves to remind us of the crucial role spectators at sports events play in the co-production of a match, event, race or game. Consider the role of spectators in top-level tennis, high-profile boxing matches and weekly football games. Research shows that fans influence player's performances, referees' decisions and match outcomes (Wann and Hackathorn 2019). Olympians speak of the roar of the crowd when they first enter the Olympic arena, a sound and feeling they recall decades after their sporting days are over. Of more importance for our discussion is what the fans take from the co-creation of such events, given that the 'feelgood' factor fans elicit from sport actually serves a crucial purpose in society. The work of Emile Durkheim is especially insightful for understanding this. The process is encapsulated in Durkheim's term '*collective effervescence*', that is, the 'rush of energy' stimulated by assembled social groups (1995 [1912]).[1] For Durkheim such a feeling derives from people coming together in large groups

Immunity And Sports

101 Although moderate-levels of exercise can boost overall immunity.18–21 Intensive and prolonged 102 physical exertion has been linked with an 'open-window' of impaired immunity up to 72 hours after 103 the exercise.22–24 Common infections for athletes mostly comprises of dermatological related 104 infections (especially in contact sports)25, upper respiratory tract infections, and gastrointestinal 105 infections. The coronavirus is a respiratory pathogen and previous studies have shown that the risk 106 of upper respiratory tract infections was almost six times more likely in endurance races.19,26,27 The 107 underlying mechanism is not fully understood, although most studies suggest exercise significantly 108 influences acquired immunity while evidence about the role of exercise on innate immunity is less 109 conclusive. As the virus was also found in stool samples8, contaminated environments, such as soil, 110 may pose a threat to outdoor sporting events. There are still unknowns regarding the relationship of 111 immunity and sports, therefore experts are still researching on the role of psychological factors 112 (especially during competitions) as one of the large knowledge gaps.21 113 114 Regarding the topic of infection control during a global pandemic, our focus is not whether these 115 infections hamper athletic performance; but lies in the assessment of the risk of a player getting 116 infected if they participate in sports and measure on how to reduce the rate/risk of transmission. Our 117 experience in the local top-tier league will illustrate the measures that were taken and the rationale The coronavirus disease 2019 (COVID-19) pandemic has had an unprecedented impact on physical activity and sport, affecting professional, elite, collegiate, tactical, occupational, and recreational athletes Sports participation was widely curtailed in 2020 to reduce viral spread, while tactical and occupational endeavors have required special precautions and modifications. Illness from COVID-19 can cause a range of medical complications with potential intermediate and long-term consequences. For athletes preparing to return to play, residual effects of illness can complicate medical clearance, protocols for returning to play or activity, and monitoring The safety and ideal timing for resuming intense exercise after COVID-19 infection is unknown, and no evidence-based guidelines for return to play are available to help clinicians. Several consensus statements based largely on expert opinion promote risk stratification based on the severity of the athlete's illness and other relevant factors. The severity of illness from COVID-19 varies widely with potential effects on many organ systems. Athletes who suffered more severe illness or have major underlying morbidities will likely require additional testing and specialist consultation before they can resume intense training.

MENTAL HEALTH CONSIDERATIONS:-

Clinicians should be alert for signs of mental health problems among the athletes they are helping to return to play following illness with COVID-19, particularly those with known risk factors (eg, history of depression). The loss of opportunities to participate and compete in sport due to the COVID-19 pandemic has caused psychological stress for many athletes. Such stress has been exacerbated by declines in physical fitness and diminished opportunities to socialize with teammates As an example, in a survey study of 692 South African elite and semi-elite athletes performed in the spring of 2020, 79 percent reported disturbed sleep, and 52 percent reported feeling depressed [51]. A detailed narrative review of mental health management of elite athletes describes the challenges of providing care virtually, particularly psychotherapy and medication prescribing, and provides recommendations

Masking with exercise —

Research is needed to clarify the effects of mask-wearing during training and competition, particularly during high heat and humidity. However, the results of small laboratory studies suggest that wearing a mask during strenuous exercise is not harmful and does not impair performance As an example, in a randomized crossover trial, 14 participants (seven men and seven women; years of age) wore a surgical mask, cloth mask, or no mask during a cycle ergometer test to exhaustion Wearing face masks had no effect on performance or peak power, and no significant differences were found for arterial oxygen saturation, tissue oxygenation index, rate of perceived exertion, or heart rate at any time during the exercise tests. The authors concluded that wearing a face mask during vigorous exercise had no discernable detrimental effect on blood or muscle oxygenation and exercise performance in young, healthy participants. Wearing face masks during combative sports (eg, wrestling, boxing, mixed martial arts) is generally discouraged because of the risk of blocking the athlete's vision and thereby placing them at risk.

Conclusion

The final impact of the COVID-19 pandemic on sports and exercise cannot be determined at this stage, however, the information that we gathered may provide valuable guidance to athletes and governing committees to move forward safely. COVID-19 is highly transmittable in sporting 259 environments due to its viability, long incubation period, and milder symptoms; especially in contact 260 sports. The essential preventive measures include minimizing human-to-human contact and 261 practising proper personal hygiene. Athletes' on-field own risky behaviours should be avoided to 262 minimize unnecessary infection as close contact with others is unavoidable during contact sports. 263 The decision to resume sporting events should correlate to the local number of cases and strict 264 infection measures will need to be implemented at the early phases of resumption. Exercise with a 265 facemask definitely has a toll on the human body and it is advised to adjust the exercise intensity 266 when masked. Sports and exercise may be important, especially for competitive athletes, but safety 267 is still paramount. Everyone should practice safe sports with the appropriate measures and prevent 268 the further transmission of the COVID-19 pandemic

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Paradox of Thrift –Possibility of Positive Impact

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Abstract
The loss in employment explained in the paradox of thrift is often more rigid in nature. It is further restricted by the shifting of demand horizontally and vertically. This research paper proves that although the output does get reduced to some extent, the growth is not lost; it is instead shifted to other aspects and other sectors within the economy. All in all, this gives rise to a better state of welfare and a higher standard of living across the economy in the short as well as the long run. This results in to improvement in consumption basket of the poorer households, as well as the expansion in business and increase in supply of higher order capital goods with research and development which all result in higher potential for output in the future. It means the extent of the paradox exists only when time preference is weak. Otherwise firms do not cease production, but find opportunity to engage in plans with longer gestation period.
Key words: paradox, thrift, Heterogeneity, households, glut

Introduction:

Paradox of Thrift a macroeconomic phenomenon, also termed as Paradox of Savings, challenges the belief of savings as an engine of economic growth. This Paradox has been referred and elaborated multiple times over the years, in addition to its perspectives as well depth of the idea from the early writings of 1714 like *The Fables of the Bees* to modern era works. Its reference in economics has been found from the early writings of Adam Smith to modern era economists. The idea was popularized by John Maynard Keynes. The Paradox arises due to the disparity of effects of savings when taken individually by households and when taken collectively by the economy as a whole.

Research Methodology:

Researcher observes that the effects of Paradox of Thrift are different when viewed by disaggregating the variables and understanding the extent of relationships and adjustments in the microeconomic foundations. While thrift by way of savings in the economy creates slowdown of output in some aspects of the economy, but when we consider the intricate relations and the interactions found within the multitier system of production across various orders of capital and consumer goods, the paradox does not affect welfare and gets resolved in the long run. So researcher found some potential scope in the model & attempts to give insight to the possibility of positive impact of thrift on various aspects of economy..

The present study is undertaken with the following objectives:

1. To understand the concept of Paradox of Thrift
2. To examine the Heterogeneity of households & commodities in Micro-Foundations
3. To explain diversity of consumption patterns among heterogeneous households
4. To elaborate the conversion of savings & its implications on production, employment & consumption
5. To explain the relationship between time preference and liquidity preference
6. To elaborate the process of absorption of the Market Glut

The study is based on secondary data collected from reference books, journals & articles.

Meaning of Concept Paradox of Thrift:

The income earned by individuals can be applied towards present consumption or present savings. The autonomous savings undertaken by an individual imply a forgoing of consumption expenditure for that period of time. For individuals, savings is an accumulation of wealth, and an increase in savings implies a financially better-off state. But if the entire economy engages in higher savings, substituting away from consumption, then the aggregate demand will tumble, resulting in heavy fall in general price level and a consequent decrease in production activities and output. This would reduce employment opportunities and thus reduce the income earned. Lower income would reduce savings and the individuals' condition would worsen up. To summarize, when everyone individually attempt to raise their savings, the total savings in the economy will decrease. Campbell R. McConnell (1960) explains this as, "By attempting to increase its rate of saving, society may create conditions under which the amount it can actually save is reduced. This phenomenon is called 'Paradox of Thrift'."

Heterogeneity of households & Commodities:

As explained by J.M. Keynes, savings is a portion of income determined by the Marginal Propensity to save (hereafter referred to as 'MPS'). Keynes also explained that the MPS increases at an increasing rate with every addition to Income. Thus, it follows that, as income increases, a greater proportion of the additional income is applied towards savings rather than consumption. Applying to this the Mengerian Theory of Value, it can be reasoned that, the first unit of income is applied towards the consumption of goods with most utility or value. Thereafter, each subsequent unit of income is applied towards consumption of goods with sequentially lower levels of utility or value to the consumer. This continues until a point where-in the consumer becomes indifferent to the value of the next unit of income and the value of consumption good it is expendable on. At this point, consumption slows down and substitution towards savings begins. It can be expressed that when the later units of income are shifted towards savings rather than consumption, it is in pursuit of utility maximization of the individual. The Paradox of thrift concept generalizes the effects of savings by all the individual households in the economy, but this generalization enforces homogeneity on a set of heterogeneous units, due to which the depth of its effects is lost. The households in any economy are all distinct separate units, each with their own set of preferences, endowments and objectives. Each of these diverse households has a different level of income, distributed unevenly by nature resulting in to uneven applications of that income. If by any cause, autonomous savings is stimulated, the effect will be more intense in the households with higher income levels. The households with the highest income levels will shift the highest proportion towards savings, thus, consumption would face the highest dip in these households. This indicates that these households have higher preference for future consumption and returns from delay in consumption, than for forgoing returns for present consumption. For lower income households, savings may be a very minor proportion of their incomes or may be even completely absent.

Diversity of Consumption Patterns among Heterogeneous Households:

The next point of difference arises in the diversity of consumption patterns among heterogeneous households. For this the consumption patterns or goods can be divided into necessities, comforts and luxuries, based on individual habits and lifestyles. In this manner, necessities would be given the higher preference, followed by comforts and luxuries respectively. The researcher assumes that the purpose of each of the luxury commodities is also achievable to a certain degree by inferior commodities. Thus, when the higher income households increase their savings, the consumption demand that drops would be related to the commodities identified as later preference (luxuries) by those households. This fall in demand would create a general glut for that commodity. The market would attempt to clear this glut by reducing the prices to reclaim the lost preference. When the price drops, the commodity would shift in the Consumption Possibility Frontier or consumption basket of newer customers, who were earlier debarred from the market for this commodity due to lack ability to pay. In this manner, some proportion of the demand lost to savings shall be recuperated from other households seeking to substitute their consumption basket with a higher standard consumption basket. Hence the general glut is absorbed to some extent, but not fully eliminated. In this way, the consumption would flow from the present Utility Preference to the consumer with the next higher Utility Preference for the commodity, subject to other conditions like place, time and affordability. This substitution made by the second order household creates a further decrease in the demand for its original commodity bundle, subsequently reducing its price, and thus inducing a third order, worse off household to move higher in the consumption standard. Thus in this substitution process each household moves to a better off bundle than before, raising their present period welfare and standard of living. Although this process is not smooth but it does creates the opportunity for superior commodity consumption for lower income segments. This process is based on following assumptions.

1-The commodities are not Veblen goods or goods demanded under snob appeal

2-Every household prefers superior commodities

3-Consumption of commodity charges only a one-time price and does not entail any additional costs in present or future periods

4-The income of a household allocated towards consumption or savings depends upon time preference. Households do not have the same time preference. Time preference means whether a household wishes to undertake consumption immediately or with a delay. A Low time or later time preference means willingness to delay consumption for later time period, which is conducive and requisite for savings.

5-Certain commodities demands is determined by lifestyle and not by affordability.

Conversion of Savings & its Implications on Production, Employment & Consumption:

It is observed that long term accumulation and retention of financial wealth is possible with suitable financial literacy of the holder. Thus, it is reasonable to say that the higher income households are often guided in financial decisions, either by their own knowledge or hired financial advisors. Even without proper financial literacy, the wealth they hold is not fully maintained in the form of money. Instead, it is injected into the financial markets, by way of bank deposits or investment into other financial or real assets. Therefore, a major portion of the savings that gets converted to investment in the financial markets continues to push demand either as consumption loans or as business expansions. If business expansions are greater than consumption loans, it results in higher demand of higher order capital goods. While some amount of income gets frozen as savings, the proportion of investment is several times larger in higher income households. This rise in loanable funds reduces the borrowing cost, thus allowing for higher capital investment in export oriented firms, & firms engaged in the production of goods of necessities, which is untouched by this sudden demand shortage. Another point of considerable importance is, in case of higher order capital goods, their uses are extremely diverse. This non-specificity of usage allows the higher order capital goods producers to still expand their businesses, even if there is general glut in the lower order consumer goods. This expansion at higher stages of production chain not only raises the employment demand, but also increases the total productive capacity of the economy as a whole for future periods. As we move higher on the capital order goods, the gestation period for transformation to final consumer goods increases. Thus, a glut in the lower consumer goods, presents as an opportunity for delaying consumer goods output and instead focus on further investment into the higher order capital goods. This may result in cost reductions, innovation and possibility for new production functions. When savings push out demand, it implies that the value for the future consumption goods is higher than present, and so the investments are made in higher order capital goods to match this expected future value. In this way, demand is not only adjusted horizontally, between households of varying income levels, but also vertically.

Time Preference and Liquidity Preference:

Time preference is vital in determining consumption decisions for maximizing intertemporal utility. Once it has been decided that the time preference is low and consumption can be postponed to a later period, then arises the question of how to store the accumulated income like in form of money or in assets. This decision is referred as the Liquidity Preference. If liquidity preference is weak, then more of the savings can be converted to investments resulting in generation of real returns. Such returns not only safeguard the purchasing power drain from inflation, but also increase the purchasing power that will be available to the investor (consumer) in the subsequent time periods.

Absorption of the Market Glut:

The glut in commodities is created due to the substituting of consumption for savings. However, as explained before, this glut is often absorbed and corrected by market adjustments and price mechanism in the intra-period as well as inter-periods. In the intra-period, the excess of supply pushes the price to a lower level, and thus attracts the demand of a new set of households belonging to a lower income group, or a group that was previously excluded from consumption. The price reduction expands the Consumption Possibility Frontier of these households to include a higher standard commodity. In addition to this, in the intra-period, savings translated to investment shall also affect the demand of higher order capital goods. Thus, a vertical shift is also observed in demand, wherein the lower utility yielding demand for consumer goods is replaced by a higher utility yielding capital good. How much it influences capital good depends on the expectations of the firms about the time preference of the households. This creates demand for these capital goods, and increases their production and employment still further up in the production chain.

In the long-run the paradox of thrift is resolved, as the households cannot indefinitely suspend their consumption. At some point, the time preference for consumption catches & returns generated from invested savings further increase the demand making production profitable for the firms. This is under the assumption that the decrease in demand was caused by a higher preference to savings over consumption of the commodity under consideration, and not an aversion to the commodity itself.

Conclusion:

It shows that the loss in employment explained in the paradox of thrift is often more rigid in nature. It is further restricted by the shifting of demand horizontally and vertically. This research paper proves that although the output does get reduced to some extent, the growth is not lost; it is instead shifted to other aspects and other sectors within the economy. All in all, this gives rise to a better state of welfare and a higher standard of living across the economy in the short as well as the long run. This results in to improvement in consumption basket of the poorer households, as well as the expansion in business and increase in supply of higher order capital goods with research and development which all result in higher potential for output in the future. It means the extent of the paradox exists only when time preference is weak. Otherwise firms do not cease production, but find opportunity to engage in plans with longer gestation period.

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Evolution of Jurisprudence and Prisons in India

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ABSTRACT

The traces in the history of prison system in India indicates that it had undergone an evolutionary process even from the very Bronze and Vedic ages. Prison is the substantial part of the arrangement of wrongdoing and criminal science of the country. This article deals with the evolution of jurisprudence and the very concept of prison system in India. The roots of the system are traced from early literary works. The research article also compares the jail system in the mediaeval era of India with the mediaeval civilization. It also covers the evolutionary development of jurisprudence in prison administration during the Bronze Age and Mediaeval India. Dharma was the core element to decide the fairness of one's act in the Vedic age. It should be noted that Law was considered to be above all in India even at the inception of jurisprudence at Bronze and Vedic ages.

Introduction

The very history of jurisprudence enlightens us that the present prison system has a very long evolutionary process of ages. The word jurisprudence means, the theory or philosophy of law which originates from the Latin words *jus* (law) and *prudentia* (knowledge). Prison is a correctional institution that is administered and controlled by the state or its department in which the persons who have been held in custody and confined by the court for the criminal offence that one has committed or might have committed. The word prison derives from the old French word *prison* and also from the Latin word *prensio* which means 'laying hold of'. According to the Cambridge dictionary the word prison means 'an institution where prisoners are compelled to live as a punishment'. Prison is defined "as a residence properly arranged and equipped for the treatment of persons who by legal process are committed to and for safe custody while pending trial or for punishment."[1] It is to be noted that India has a very precious and oldest legal system in the world and it is in the form of 'oriental habit of life'.[2] The literary sources of information that may be collected from ancient books such as Manusmrythi, Sasistha Sutra, Kautilya Artha Ssastra, Chandogyopanisad, Mahabhrata etc. enlightens the very system of jurisprudence existed in India. It should be noted that the present system of Indian jurisprudence is founded well from the age-old traditions and practices and its traces and development can be clearly drawn. The reason for the research is to trace out the foundations of the jurisprudence of India which is the back born of every civilization. The study has the objective to give insight to the very core of evolutionary process and development of Indian jurisprudence.

BRONZE AGE (3300C – 1800 BCE)

Bronze Age is also known as Indus Valley civilization was between 3300 c – 1800 BCE. The civilization is said to be the oldest civilization in the history of the world. The age is considered to be an age of theocratic government and the people were led by the priests. The prime importance of the age was the religious believes and concepts. The traces of the origin of the jurisprudence and conception of prisons were very vague and quite difficult to fetch any clearcut reference to it. It was shaped mainly on the concept of *dharma* that is the rule of right conduct and *karma*.[3] The rule of law of the civilization was

[1] S. K. Pachauri (1994) *History of Prison Administration in India in 19th Century: human Rights in Retrospect.* Proceedings of the Indian History Congress. Vol. 55, P. 492.

[2] S S Dhavan. *The Indian Judicial System: A historical Survey*

[3] Indian institute of Legal Studies, Judiciary in ancient

the obedience to the *karma* that one ought to do or has to face the punishment from God than the sovereign[4]. Though at the age there were no courts but had social laws, human laws and personal laws. The rule of law was enforced by the aggrieved or the priests or the monarch[5]. The priests and the monarch had no different concept or decision other than the power received from *dharma* which is clearly stated in '*puranas*' and *'Smritis'*. During the Iron Age which is also known as the Vedic period which extended between 1500 – 200 BCE. The administration of justice was not considered as a sovereign duty however the monarch himself or an authorized person would decide on criminal offences and the basis of the judgements were 'natural justice'. The integrity and superiority of the judicial system of the age is admired by Mr. Justice S. S. Dhavan, in his article, *The Indian Judicial System a Historical Survey* as 'the ancient Indian judicial system surpassed in its superiority of any nation of antiquity in its ability, veracity, depth learning, impartiality and independence which could not be surpassed even at the democratic judiciary of the time'.[6] The ancient literature Sukranitisdra clearly states that the person who has personal knowledge and able to give some evidence of some act or crime or an incident is known as *saksi* or witness.[7] It was the king who takes the decision of any illegal act, known as *vyavahara*, if he is convinced of the wrong. Vyvahara or illegal act were divided into four kinds, i) dharma ii) *vyavahara* iii) charitra and sovereign's command. The ancient literature named Mitaksara exhibits four states of vyavahara – a) *pratijka*, i.e., complaint or plaint, b) *Uttara* i.e., written statement, *samsayaheta* i.e., taking of evidence or hearing and d) *nirnaya pramana* i.e., final decree – as that of modern trial. The superiority of the judiciary is reflected in the existence of the doctrines such as res judicata *(prang nyaya)* and popularity of division bench of ministers or authorized persons in most of the cases of civil or criminal nature than of single judge. The vital role of the court of the time was to do justice 'without favor or fear'.[8] It is the *arthashashtra* speaks clearly about the offences and penalties that is to be given to offenders of law.[9] The concept of *nyaya* had a very prominent role in the sacred scriptures such as Ramayana, Mahabharata, Smriti and Vedas.[10]

Mediaeval India (500 – 1500 Ad)

Medieval India is the long tenure between the ancient period and the modern era. The term refers to the period of between Gupta Empire in the 6th Century AD and the start of Mughal Empire in 1526. During this period crimes were divided into three categories - Offences against God, offences against faith and private offences. The punishments of the times were varied to fine, confiscation, penalization of rank maiming of limbs, beating and corporal punishments.[11] The most prevalent school of the time was *Mitakshara* School of Law which was

India, Blog - https://www.iilsindia.com/blogs/judiciary-in-ancient-india/#:~:text=The%20jurisprudence%20of%20Ancient%20India,he%20was%20expected%20to%20uphold.

4 http://blogs.lcps.org/ratingrivervalleys/indus/

5 Dr. L. P. Raju (2014) *Historical Evolution of Prison System in India.* Indian Journal of Applied Research. Vol. 4, No. 5. Pp. 298 - 299

6 Ibid. S S Dhavan, The Indian Judicial System a Historical Survey.

7 Vijai Govind *The Role of Witnesses in the Ancient and the Modern Indian Judicial System*. Journal of the Indian Law Institute. Vol. 14, No. 4. Indian Law Institute. Pp. 645-646

8 S. S. Dhavan, The Indian Judicial Systme: A historical Survey,

9 Ibid. S. K. Pachauri. P. 492.

10 https://lexlife.in/2021/06/05/legal-systems-in-india-through-the-ages/ on 26/01/2022 at 6.30 pm

11 Ibid. S.K. Pachauri. P. 492.

formulated and exhorted by Chalukya ruler in 11th Century. Later by the arrival of Islam through Mohammed Ghori Koran, the words of Allah became the supreme law of the time.

Dharma Was The Moral Law

The moral laws that are 'dharma' which was considered to be the guiding paths of the time. The most important and earliest cadenced and ordered work of the time was the 'Manusmrti' or "Law of Manu" which was written by Manu, introduces the dharmasastra tradition of Hinduism, elaborates ten principles which are the ingredients of 'dharma': honesty (asteya), Patience (athmasamyamana), Sanctity (shauch), forgiveness (Kshama), self-control (dama), reason (dhriti), control of senses (indraiya-nigrah), rason (dhi), truthfulness (sathya), absence of anger (krodha) and knowledge (vidya). According to the author the essence of dharma is 'nonviolence truth, non-coveting, purity of body and mind and control of senses.' It was the dharmic laws governed the age not only individual but also the society.[12]

Traces of Corruption

Though the dharmic laws controlled the era, it should be noted that the period was not out of the blemish of any corruption. Chanakya, the ancient Indian sage who was the royal advisor and philosopher and who had the nick name Indian Machiavelli has said, "just as it is impossible not to taste honey or poison place on the tips of the tongue, it is quite impossible for the in charge of the treasury of the king not to pocket a portion of it in howsoever small a quantity. Just as it is impossible to know whether a fish in the water drinks the water or not, it is not easy to know the officer fixed for governing state affairs cannot be traced out of their unblemished honesty in case of misappropriation of money. It may be possible be to trace the route of the flying birds of the sky but not the ways of officers working with bad intention covered in their hearts'.[13]

Prevalence Uncorrupted Administration

Though the king was the monarch, the administration of every state was done through the ministers and administrative officers appointed by him even in ancient India. Even in ancient India, the king had the knowledge that the existence of corrupt people in administration were destined to suffer the kingdom and later it would end up in collapse. Therefore, the issue of corruption was considered as very grave sin and it was exhorted by ancient philosophers and law givers. Thus, the country states had prescribed certain laws to check and control such errant officials. There were transfers to the errant officials and even severe corporal as well as financial punishments were given to the wrong doers. It should be noted that the age had a positive vision to exterminate the vice by giving pension to them, their wives and children to have a satisfactory life without the need of doing any corruption. The trace of pension starts from the time of Kautilya. In order to boost the morale and spirit of enthusiasm to work by the officials of the kingdom, the kings of the era used to give valuable presents to the them at various memorable days of the kingdom. The servants were also supported by the kingdom with special allowances and presents at the time of funerals, sickness and child birth. There was a code of conduct that had to be observed by the servants of the king and it was derived from the ancient book named *arthashastra,* authored by Kautilya which is an ancient Indian Sanskrit writing which contained rules and regulations regarding statecraft, economic policy and military strategy[14].

Law and Order in Vedic Era

It may be amazing for us that the Vedic era had very vibrant citizen having enduring happiness, enjoying reliable health, deep knowledge, universal love and had a very secure life with the life force of healthy and peaceful coexistence. The traces of such a co-living and co-existence can be well traced at the medieval Maurya Period and it is commented in number of books of foreign

[12] Ibid. Indian institute of Legal Studies, Judiciary in ancient India,

[13] Jitendra Narayan (2005). Corruption *in Administration in Ancient India.* The Indian Journal of Political Science Vol. 66, No. 3. Indian Political Science Association. P. 564

[14] Ibid. Jitendra Narayan. P. 564

visitors and traders of the era.[15] The very term for law and order that was used during the vedic period was '*Danda neeti'*. Accoridng to Chanakya known as also Kautilya *danda neeti* was one with the ways of investigation (anveekshikee), (reasoning) trayee and law (varta). *Danda neeti* was not limited to the ways in which the execution of the punishment was done but also all the political and social affairs of the state for its welfare and in which all the courtiers, army and even the king was subjected. The establishment of the *danda neeti* was for the very upliftment and welfare of the society. It should be noted that Manu described the term *danda neeti* as the king himself.[16] The very quality of the king and his administration was denoted by the term *danda neeti.* It was believed that the method of *danda neeti* was the only way in which the administration of the king would reach the ultimate goal of law and order. According to the Vedic Indian concept of law, all were equal before the law, even the king. The very concept contradicts the western thinking of law and order where 'law is the command of the Sovereign. According to the Vedic Indian concept the law itself is powerful and all including the emperor and king are under the law and bound by it.[17]

Conclusion

The world civilization is founded on the basis of the development of jurisprudence which ultimately led to the law and order of the society. Prisons are in a way, are epitome of society where various trends of anti-social behaviors are reflected in a concentrated form. Law and order of the ancient India was originated from the sacred scriptures and all of them exhorted that the dharma as the gander point of jurisprudence and the very enforcement of it was for the welfare of the society. The prevalence of law and order was always tied up with the good administration of the sovereign.

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[16] Ibid. R K Gupta p.112

[17] D P Chaturvedi (2010) *The Emergence of Procedure Law In India and its Social and Political Back Ground.* The Journal of political Science. Vol. 71, No. 1, p. 145.

Suppression of Female Assertiveness in the Adaptation of 'Jane Eyre'

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Abstract:
The present paper is an attempt to analyse the reasons for the alteration, deletion and addition in the main plot for the purpose of adaptation of the classic Victorian feminist novel, *Jane Eyre* (1847). The focus of this article is on the 1943 adaptation of Jane Eyre which is considered to be a close adaptation of *Jane Eyre*. The aim of this article is to compare the original novel and the film adaptation of 1943 and to find out how and why they differ in certain key aspects. Through the analysis, it will be found out how the alteration, deletion and additions change the main theme of the novel i.e. feminism is put on the margin in its cinematic adaptation of 1943 directed by Robert Stevenson.
Keywords: Jane Eyre, alteration, deletion, addition, adaptation.

Novels and films are two independent genres. Their mediums are different. The medium of novel is words whereas the medium of film is image. The reach of the film is to the greater number of the people than the books and it is made or simplified to reach to the masses because the writing of the book require a meager amount of money where as a film require big budget. As the great thinker of the theory of adaptation asserts in his seminal book *Novels into Film: (1957)*

All the writer needs is time, talent, paper and pen- films are from the outset immersed in technology and commerce. While novels are relatively unaffected by questions of budget, films are deeply immersed in material and financial contingencies.
(Bluestone 34)

The main difference between the novel and the film is in terms of speed. Many incidents of the novel have been deleted because they were less important and time taking. The novel, *Jane Eyre (1857)* begins with the famous lines:

There was no possibility of taking a walk that day. We had been wandering, indeed, in the leafless shrubbery an hour in the morning; but since dinner (Mrs. Reed, when there was no company, dined early) the cold winter wind had brought with it clouds so sombre, and a rain so penetrating, that further out-door exercise was now out of the question. (Bronte, Jane Eyre)

Whereas the movie starts with the following lines:

My name is Jane Eyre. I was born in 1820, a harsh time of change in England. Money and position seemed all that mattered. Charity was a cold and disagreeable word. Religion too often wore a mask of bigotry and cruelty. There was no proper place for the poor or the unfortunate. I had no father or mother, brother or sister. As a child I lived with my aunt, Mrs. Reed of Gateshead Hall. I do not remember that she ever spoke a kind word to me. (Orson Welles)

This alteration might have been done in order to simplify the plot because the purpose of an adaptation is also to make the plot all the more simple, comprehensive, lucid and direct. The classic Victorian feminist novel, *Jane Eyre* is still one of the most read novels. Three renowned writers of twentieth century Aldous Huxley, Robert Stevenson and John Houseman took the task of adapting it into a screenplay.

The character of Mr. Brocklehurst has been cast in the movie as per the description of the novel to a great extent. He was rude, wild and unsympathetic like a tyrant administrator of an institution.

From the very beginning Jane was taught to be humble and submissive. As Miss Abbot at Gateshead asks her:

And you ought not to think yourself on an equality with the Misses Reed and Master Reed, because Missis kindly allows you to be brought up with them. They will have a great deal of money, and you will have none: it is your place to be humble, and to try to make yourself agreeable to them. (Bronte, Jane Eyre 9)

The character of Ms. Temple was eliminated from the English adaptation. It worsened the life of Jane Eyre exceedingly. The character of Ms. Temple is kind and compassionate lady which was eliminated from the movie and this elimination leads to the misery of Jane Eyre as a student in Lowood School. Although Lowood was a dreadful place for Jane Eyre, but still it gave some support to Jane Eyre in the form of the character Ms. Temple. We do not find the substitute of Ms Temple in the character of Mr. River. Jane Eyre was in a better position in Lowood school because of Miss Temple only. The character of Ms Temple has been eliminated and in place of her, the director has presented the character of Mr. River who is a doctor and he treats her and students of Lowood very kindly. But why does the director put the name of the character as Mr. River is a mystery. Mr. River is neither like the character of Ms. Temple nor it is like the character of St. John River. It would have been better if they had not eliminated the character of Ms. Temple. It would have saved the theme and plot of the novel to some extent.

In the novel the character of Jane Eyre is simple and non glamorous while in the movie, the role of Jane is played by Joan Fountain who is quite glamorous. She maintains her grace and charm in the movie. That is why her character of feminist champion doesn't enlarge to the extent it should have been.

The child actress Peggy Ann Garner played the role of the little Jane Eyre very well. But the casting of John Reed was not as per the characterization of the boy of fourteen in the novel, He was described as a pampered, bully and violent child. It further weakens the position of the little Jane Eyre as a victim of atrocities done to her. Because of the removal of the scenes of violence and atrocities done to Mrs Reed's allegation seems to be right and her attack on John Reed seems to be unprovoked. The scene of Jane fighting with John has also been removed and as a result of which she was put into red room in which her uncle had died. His coffin was kept there. The imagination of that room was ghastly and she had wild imagination about it. As a consequence of staying in that room she became unconscious and the impression of the fearful experience remained on her mind throughout her life. Due to the removal of these incidents her position as a victim orphaned girl child got reduced to a doubtful culprit to a considerable degree.

The character of Rochester in the movie is almost as hard as it is in the novel but certain changes in the film made the character of Jane Eyre all the more weak and dependent. For example in the novel Rochester falls off his horse because his horse collide with the ice patch, but in the film it falls because Jane comes in its way. This makes Mr. Rochester angry on Jane and he scolds and warns Jane not to come in his path of a running horse next time. In the novel, he falls on his own as his horse strike with an ice patch. She helps him to ride on his back again. This act strengthen her position as a woman. But removal of this incident from the film lowered her image as a worthy woman.

In the novel Mr. Rochester appreciates Jane Eyre for her teaching ability. He appreciates the improvement of Adele in learning but in the movie, she is no where appreciated by Mr. Rochester. She is given importance only when she saves his life of Mr. Rochester from the fire lit by Bertha. This lack of compliment and acceptance of her ability to do something for the child makes her all the more unequal to men. In the English adaptation of 1943, we notice that due to the presence of Orson Welles, gothic elements have been given more importance. The character of Jane Eyre got suppressed by the melodramatic acting of Orson Welles in the role of Mr. Rochester. As Garden Campbell notices, "Welles's expressionistic sensibilities are powerful throughout Jane Eyre." (Campbell 2)

The character of Edward Rochester has been maintained by him as per the description of the novel but the role of Jane Eyre has been altered to the extent that it lower her position as a woman. This was a blow on the theme of the novel. This was something which was not perhaps imagined by Charlotte Bronte.

The movie presents Jane Eyre as the subordinate to Mr. Rochester rather than equal. On the other hand, the novel presents Jane Eyre as equal to Mr. Rochester and it establishes her as an independent personality. She also inherits a significant amount of wealth from his uncle, Mr. John River. But in the movie such episode has not been portrayed. So the movie presents her as a woman subordinate and pathetic being rather than equal to man.

Cinema is not only a means of entertainment but it is made so by the money minded capitalist. Cinema can be used to represent the reality of life because it is the only medium which can represent things as it is. This quality is probably not in any other form of literature. While adapting the novel into a film, the director uses different techniques like montage, flashback, flash forward cuts etc to make the narrative more impressive and also fit it in the time span of a feature film. Although many incidents of the novel have been deleted or shortened to suit the time span of a feature film yet 1943 adaptation of the novel has picked some important incidents of the novel and it has developed the character of Jane and Mr. Rochester in the best possible way. Jane Eyre’s adaptation of 1943 is similar to the story of the novel in many ways but still it has many dissimilarities and deformities. It is narrated in the first person narrative, autobiographical style. The pace of the film is faster than the novel as it has to match with the time span of the feature film. Elizabeth Atkins rightly points out:

Monetarily it was successful but the screenplay writers, in their attempt to condence the novel, edited out Bronte’s entire purpose of demonstrating the ability of women to be psychologically independent. (Atkins 54)

In the novel Mr. Rochester loses his arm but in the movie he doesn’t lose any of his limbs. In this way he will never be completely dependent on Jane Eyre. It may be because of the star effect. The director and the actor, Orson Welles didn’t want to show himself helpless as it could tarnish his image of a popular movie star. The film ultimately doesn’t establish Jane Eyre as an independent woman but as a dependent on Mr. Rochester. In this way it divert from the very theme and spirit of the novel which is essentially feminism and woman’s independence.

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The study of advertisements of selected life insurance companies in India

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ABSTRACT:

In India, the concept of Life Insurance Advertising is consistently gowning, developing and mushrooming due to the expanding nature of competitor's competition. At present, there are 24 Life insurance companies are doing business in India. Life Insurance is a service industry, with National and multi-National players. Life Insurance Corporation of India (LIC of India is the only the public sector undertaking life insurance company and remaining 23 life insurance companies are private players. Therefore, it is a need of an hour to survive in the competitor's competition in life insurance sector. As we know that, the advertisements are considered as a nervous system of any business and life insurance business is one of them. So, this research paper is an effort to the study of advertisements of selected life insurance companies in India such as Life Insurance Corporation of India (LIC of India), HDFC LIFE insurance Company and ICICI Prudential Life Insurance Company because these three life insurance companies are top performing companies in India in terms of its business. This research paper study has been discussed the need of life insurance Advertisements and the role of advertisements in Marketing of Life Insurance Sector with sample advertisements.

INTRODUCTION:

Advertising is a communication form of non-personal communication of an organization that is transmitted to a targeted audience through mass media.

Advertisements are considered as a nervous system of any business industry. Advertising is a gateway of marketing products in order to increase sales. Advertising helps to attract former as well as prospective customers. Advertising plays an important role in order to increase awareness among mass public of products or services.

M's OF ADVERTISING:

While making an advertising program five Ms should be taken into consideration, they are:

MISSION: What are the Advertising objectives?

MONEY: How much can be spent? (Advertising budget)

MESSAGE: What message should be sent?

MEDIA: What media should be used?

MEASUREMENT: How should the results is evaluated?

ROLE OF ADVERTISING IN MARKETING MIX:

Marketing mix refers to advertising combination of four elements of marketing useful for large-scale marketing. Such elements are: Production, price, Place, and Promotion (4Ps). According to W.J. Stanton" Marketing mix is the term used to describe the combination of four inputs which constitute the core of advertising company's marketing system: the product, the price structure, the promotional activities and the distribution system".

Advertising and elements of marketing mix are as under:

Advertising and Product:

Product is the core element in the marketing mix. The market demand finally depends on the popularity and utility of the product. Popularity again depends on the Quality, benefits and uses of the product. It is necessary to give publicity to physical and other features of the product. Such information needs to be communicated to the prospects through advertising.

Advertising and Price:

Buyers are always sensitive about the market price. They shift from one product to the other due to quality or price. Price charged should be reasonable. This is necessary for the support and co-operation of consumers.

Advertising and Place:

Place refers to physical distribution which is possible through various channels of distribution. Advertiser has to decide whether to adopt direct or indirect channels of also useful for large-scale distribution. Advertising plays a crucial role to ensure smooth distribution of goods and keep the consumers well- informed.

Advertising and Promotion:

Promotion is perhaps the most important element in the marketing mix. Companies introduce sales promotion campaigns for capturing market. Price discounts and schemes like buy one, get one free are also offered as sales promotion. Various sales promotion techniques are introduced at the consumer and dealer levels. Window display, provision of after sales services and coordinal public relations also facilitate sales promotion. Massive advertising is useful to support the sales promotion campaigns.

In this thesis we review the tools and techniques used to measure Advertising Effectiveness. Effectiveness is the measure of the gap between results and objectives. Lower the gap, higher the effectiveness. Thus, it is an evaluation of the advertising process. The advertising evaluation process is frequently called accountability. Management wants the advertising managers to identify exactly what results were obtained for the advertising investment and to provide evidence of the return on investment. After all, advertising uses the scarce resources that could be invested in a number of ways. Therefore, the question that management poses “Is advertising the best way to use those funds?" And it is the job of the advertising campaign planner to be able to answer that question. To do so usually requires some form of advertising evaluation. Evaluation of advertising campaign effectiveness is a form of research though it is somewhat different from other forms. Most advertising research is used to predict what might occur in the market place. Effectiveness research, on the other hand is used to determine exactly what did happen. Although this information might be used as a basis for future actions, its basic purpose is to measure what occurred as a result of the advertising campaign and, therefore, what return was received on the investment made.

NEED OF LIFE INSURANCE ADVERTISEMENTS:

The life insurance advertisement aims to encourage everyone to be responsible towards their loved or dear ones by securing their future with the protection of life insurance cover and fulfill their dream of a secure future together.

According to Economic Survey 2020-2021: In India, the life insurance penetration is very low and that's why India as a land of full opportunities and a huge market for life insurance business in the world.

Hence, India is a huge market which is not insured upto till today. Therefore this research paper study focuses on advertisements of life insurance companies because advertising is only a medium to target audience and that leads to create awareness among peoples at large.

MEDIUMS OF LIFE INSURANCE ADVERTISEMENTS:

1. TELEVISION ADVERTISING:

Television advertising is a popular way to mass- market messages to large audiences. Although this medium has the ability to reach a large number of potential buyers. Television advertising is an important medium because through T.V. advertisements we can reach among mass peoples at large within short period of time.

Therefore, this is a time to increase life insurance advertisements on television channels.

2. RADIO ADVERTISING:

Radio advertising is also an effective way for businesses to target a group of people based on location or similar tastes.

Therefore, this is a time to increase life insurance advertisements on Radio FM channels.

3. PRINT ADVERTISING:

The print media has been used for advertising since long. The Newspaper and magazine advertisements are another way to spread the word about a product or service. Print advertising also offers the ability to target specific audience based on geography or common interests. Print advertising usually includes larger display ads, as well as classified advertising.

Therefore, this is a time to increase life insurance advertisements on Print Media.

4. ONLINE ADVERTISING:

Advertising online is an increasingly popular method for promoting a business. There are many forms of online advertising. Banners are image advertising displayed on web pages. Google advertisement is another popular form of online advertising that matches an ad to an internet users search inquiry.

Therefore, this is a time to increase life insurance advertisements on digital platforms.

5. BILLBOARD ADVERTSING:

Billboard advertisements are large advertisements displayed on structures in public places. Most commonly, billboards are located along the highways to target the passing motorists.

Therefore, this is a time to increase life insurance advertisements on crowded roads, Markets or Highways.

6. WORD OF MOUTH ADVERTISING:

While some may argue that word of mouth is not advertising because it is free, this form of promotion is one of the best and the most credible and priceless asset of any business. Even if business owners cannot buy word of mouth advertising, ***"It is encouraged by their customers to tell their friends and family about the great product or service what they purchased".***

Therefore, this is a time to increase life insurance agents because mouth publicity / advertising are only possible for recruiting more professional agents / consultant's.

7. CELEBRITY ADVERISEMENTS:

This type of advertising focuses upon using celebrity power, fame, money, popularity to gain recognition for their products and promote specific stores or products. Celebrities are often involved in advertising campaigns such as television or print adverts to advertise specific or general products.

Therefore, this is a time to increase life insurance Advertisements through Celebrity because Celebrity attracts customer's former as well as prospective customers and that leads to increase awareness among peoples.

CONCLUSION:

In India, the life insurance penetration is very low and that's why India as a land of full opportunities and a huge market for life insurance business in the world. Through this research paper study researcher focuses on effective mediums of advertising that leads to increase the penetration level of our Nation. Advertising is the only medium to reach large number of audiences that will also create awareness among the peoples which helps to increase profitable business organization.

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Feministic Approach in Manju Kapur's novel Difficult Daughters

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Abstract
Feminism in India concentrates on the political, economic and social rights and opportunities for women in India. It defines the importance of the rights women should have within the society. Novel is a genre which helps the writers to portray the difficulties faced by women both at home and in the society. Female writers in India have analysed the problems of women from all strata of life. They concentrate not only on the domestic issues faced by women but also on the male dominance in the society, which prevents them to achieve what they want. In Indian English literature many prominent women novelists like Kamala Markandaya, Shashi Deshpande, Githa Hariharan, Shashi Deshpande, Arundhati Roy, Meena Alexander, Mahasweta Devi, Anita Desai and Manju Kapur have chosen feminism as the theme of their novels. Their main motive was to fight for women's rights in all the areas starting from education to acquiring job of their interest. They also concentrate on the physical, psychological and emotional stress of women at various walks of life.

Introduction

Despite the progress made by Indian feminist movements, women living in modern India are still facing many issues of discrimination. The patriarchal culture in India is a big challenge for women to acquire their rights. They are denied of proper education and they are not given rights to acquire the family property too. Indian feminist writers view all these as injustices against women and they strive hard to broadcast the problems of women so that they earn the freedom to prove their calibre. Few people have misunderstood that these writers project female domination rather than equality.

About the author

Manju Kapur is an Indian English Novelist born in Amritsar, India. Her first novel, *Difficult Daughters*, won the 1999 Commonwealth Writers' Prize for the best first book, and was a number one bestseller in India. Her Second novel 'A Married Woman' portrays the different phases in the life of a woman, before and after marriage. Her third novel is 'Home', which describes about the ethos of joint family system. Her most recent novel, 'The Immigrant' is considered to be an 'Etic Diasporic' novel, which beautifully portrays the dislocation and cultural conflict.

Feministic Approach in Manju Kapur's Difficult Daughters

In the late twentieth century, many women novelists who have enriched the Indian English literature. Among them a notable writer is Manju Kapur. She has presented the problems of the Indian women in a joint family in a male-dominated society. She has given a new vision of Indian women in her fiction. Manju Kapur's first novel, Difficult Daughters (1998) was awarded the Commonwealth Writers Prize for the Best First Book in 1999. In her novel, Difficult Daughters, she explores her women characters, some of them who are modern in their outlook. The novel "Difficult Daughters" is set around the time of Partition and written with absorbing intelligence and sympathy. It is the story of a young woman who struggles between the love of education and the temptation of illicit love. Virmati is a 17-year-old Fine Arts student living in Amritsar. She belongs to Punjabi family having strong moral principles. She falls in love with her nighbor Harish, a married man with children working as an English Professor. In spite of this he marries Virmati, which forces her to stay in his home alongside his furious first wife. The only consolation she gets is that the Professor helps her with her studies. Virmati struggles a lot for her own independence. Virmati is in a constant scuffle between love of education and the temptation of illicit love. Through this struggle, Manju Kapur vividly portrays the problems women face in the male dominated society. Because of some open-minded women, Virmati starts analysing her thoughts on marriage, love, jobs and country. Virmati's cousin sister Shakuntala was the one who imposed her with the love for education. She makes Virmati aware of how women in Lahore are educated, highly independent and lead their own lives in this male dominated society. She also informs her how the women in Lahore are fighting for the freedom of the nation by conducting and participating in many political meetings, whereby they prove that they are equally competent against men. Virmati gets completely inspired by these strong independent women.

Meanwhile, Virmati is also inspired by her room mate Swarna, who is actively engaged in the Satyagraha movement. Swarna's character is very bold and arrogant. She makes Virmati understand that there are things which are more important than marriage and she tells her to wake up from her 'stale dream of marriage'. Virmati evolves with the story. From a simple middle-class Punjabi girl whose only desire in life was to take care of her family and get married, to her journey of forging her path of serving for the cause of nation's literacy, she comes a long way. She comes to know the different types of freedom in Lahore, but after completing her Bachelors of Teaching (BT) course there, she becomes restless and dissatisfied. With a hunger to work and broaden her horizons further, she feels uneasy to retreat to her old life when she is not the same person anymore. Virmati is the protagonist of the novel. She is a traditional woman, strongly associated with her family but her cousin Shakuntala is a broad-minded lady with modernistic thoughts. She is also well-educated, having done her Post Graduation in M. Sc Chemistry. She works in Lahore. She does not believe in the traditional ideas of marriage unlike Virmati who belongs to an orthodox family, and also advocates against this sort of marriage. She is a highly independent woman. Virmati is inspired by Swami Dayanand's concept of women's education. Through the character of Virmati, Manju Kapur portrays that traditional idea of marriage is essential for every woman. So, she brings the two different ideas of conservatism and modernism through the characters of Virmati and Shakuntala. Virmati is portrayed as a person with conservative outlook and Shakuntala with a modern outlook. As she is against the traditional marriage concept, she says to Virmati that "but women are still supposed to marry and do nothing else". She proposes to her that women should live like a free bird and says "times are changing and women are moving out of the house, so why not you?" This reaction of Shakuntala shows her attitude towards marriage. Through this character, Manju Kapur establishes the essentials that women need like freedom of expressing thoughts, freedom of action according to their will and the importance of education. However, through the character of Virmati, the novelist portrays the characteristics of women, for example their jealousy, love of freedom, relationship with men, attitudes towards the tradition existing in India, etc and also the various problems women are facing in their day-today-life both at home and in the society. Virmati is portrayed as a bold character who falls in love with a married man with children. She struggles to balance her duty as a family woman and love for education. She loves her parents and also the Professor, but unable to distinguish the love she has for both her parents and the illicit lover. This shows her struggle for identity as a woman. Along with the discussion, the major part of the novel highlights the problems of Virmati as a difficult daughter for her parents. When she started loving the Professor, she thought she will not be able to live without him. But later she realises that she was caught between education and marriage. She fights for her love when the professor doesn't agree to accept her as wife. She undergoes severe stress when her child gets aborted and when she comes to know that her father passed away without forgiving her for her mistakes. Through this character, Manju Kapur portrays how women always have to undergo mental trauma fighting for freedom, love and education. Because of this trauma, she becomes isolated from the entire society. Through the character Shakuntala, the novelist portrays that women try to exploit the freedom that they experience through education.

Conclusion

To sum up, Manju Kapur's novel 'Difficult Daughters' brings out the problems women face in the society. We understand that women face different types of problems at each and every part of her life, for example, as a daughter, as a lover, as a woman and as a citizen of India. Through this novel Manju Kapur emancipates that India needs feminism in order to relieve women from male dominance, to promote equality of sexes, to ensure women are respected regardless of their career choices, and to end the stereotypes about gender roles.

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A comparative study of Kin-Anthropometric Measurements of Volley Ball and Basketball players

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Abstract

The purpose of the study was to measure and compare the Kinanthropometric Measurement of Volley Ball and Basketball players. After due consideration of all the points, purposive sample technique was employed. 60 Volley Ball and 60 Basketball players were selected purposively for the study ranged between the age group of 18 to 22 years from the inter college Competitions of Punjab University Chandigarh. This is a survey study under Descriptive Research. The Criterion measure adopted in this study are as follows: Standing Height and Body Weight. The Tools Use for Data Collection were Kinanthropometric Measurement Tests to measure Kinanthropometric Measurments. The data was collected from the Punjab University Chandigarh level competitions of Volley Ball and Basketball. After data collection, data of kin anthropometric measurements of Volley Ball and Basketball players was compared and analyzed by using the descriptive statistics and independent 't' test. The level of significance was kept at 0.05 to test the hypothesis. The researcher analyzed the collected data as per the objectives set for the research study. The statistical analysis of kin-anthropometric Measurement revealed that in the Measurements such as Standing Height, there was significant difference between Volley Ball Players and Basketball Players. While in the Kin-anthropometric Measurement such as Body Weight, there was no significant difference between Volley Ball Players and Basketball Players. The overall performance of the Volley Ball Players in terms of kin-anthropometric Measurement were found better than Basketball Players. Finally the researcher concluded that the Volley Ball Players were better in kin-anthropometric Measurement as compare to
Basketball Players. This clearly shows that Volley Ball Players have better anthropometric Measurement as compare to Basketball Players.

Keywords: Kin-anthropometric, Volley Ball, Basketball players.

Introduction

Kinanthropometry is defined as the study of human size, shape, proportion, composition, maturation, and gross function, in order to understand growth, exercise, performance, and nutrition. Over the years, the performance of the country in the field of sports has revealed a steady decline, which has given us food for through and brought home the fact that all is not well without sports progress activities. A view was articulated that if the country was to make any progress in the field of sports, the only successful way is to strengthen the base of the paramedical construction of performance which could be done through broad basing physical education and fitness actions right from the elementary school up wards. The purpose of the study was to measure and compare the Kinanthropometric Measurement of Volley Ball and Basketball players.

Materials and Methods

After due consideration of all the points, purposive sample technique was employed. 60 Volley Ball and 60 Basketball players were selected purposively for the study ranged between the age group of 18 to 22 years from the inter college Competitions of Punjab University Chandigarh. This is a survey study under Descriptive Research. The Criterion measure adopted in this study are as follows: Standing Height and Body Weight. The Tools Use for Data Collection were Kinanthropometric Measurement Tests to measure Kinanthropometric Measurments. The data was collected from the Punjab University Chandigarh level competitions of Volley Ball and Basketball. After data collection, data of kin anthropometric measurements of Volley Ball and Basketball players was compared and analyzed by using the descriptive statistics and independent 't' test.

Results

Table No. 1, Descriptive statistics of Standing Height between Volley Ball Players and Basketball Players

Group	N	Mean	Std. Deviation	Std. Error Mean
Volley Ball Players	60	165.8667	10.11873	1.30632
Basketball Players	60	165.4000	10.23156	1.32089

Table No. 2, Paired Samples 't' test of Standing Height

t	df	Sig. (2-tailed)	Mean difference	Std.Error Difference
-3.344	59	.001	-.46667	.13954

Table No 3

Descriptive statistics of Body Weight between Volley Ball Players and Basketball Players

Group	N	Mean	Std. Deviation	Std. Error Mean
Volley Ball Players	60	49.2000	8.55544	1.10450
Basketball Players	60	49.1967	8.55302	1.10419

Table No. 4, Paired Samples 't' test of Body weight

t	df	Sig. (2-tailed)	Mean difference	Std.Error Difference
-1.426	59	.159	-.00333	.01810

Findings and Discussion

The researcher analyzed the collected data as per the objectives set for the research study. The statistical analysis of kin-anthropometric Measurement revealed that in the Measurements such as Standing Height, there was significant difference between Volley Ball Players and Basketball Players. While in the Kin-anthropometric Measurement such as Body Weight, there was no significant difference between Volley Ball Players and Basket Players. In the present the results also showed that in kin-anthropometric Measurement like Standing Height, Body Weight, the Volley Ball Players were found to be better than Basketball Players.

Conclusion

Based on the work carried out following conclusions were drawn.

1. In Standing Height, the Volley Ball Players were found to be better than Basketball Players.
2. In Body Weight, the Volley Ball Players were found to be better than Basketball Players.
3. The overall performance of the Volley Ball Players in terms of kin-anthropometric Measurement were found better than Basketball Players. Finally the researcher concluded that the Volley Ball Players were better in kin- anthropometric Measurement as compare to Basket

Players. This clearly shows that Volley Ball Players have better anthropometric Measurement as compare to Basketball Players.

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Sustainable Development through Smart Villages in India

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Abstract:
Too much discussions taking place in India to build smart cities but less discussions to build smart villages. Build the villages smart is imperative because India live in villages; if farmers are happy then city dwellers will happy. Indian future growth is in rural area because urban area had reached saturation stage. Smart cities will create an island of opportunity in ocean of dissection, which is not sustainable one. So must give top priority to smart village development preserving sustainability of rural. This research created smart village model that was capable to be guide for each village to develop towards the better future. Proposed smart village model was categorized in to 6 dimensions including 1. governance, 2. technology, 3. resource, 4. village Service, 5. Living and 6. tourism. This research is expected to be applied to the villages in other regencies by adjusting characteristics of every region.
Key Words: Sustainable, potential, distress

Introduction:
There are 610 districts, 600000 villages, bout 800 million people live in villages in India and half of them are in the age of below 25 years. For uplifting of rural and economically poorer region govt. have taken initiative and to improve infrastructure, water, sanitation etc. in these areas spending more money. However, efforts are disparate, fragmented and not much improvement has been taken in maximum villages. Smart Village is bundle of services delivered to residents in an efficient way. Services could be locate depending on demography of village and such are power, health care, water, buildings etc. were built years ago. Latest designs, technologies, management etc. should used to upgrade existing and building new things. 70% of Indian population live in villages, therefore it is necessary of inclusive development, so government must focus on it. After 7 decades of independence, also facing lack of support as well as guidance; not having professional counseling to farmers and formers have no secondary income source, is major lapse. Lack of job opportunities in villages and less remunerative farming in village youth to migrate towards cities. Many of them not enjoy life because they manage to get subsistence jobs and in cities, due uncontrolled migration pollution, traffic, crimes, over burdening of civic amenities, infrastructure etc, have taken place.

Rationale of theStudy:
Creation of opportunities for youths in villages to discourage migration to cities and farming should be made remunerative with guidance and mentor to get high yield with good remunerative prices at market. So important to train them to develop secondary income source and benefit schemes, such as crop insurance, soil health card and neem pesticides must reach and roper implementation is key factor.

Objectives of the Study:
1.To support green environment for economic sustainability through good planning.
2.To accelerate economic growth by providing connectivity to increased productivity.
3. Significantly increase quality of life for safe environment to live, work etc.

Hypothesis of the Study:
Smart Village was one of the concepts for developed villages in India. This concept was developed by Viswanadham and Vedula, in their book entitled “Design of Smart Village”. Smart village model followed the model from smart city as an effect of the integrated

technology changes to be implemented in remote areas. The objective of smart village was to help to solve all problems through the

Government Programs to Villages:

Agriculture Programs:

(1). National Agricultural Development Program (2) Accelerated Irrigation Benefit Program (3) Fertilizer Subsidy (4) Bank loans, Free Electricity etc.

Employment Programs:

(1). P D System, (2) MGNREG program (3) Food Security Bill etc.

Nutritional Security Programs:

(1) Mid-Day Meal (2) Integrated Child Development (3) Annapurna Scheme (4) Nutritional Program for adolescent Girls, eight districts in Orissa.

Smart Village Program:

Smart Village program in turn, realize functional needs for self-sustained energy, clean water, waste management etc. For villages infrastructure and ICT solutions will serve as enablers for connectivity b/n communities. Provide remote access for e-learning, e-health, e-business, also catalyze socio-economic growth. Smart Village program will provide opportunities through

Smart Agriculture:

To increase quality and quantity of agricultural production is using Sensor to make farms more intelligent and more connected through precision agriculture or smart farming.

Smart Roads:

GIS analysis ensures all houses in villages are well connected through rural roads.

Smart water supply:

Proper water supply for the agriculture, household use and drinking, which may facilitate effective and judicial utilization of water resource.

Smart sanitization:

Smart equipment may be adopted in rural areas to facilitate disease free villages

Smart Education:

GIS analysis may be carried out to find suitable locations to establish state-of-art education hubs for villages. Virtual classroom facility may provide to use benefit of available experts at other locations.

Conclusion:

On the basis of this study one can say govt. will focus on climate change, smart energy, agriculture, water for development of the smart villages. This will come in state

implementation of ICT, i.e. Information and Communications Technology and GIS, i.e. Geographic Information System.

inducing new focused market for techno-preneurs, SMEs in ICT and green technology development by providing strategic enablers.

Components of Smart Villages:

Smart Village will provide long-term socio-economic, environmental welfare for the community, which enable empower and enhance participation in local governance, promote entrepreneurship, build more resilient communities, same time, Smart Village will ensure the proper sanitation, quality education, good infrastructure, clean drinking water, health facilities, good environment, efficient use of resource, waste management and renewable energy.

Potential areas of Smart Villages:

Organized Settlements:

Village population is distributed in a staggered manner and they are not well-connected to village road and these may be re-distributed for the habitation, playgrounds, agriculture land and to develop infrastructure like bio- fuel generation center, overhead water tanks etc.

Disaster management:

Villagers are easily affected by disasters due to lack of preparations. So disaster management cells may be set up at panchayat level to address all disaster related issues. DM cell will connect to NDM Authority through central server for monitoring future scenarios.

Methodology of the study:

The methods used to arrange this research were done through literature review of previous studies, books, journals, papers and analysis. Literature review was taken by selecting journals according to the definition of research used.

Findings:

1.Due to lack of rural employment opportunities, forces village youth to migrate cities

2. Unprofitable farming, forces village youth to migrate cities.

3. Lack of infrastructure, farmers getting low yields

coordination with Environment Planning and Coordinating Agency. Taking education, skill for vocations etc. for villages can well channelize energies of youth as the powerful tool for the nation. Educated rural youth will be an asset to the country and even if they shift to cities shall prove to be an asset than burden as is happening at present.

Suggestions:

1. Technology can be applied to improve the lives and livelihoods of citizens in villages.
2. For smart and sustainable villages, eco-friendly, economically and socially-prosperous
3. ICT into the processes of day today life and in pursuit of urban development urgent goals.
4. To create an economic growth, necessary to focus on creation of smart villages

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An Empirical Study on Sustainable Development through Micro, Small and Medium Enterprises in India

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Abstract:
MSMEs sector have been playing an important role in all round development of economy of country like India where millions of people were unemployed. Small scale sector forms dominant part of Indian industry and contributing to the significant proportion of production, export, employment etc. Main aim of this paper is to examine and evaluate the trends of MSMEs in the aspect of working enterprises, employment generation etc. The period of the study is 2010-11 to 2012-2013, based on secondary data and also the study can be end with in recent years after MSME act 2006, the MSME sector has consistently established the large number of working enterprises and creating the large number of employment opportunities in the rural and urban areas.

Key Words: Enterprises, Employment Creation, Fixed Investment.

Introduction:

MSMEs sector has highly dynamic sector of Indian economy since four decades. MSMEs play vital role in providing large employment opportunities and help in industrialization of rural as well as backward areas to reduce regional imbalance and assuring equitable distribution of income and wealth. Changing global economic scenario has thrown up the various opportunities and challenges to the MSMEs in India. On one hand, plenty of opportunities have opened for this sector to enhance the productivity and look for new markets at national and international, on the other hand, put an obligation to upgrade the competencies in various fields like marketing, finance, the business development, operations, technology etc. MSMEs or SMEs or SSIs are defined on the basis of investment in plant and the machinery as well as in equipment for service enterprises.

Table.1 Classification of MSMEs based on Investments and equipment.

Manufacturing Enterprises.	
Enterprises.	Investment in Plant & Machinery.
Micro.	Upto Rupees 25 lakhs
Small.	More than Rupees 25 lakhs
Medium.	More than Rupees 5 crores and upto Rupees 10 crores
Service Enterprises.	
Enterprises.	Investment in Plant & Machinery
Micro.	Upto Rupees 10 lakhs
Small.	More than Rupees 10 lakhs and upto Rupees 2 crores
Medium.	More than Rupees 2 crores and upto Rupees 5 crores

Source: MSMEs Development Act, 2006

Rationale of the Study:

The MSME sector has recorded high growth rate since the independence, in spite of stiff competition from large sector and not encouraging by government. Presently, proportion of the MSMEs are 94.94%, 4.89 % and 0.17 % respectively, also expressed around 60.22 % units have been located in rural areas, whereas 39.78 % of units established and run in urban areas. Now, India having 12.50 million MSMEs which facilitate approx. 30 million employ, 50 % of Industrial Production, Contribute 40 % of Exports.

Review of Literature:

- MSME,2011, this report was reveals that in last 10 years, the growth of MSMEs has been consistently higher than overall growth of industrial sector, cross 12% mark in terminal year of 10th plan.

- Singh et.al, 2012, analyzed, performance of the SMI in India and focused on the policy changes which have opened the new avenues to this sector. This study ended that, SSB has made good progress in terms of number of SSI units, production and employment levels.

Objectives of the Study:

1. T analyze and examine the performance of MSMEs in India.
2. To study and evaluate employment in India, opportunities created by MSMEs
3. To identify the obstacles faced by the MSMEs in India.

Methodology of the study:

This study is only based on secondary data which has been collected from various issues, annual reports on MSMEs, handbook of Statistics on Indian Economy published by RBI, newspapers, Journals, magazines, books etc. Secondary data has been taken available on internet, annual reports, online published conferences etc. The period of the study is 2010-11 to 2012-2013.

Data Analysis: Table.2, MSMEs Working Enterprises trends

Year	Working Enterprises- Rupees In Lakh	Growth Rate in percent
2010-2011	428.73 L	4.36
2011-2012	447.66 L	4.42
2012-2013	467.56 L	4.45

Source: MSMEs

In table.2, highlights the growth performance of MSME sector during the 2010-11 to 2012-13. It is cleared that the number of MSMEs have increased from Rupees 428.73 lakh in 2010-11 to Rupee.467.56 lakh in 2012-13.

Table No.3, Trends in Employment Creation through MSMEs.

Year	Employment Generation-Rupees In Lakh	Growth Rate in percent
2010-2011	965.15 L	4.70
2011-2012	1011.80 L	4.83
2012-2013	1061.52 L	4.91

Source: MSMEs

In table no.3, clearly depicts the critical role of MSMEs in employment creation, exports during 2010-11 to 2012-13. Number of persons employed in the sector stood at Rupees 965.15 lakh in 2010-11 and reached to Rupees 1061.52 lakh in 2012-13. Similarly, contribution of MSMEs in exports is quite significant. However, export-oriented MSMEs are impacted from imminent global slowdown, as a result of this % increase in employment creation through new MSMEs act, 2006.

Challenges to Indian MSMEs:

MSMEs in India constitute more than 90% of the total industrial enterprises, the backbone of industrial development. But SMEs have very limited regional presence/ limited customer base with majority of them supplying to few customers only.

1. Lack of financial resource which can affect investment in new process.
2. Owner not trying to control business can impede employees, motivation, teamwork, and involvement.
3. Improper system and procedures can affect the efficiency of employees.
4. Lack of skill and knowledge which affect the development and training of staff.

Findings of the study:

1.The explosive growth of MSMEs in year 2010-11, despite global meltdown

2. Lack of financial resource which can affect investment in new products.

3.Employment in this sector stood 965.15 lakh in 2010-11 & reached to1061.52 lakh in 2012-13.

Conclusion:

Most advantage of MSMEs is to create the employment potential at low capital cost. Labour intensity of MSMEs sector is higher than the large enterprises. MSMEs constitute over 90 % of the enterprises in maximum economies as well as generating highest rates of employment growth and the major share of industrial production and exports. In India, MSMEs plays crucial role in overall industrial economy of country. In recent years particularly after MSME Act. 2006, MSME has established large number of working enterprises and generating more number of employment opportunities in the rural and urban.

Suggestions:

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1. Government should construct good monitoring system to evaluate MSMEs implementation
2. Workshops, trainings and seminars on MSMEs must conducted by state govts.
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A Review on Inclusive Growth and Development in India

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Abstract:
The Inclusive growth remains more discussion topic than an action agenda. This review focus on the countries and wider international community practice the inclusive growth and development by offering the new policy framework and the corresponding set of policy and the performance indicators for this purpose. India marked 70 years of independence from British empire, a monumental triumph in the social and political liberalization. Today, India is in midst of an equally monumental struggle in the economic liberalization and stakes could not be higher. An economic future of broadly shared the prosperity and vanishing poverty for more than 1.3 billion people is within the grasp. To get there, calls for advancing inclusive growth.
KEYWORDS: Inclusive Development, Inclusive growth, Performance.

Introduction:

India's sustained average growth rate of 7 percent over the last 10 years have not been accompanied by the sufficient growth in employment. While half of India's population is below the age of 25, the increasing demand for jobs is not being met by creation of sufficient new economic opportunities. Annual demand for new jobs in India is estimated at 12 to16 million, leaving India with a shortage of between 4 to 8 million jobs every year. This is further compounded by 310 million people of working-age outside the labour force. India's official unemployment rate of 3.6 percent masks the magnitude of jobs crunch. Extent and severity of poverty in India, provides further impetus for addressing jobs challenge. 1 in 5 people live on less than US $ 1.90 per day, and more than half of population lives on less than US $ 3 a day-2011 PPP. The high rates of employment in the low-skilled, low-wage and low-productivity occupations exacerbate this condition. India has working poverty rate of 20 percent and Increasing both individual and household incomes will need to be the center of policies designed to address employment challenge.

Rationale of the Study:

Distinction between inclusive growth and development is not sufficiently clear. Inclusive growth is understood to refer "growth coupled with equal opportunities". It is imperative in the context of the globalization, the structural transformation and need for regionally balanced growth within the country. Inequality and lack of access to public goods and services has been bane of Indian society since centuries. But never it has been as stark as is today, with 10% of India's richest families owning 56% of total national income, according to World Inequality Report. But even more disturbing is fact that this economic inequality is the prevalent not only among various states of country, but also within state itself. The intra- and inter-state variations are not just restricted to the economic parameters but are equally applicable to the social indicators like the proper nutrition, basic medical care, personal safety, water, sanitation, personal rights, collectively categorized under Social Progress Index. It is only strengthen belief that even after over 7 decades of independence, the inclusive growth has remained elusive, calling for serious policy rethink in terms of the redistribution of wealth, the equal opportunities for all and proper distribution of goods and services in country.

Objectives of the Study:

1.To know the status inclusive growth and development in India

2. This study, focusing on finding the inclusive growth and development in India.

3. To evaluate the progress of inclusive growth and development in India

Hypothesis of the Study:

Inclusive growth, the economic growth that creates employment opportunities and helps in reducing poverty. It means having access to the essential services in health and education by the poor. Etymologically, inclusive means a sense of belonging; feeling respected, valued for who you are; feeling level of supportive energy and the commitment from others so that, you can do your best work. The process of inclusion engages each individual and makes the people feel valued, is essential for the development.

Importance of the Study:

Service sector is providing immense opportunities for job creation in both the traditional and the emerging sub-sectors. Currently, this sector accounts for 60 percent of GDP and 30 percent of employment. Continued growth in the domestic and the export services are expected it and will be increasingly the important in the face of uncertainty in manufacturing sector, where employment has stagnated at 22 percent. The changes in the manufacturing processes, especially potential for increased automation, will limit the benefits of the labor-intensive growth. Structural shifts in economy due to digitalization are altering the kinds of the jobs being created and skills required for individuals to remain competitive. In order to help the workers adapt to changing the demand, India must be develop an enhanced skill development framework. Such a framework should be accessible, driven by the demand, linked to the employment opportunities and enable the individuals to quickly up-skill and re-skill.

Inclusive Growth is a Challenge for India:

India has ranked 60th among the 79 developing economies, below the neighboring countries China and Pakistan, in Inclusive Growth and Development Report, 2017 of the World Economic Forum. It said that most countries were missing the important opportunities to raise economic growth and reduce inequality at same time because growth model and measurement tools that have guided policymakers for the decades require the significant re-adjustment. The Inclusive Development Index is based on 12 performance indicators. In order to provide complete measure of the economic development than GDP growth alone, index has three pillars- Growth and Development, Inclusion and Intergenerational Equity and Inclusiveness and Sustainability. While India is placed at 60th spot, but many of neighboring nations are ahead in rankings.

Methodology:

Methods used here to arrange this research were done through literature review of previous books, studies, journals, papers analysis etc. Review of Literature was taken by selecting journals according to definition of research used here.

Findings:

1.Inadequate infrastructure raises the cost of doing business and discourages domestic and foreign private investment.

2. Lack of rural roads contributes significantly to poverty hike in rural areas

3. High unemployment, due to sufficient water, lack of farm land etc. in rural area

4. In rural area there is temporarily improved living conditions for some residents, but did not lift them out of poverty.

Conclusion:

Inclusive growth is very important in India at present. At most basic level, economic growth results from the labour force growth and the productivity growth of workers. With 80 percent of labour force stuck in low-productivity activities in informal employment, it is not the surprising that Indian economy is performing far below of its true potential. For Indian economy to reach its growth potential, the ways and means must be found to move workers from informal to the formal employment. Ultimately, economy can reach its full potential only when hundreds of millions of Indian workers can escape from trap of the low productivity. But recent reform initiatives are preparing ground for greater inclusion. Biometric-based unique identification system, Aadhaar, now ensures that poor are no longer invisible, therefore, more empowered. A bank account for each adult now ensures the universal access to financial services,

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Contribution of Tribal to India's Freedom Struggle

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Many patriots contributed to India's independence. Their names are also memorized. Today we have read its history in textbooks, school education, college education, newspaper articles. But even the tribals have shed their blood in this freedom struggle. But their history has not come to light. At the time when the Tothaya movement was being started against the British, the tribals were also waging a great struggle to save the land and forest. A large force of tribals was fighting against the British all over the country. Birsa Munda, Tantya Bhill, Kunwar Raghunath Shah, Rani Durgavati, Raja Shankar Shah, Raghoji Bhangre, Samshersingh Pardhi (Bhosle) Vakil Pardhi, Raje Bakhtebuland Shah, Rani Durgavati, Eklavya Killeldar Khevji Gode (Bhairamgad Moroshi Thane) Killedar (Chavand) Hutatma Nagya Mahadu Katkari (Akkadevi-Chirner. Uran Raigad) and many such warriors you can name. The contribution of these tribal nationalists is incomparable. He played a pivotal role in the freedom struggle. It is necessary to shed light on their contributions. The freedom fighters who risked their lives in India's freedom struggle are remembered. But even in that, the name of freedom fighters is mentioned. But in the Indian War of Independence, many people risked their lives, including people of many castes, religions, creeds and classes. Many tribal freedom fighters risked their lives to fight the British. But to the extent that the history of other freedom fighters has been written, the lives of tribal revolutionaries have not been highlighted and as a result these freedom fighters have not come forward. Even today, scholars do not know much about them. There is as much information or history about tribal revolutionaries as there are researchers who have written books based on information.

Among the tribal revolutionaries, Tantya Bhil revolted against the British in 1857. He had taken part in the Chalejaw movement and started a big revolt against the moneylenders. Tantya Bhil Mama of Panchvishiti revolted against tax evasion to stop extortion. After the breakup of the Revolution of 1857, the people were terrified of the British and their domestic servants. However, Tantya Bhil was only working to prove the truth. After escaping from the jail, Tantya Bhil organized small groups on the strength of his organizational skills. These pieces were used to attack and loot the profiteers who were helping the government for exploitation. He was hanged in 1888 for his actions. Like Tantya Bhil, Birsa Munda also fought hard against the British. He left the British in the battle of 1857. He was also sentenced in Ranchi Jail in Chhattisgarh. He was later hanged. He sacrificed his life for the independence of India. He became a martyr for national service. Birsa Munda rebels against exploitation of tribals Christian missionaries began calling themselves tribal benefactors. Birsa Munda was affected by the agitation for tribal rights in 1858. Birsa not only opposed the British but also the anti-superstition among the tribals. He also started a movement against bad practices. Birsa started a non-cooperation movement. Birsa was also imprisoned during the agitation.

The work of Raghoji Bhangare, a tribal revolutionary from Akole Nagar in Ahmednagar district is also great. He created a great uprising in his area by taking the tribals with him. He was the hero of Mahadev Koli. His father was also a revolutionary. He was imprisoned for his actions. On May 2, 1948, he was hanged in Thane Central Jail. Khwaja Naik fought hard against the British. He did revolutionary work for the Bhil people. Khachaja's work started in Satana Taharabad area and spread all over the country. He played a pivotal role in the Bhil uprising of 1857 at Nemad in the region. He was persecuted by the British. In Dharangaon, they hung their heads on a neem tree for eight days. The contribution of another tribal revolutionary woman, Dasari Ben, cannot be forgotten. Dasari Ben gave his contribution to the national cause by giving his jewelery to Mahatma Gandhi. Dasari Ben was arrested in Baroda for opposing the British in the War of Independence. Later, while Yerwadjya was in jail, he was taught to read and write by Kasturba Gandhi. Komarao Bhim fought hard for water, land and forest in the 1940's. Hirabai, Ramji Gond and Umaji Naik also fought hard against the British by reducing the fines. We get to read a little bit of the history of all these tribal revolutionaries. But their contribution needs to be considered and further studied. Only then will the next generation be able to read the history of tribal revolutionaries. Along with these revolutionaries, Baba Tilka Manjhi, Raja Kerala Verma Padmasi, Veer Tirtha Singh, Ramji Bhangra, Rama Kirwa, Veer Ganga Narayan, Parakrami Chakra Bishoi, Kunwar Singh Vasava, Side, Kanhu, Chand and Bhairo, Bhima Nayak, Revolutionary Shakarshah, Shaheed Bapurao Pulis Shedmake, Veerappa and Vattavasappa, Veer Honya Kengle, Veer Joria Bhagat and Rupa Nayakdas, Tana Bhagat, Veer Teja Bhil, Nagya Mahadu Katkari, Veer Laxman Nayak, Veer Shambhudan Kachari, Dashriben, Veer Chandraya, Krantikari Alluri Sitaram Raje, Jeetu Santal and Many such tribal revolutionaries shed blood for the country. The fight for independence cannot be completed without naming them.

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Benami Transactions and the current legal standing in India

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Introduction

The word **'Benami'** is derived from Persia and it literal meaning is without a name. Benami transaction was a usual practice in India among the Hindus. The term is used to describe the transaction of a person when such a person has not used his own name but that of another. Such transactions are also common among Muslims and under Mohammedan law, they are known as 'furze'.If a person A has bought a property in the name of B lets say, then it would be a benami transaction, because the money is advanced buy A, where as the property stands in the name of B.

Benami Transactions and Reasons for it

There are several reasons for the popularity of Benami Transactions.

- It is a very convenient mode of concealing family affairs from public eyes.
- It has its roots in the belief of superstition also, because some names were considered lucky and some unlucky.

  For example, if S was heavily indebted, he would purchase property in name of B, so that his creditors won't be able to attach such property. S could also evade payment of tax. Thus, in all cases where S advances the purchase price of property, which is registered in B's name, it being plainly understood between S and B that, in fact, though not in law, the property is to belong to S, it would be a case of benami transaction and B would be called Benamidar.
- Benami transactions are not restricted to purchases only. For example, a person may take a lease of immovable property in the name of another. Or he may create a mortgage of his own property for a fictitious consideration. Such transactions are also benami transactions.
- To avoid confusion regarding benami transactions and their effects, the government of India came up with the law on benami transactions called **Benami Transaction (Prohibition) Act, 1988** which came into effect from 19^{th} of May 1988.
- The Benami Transaction (Prohibition) Amendment Act, 2016 has also been introduced to avoid confusion created by toothless act of 1988 and with retrospective application till 1988.

Benami Transactions and Transfer of Property Act, 1882

Benami Transactions afford the best illustration of the application of Section-41 as Ostensible Ownership. When a Benamidar sells the Benami property for consideration without disclosing the real owner, the latter if he remains in the background, can not avoid alienation, without showing that the purchaser was tainted with notice of Benami nature of transaction and that he had not acted in good faith.

A Hindu purchased land in name of his wife B. The land was entered in B's name in the revenue records. After A's death, B mortgaged the land to C, who took the mortgage after due inquires believing in good faith that B was the real owner. C obtained a decree for sale on his mortgage and purchased the land. However at that time, D was in possession, as D had purchased the land in execution of money decree against A. C's suit against D for possession was decreed. Now the question is who will get priority? D or the mortgage? As D was successor in the interest of A who had held out his wife as ostensible owner, and can't defeat mortgagee who was a transferee in good faith for Ostensible Ownership.[1]

A Tahsildar being forbidden by the departmental rules from acquiring land within his tahsil purchased land in the name of his minor sons and entered their names in the revenue records. The sons afterwards sold and mortgaged the land to X, who acted in good faith and in reliance of entries in the revenue papers. It was held in the case that purchasers are not entitled to the protection of S-41, as they shouldn't have been satisfied with the entries in the revenue records.[2]

Doctrine of Advancement

Doctrine of Advancement is not applicable in India except to Europeans and Parsees because of our social conditions and family life which are far different from that of other countries. However, In England, if a person buys a property in the name of his wife and child, it is presumed that he doesn't wish to reserve any interest of his own in such property. We can also say that there is a presumption in English law that he intended such property to be a gift to his wife and children. This is called the doctrine of Advancement.

Position of a Benamidar against the Third Party

The Benamidar is the holder of title and as far as the outer world is concerned, he is the owner. As such, the Benamidar

[1] Annoda Mohan v/s Nilphamari 1922 26 Cal, A36

[2] Pratap Chand v/s Saiyaa Bibi 1901, 23, All. 442

can maintain all suits on disputes arising out of the title of property movable or immovable or arising out of contract.[3]

Position of a Benamidar against the Real Owner

Once it is established that the transaction is Benami, the effect will be given to the real and not the nominal title. Infact, the principle behind the Benami transaction is a principle of Equity. This principle is also recognized in S-82 of Indian Trusts Act, 1882. A Benamidar thus being a Trustee for the real owner must render up the property or convey it on the demand of the Real Owner. The Real Owner can also assert his title by suit.[4]

Exceptions to the rule

Until May 1988, the general rule was that when a transaction was made out to be benami, effect was given to the actual, and not the nominal or benami title. However, there are four exceptions to this general rule and in this case; the court would refuse to give effect to the real title. The court would "allow the estate to lie where it falls".

- When there is a violation of a statute
- When the Benamidar has transferred the property for value
- When to give effect to the real title is against public policy
- When the purpose of real owner is to defraud on creditors

The effect of a decree against the Benamidar

Unless the contrary is proved, it is presumed that a suit instituted by the benamidar has been instituted by him with full authority by the real owner. Consequently, any decision in such a suit is binding upon the real owner, as if the suit had been filed by the real owner himself. For example, A buys a house in B's name. C is in possession of the house on the date of a sale. B files a suit against C to recover possession if the house, but his suit is dismissed. A alleging that he is the real owner and that B was negligent in conducting his suit against C was instituted with the knowledge of A. Now in such a case, A is bound by the decree as much as if he himself had filed that suit. As the court has already decided the suit, A's suit is barred on the principle of Res Judicata.

Right of a benamidar to sue

A benamidar fully and totally represents the true owner as far as third parties are concerned, and therefore can maintain all the suits against third parties, weather such suits arise out of contract or out of title to immovable property. Thus, if A lends money to B on a promissory note,

[3] Narendra v/s Midnapore, 1940 Cal.115
[4] Gur Narayan v/s Sheo Lal

but the note is taken on C's name, C can sue on the note.

Law after 19th may 1988

On 19th may, 1988, the government of India promulgated an ordinance to prohibit benami transactions, and this was later implemented in the form of an Act called Benami Transactions (Prohibition) Act, 1988, which extends to the whole of India, except the state of Jammu and Kashmir.

Under the above act, a benami transaction is defined as any transaction in which property is transferred to one person for a consideration paid or provided by another person. The term property is defined to mean the property of any kind, movable or immovable, tangible or intangible, and includes any right of interest in such property.

S.3 of the Act lays down that no person shall enter into a benami transaction. However, purchase of property by any person in the name of his wife or unmarried daughter was allowed. In such cases, it is presumed, until the contrary is proved that such property was purchased for the benefit of the wife or daughter, as the case may be. Moreover, it is also proved that whoever enters into Benami transaction shall be punishable with the imprisonment for a term which may extend to three years, or with fine, or with both, the offence being non-cognizable and bail able. This is an example of criminal consequence of a Benami transaction.

Section.4 of the act then lays down that no suit, claim or action to enforce any right in respect if any property held benami against a person in whose name the property is held or against any person, shall lie by or on behalf of any person claiming to be the real owner of such property.

It is also clarified that nothing in the said Act shall affect the provisions of S.53 of the Transfer of property act, 1882 dealing with fraudulent transfer or any law relating to transfer for an illegal purpose. The Consequences of the Benami transaction is that the person guilty attracts both civil as well as criminal cases against him.

Inner Voice

After the Benami Transaction (prohibition) Act, 1988 came into effect; instances of Benami Transaction have reduced. But in India, still there are number of pending cases due to our culture and social custom and taxation issues. People should understand that if their father or a close relative has purchased property years ago in their name doesn't mean it is their property. The real owner is still father and the property belongs to the father only and after his death, if he has died intestate, it belongs to all the heirs and not the heirs in whose name the property has been purchased. They are only benamidar and not the true owner of property. Their title is defective title which can be challenged in the courts. This understanding will avoid lots of confusion and litigation.

Benami Transaction (Prohibition) Amendment Act, 2016

Section 4 of Benami Transaction (Prohibition) Amendment Act, 2016 amended Section 2(9) of Prohibition of Benami Transaction Act, 1988 which says that "Benami Transaction" is

Now "Benami transaction" [5] means-

(A) A transaction or an arrangement-

(a) where a property is transferred to, or is held by, a person, and the consideration for such property has been provided, or paid by, another person; and

(b) The property is held for the immediate or future benefit, direct or indirect, of the person who has provided the consideration, except when the property is held by—

(i) A Karta, or a member of a Hindu undivided family, as the case may be, and the property is held for his benefit or benefit of other members in the family and the consideration for such property has been provided or paid out of the known sources of the Hindu Undivided Family

(ii) A person standing in a fiduciary capacity for the benefit of another person towards whom he stands in such capacity and includes a trustee, executor, partner, director of a company, a depository or a participant as an agent of a depository under the Depositories Act, 1996 and any other person as may be notified by the Central Government for this purpose;

(iii) Any person being an individual in the name of his spouse or in the name of any child of such individual and the consideration for such

Section 4 of Benami Transaction (Prohibition) Amendment Act, 2016 amended Section 2(8) of Prohibition of Benami Transaction Act, 1988 which says that "Benami Property" is Section 2(8) "Benami property" means any property which is the subject matter of a Benami transaction and also includes the proceeds from such property;

There is a provision of Appellate Tribunal also to hear appeals against the orders of the Adjudicating Authority under this Act.[6]

[5] Section 2(9) Prohibition of Benami Transaction Act, 1988

[6] Section 30 Benami Transaction (Prohibition) Amendment Act, 2016

Penal Repercussions

A person who commits the offence of benami transaction can face rigorous imprisonment from one to seven years. The Fine is also levied up to 25% of the fair market value of the property. In addition, any person who furnishes false information or document is punishable with rigorous imprisonment from six months to five years. Additionally, fine is also levied up to 10% of the fair market value of the property.

The government has taken several steps for effective implementation of the Act. According to media reports, till January 2019, the income-tax department had confiscated assets worth `6,900 crore under this Act. According to the government's Press Information Bureau website, till 31 May 2019, show-cause notices have been issued in more than 2,100 cases involving benami properties valued at over `9,600 crore.[7] The tax department has set up several dedicated Benami Prohibition Units across the country. These units are involved in gathering information and matching the same with the data available for identifying the benami properties. A reward scheme for informants was also announced. It aims at encouraging people to, inter alia, give information about benami transactions and get rewards up to Rs. One Crore.

Conclusion

The amendments in the Benami Transactions Act are with the retrospective effect and they are introduced to reduce the litigation. However, the amendments in 2016 have though reduced the litigation and the act has also penal provisions, yet there are certain loopholes which give space to the discretionary powers of judges and provide precedent the more power to pave way for interpretation of the statute. Although, the retrospective amendments have to the large extent cleared confusion among the joint Hindu families who were engaged in litigation for inheritance due to these Benami transactions. It is pertinent to note that as the databases of different government departments get inter-linked, property records get digitized, information gets collated from a wide variety of sources, and artificial intelligence and data analytics throw up any mismatches, this stringent law will see more action, in days to come. Further, with the government's resolve to bring in transparency in the economy, benami law is bound to act as a deterrent and a potent tool, and revenue collection will be a natural fall out.

[7] https:/www.pib.gov.in

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An Analysis of the Structure and Growth of Tax Revenue in Karnataka

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Abstract:
The level of taxation and its rate of growth however, can be altered only by changing the individual elements that make up the tax structure. India is a federal country and hence has a federal financial system. It implies that each level of Government is entrusted with a source to raise adequate revenue to discharge its functions. A state has its tax revenue and nontax revenue resources. This study concentrates on the basic structure and analysis of the state's tax revenues of Karnataka. The trend has been studied over the last two decades with analysis on reasons for its variations. There is a definite increase in the ability of the state to raise revenue internally in the past ten years. The state of Karnataka has also shown an increase in its share of the state's tax revenue to GDP from the level that was obtained in the early 1990s. The policymakers should give more focus on property taxes along with the reduction in income taxes. The present study has been conducted based on secondary data.
Key Words: Tax structure, Tax revenue, Policy makers, GDP

Introduction:

The modern tax system that we know today was established by the British rule in the year 1860. Being the largest source of income for Government bodies, the tax system in India is very well-structured. The money collected through taxes has contributed to the overall growth and development of the nation. According to Article 256 of Indian constitution, an accompanying law backs up every tax that is collected. Direct taxes are levied on individuals and corporate entities. These taxes cannot be borne or transferred to another individual or corporate entity than on which it is levied. A few of these taxes are income tax, capital gains tax and wealth tax. The most well-known tax among all these is the income tax. Indirect taxes do not involve direct payment to Government authorities. These taxes are levied on goods and services and are collected by intermediate bodies who sell these goods or offer services. As the economy grows, the importance and function of the state Government also grow in terms of more extensive coverage and in terms of intensity, which in turn, increase the activities of the state Government. Increasing activities of the state Government involve rising expenditures as naturally, the states have to spend more amounts for satisfying collective wants. Spending is not possible without managing an equal amount of receipts and hence, the Government has to increase public revenue to meet corresponding public expenditure. Taxation is an important tool to raise public revenue without creating any liability. The Government has juggled various types of taxes to meet its ever-increasing public expenditure. However, the use of taxes as sources of public revenue can be exploited to a certain him it only to not adversely affect the people. That is the major reason why the sources of tax revenue have gained more importance in the recent past and especially more so in developing countries like India.

Tax Revenue of Karnataka:

The total revenue of a State Government is composed of tax and non-tax revenues. In the Indian context, the total tax revenue of a State is made up of the State's tax revenue, and tax revenue devolved to the States from the Central pool. State taxes are those, which are imposed, collected, and used by the State Governments. Share of Central taxes means the share of taxes, which are imposed and collected by the Central Government, but the proceeds are shared between the center and States. The tax revenue of Karnataka constitutes the composition of (1) Taxes on Income (2) Taxes on Property and Capital Transactions and (3) Taxes on Commodities and Services. state's tax revenue according to their revenue share is state excise, registration and stamp duty, motor vehicle and passenger tax, electricity duty, land revenue, profession tax, entertainment taxes, and other sundry taxes.

Objectives of the Study:

The main objectives of the present paper are:

1. To analyze the structure of the tax revenue in Karnataka.
2. To evaluate trends in tax revenue in the past two decades.
3. To study the comparative contribution by tax revenue and share in central tax.

Research Methodology:

The present study concentrates tax revenue in Karnataka. Karnataka state finances are evaluated in the present study based on the performance over time and also wherever possible using an inter-state perspective. The study uses secondary data from budget documents of Karnataka state, Textbook, Abstract, Karnataka economic survey, income tax department of Karnataka, Karnataka at a glance, RBI reports, Finance department's computerized database, reports and existing studies.

Scope and Limitations of the Study:

Though the scope and limitations of this study are limited to the trends in own tax revenue sources of Karnataka, an outline of the other sources of revenue will assist in analyzing the problem.

Review of Literature:

A review of earlier research works helps in identifying the conceptual and methodological issues relevant to the present study. Many studies have already been published on the broad topic of the state's tax revenue in general. The review made here is restricted keeping the size of the paper in view.

Mukharjee (2020), The state of Karnataka is one among the states that have to sacrifice a portion of potential tax income because of the shift from origin-based taxation to destination-based taxation. To compensate for the revenue loss of the state governments, revenue protection during the first five years (transition period) is assured under the Goods and Service Tax (Compensation) Act, 2017. According to this Act, the states will receive GST compensation if the actual States Goods and Service Tax (SGST) fall short of projected SGST collection.

M. C. Purohit (2000) found that taxes on commodities and services occupy an important place in states' tax revenue. More than three fourth of states own tax revenue comes from these taxes in each state except Assam, where the share is 62 % on the other hand, taxes on land and income have made an unimportant and declining contribution to the state's tax revenue.

State Taxation Review Committee (2009) examined the structural changes in the tax system of Karnataka up to 1980 and found that Sales Tax is the single largest tax followed by State Excise Duty and Motor Vehicle Tax.

Mukhopadhyay (2012) examined the issue of implementation of VAT going wrong in India. He provided details of revenue from CST to the States in India during the period 1990 to 2002. He reported that Maharashtra, Tamil Nadu, Andhra Pradesh, Haryana, Uttar Pradesh, and West Bengal were to lose a lot of revenue if CST was abolished. According to him, as there was no consensus and no attempt to reach compromise in the interests of the States, VAT was introduced imperfectly in the States.

The Committee on State Finances (2015) expressed that the state's tax revenue is the major source for state Finances. But it did not discuss the structural changes in the tax structure of Karnataka.

Total Revenue Receipts in Karnataka:

In the Indian federal set up revenue of the states can be broadly classified into tax revenue and non-tax revenue. Details of total revenue receipts are shown in the following table.

Table-1: Total Revenue Receipts of Karnataka during 2010-11 to 2020-21 (Million)

Sl. No.	Year	Tax Revenue	Non-Tax Revenue	Total
1	2010-11	479,794.3 (26.46)	102,267.9 (-8.82)	582,062.3 (18.41)
2	2011-12	575,510.0 (19.94)	122,552.7 (19.83)	698,062.7 (19.92)
3	2012-13	664,007.0 (15.37)	117,755.3 (-3.91)	781,762.2 (11.99)
4	2013-14	764,118.1 (15.07)	131,307.2 (11.50)	895,425.3 (14.53)
5	2014-15	848,344.6 (11.02)	193,076.9 (47.04)	1,041,421.5 (16.30)
6	2015-16	995,335.3 (17.32)	192,837.9 (-0.14)	1,188,173.1 (14.09)
7	2016-17	1,056,653.2 (12.23)	186,968.8 (-0.50)	1243622.1 (15.56)
8	2017-18	1,188,823.3 (19.43)	281,173.0 (45.80)	1,469,996.4 (23.71)
9	2018-19	1,317,277.0 (10.80))	341,692.5 (21.52)	1,658,969.5 (12.85)
10	2019-20	1,415,502.4 (7.45)	403,127.1 (17.97)	1,818,629.5 (9.62)

11	2020-21	886,347.5 (-43.76)	257,652.8 (-38.6)	1,144,000.3 (-32.6)
Gross Total in CAGR		**12.82**	**13.45**	**12.67**

Note: Figures in brackets shows percentage change over the previous period.
Source: Reserve Bank of India, Budget Documents of the Government of India and the State Government during 2010-11-2020-21.

The total revenue receipts of Karnataka have been increasing at a lesser rate than that of Gross Domestic Product (GDP) for seven years from 2010-11 to 2020-21 which implies that the growth in collection of taxes has been growth in economy. Identically, growth of receipts is significantly lesser with regarding to the time period between 2010-11 to 2017-18. It is evident from the table that the growth of revenue receipts has declined to 12.83 % during 2018-19. This was caused by the recessionary trends and also reduction in the rates of taxes by the Government to revive the economic activity. During 2019-20 it shows an increasing trend of 9.62% at the time of GST implementation period. And also most of 40 to 45 % of tax and non-tax revenue declined in the period of Cocid-19 pandemic situation.

Tax Revenue Receipts in Karnataka:

Tax revenues are composed of state's own tax revenues and share in central taxes. Details of tax revenue receipts are shown in the following table.

Table-2: Tax Revenue Receipts of Karnataka: 2010-11 to 2020-21 (Million)

Sl. No.	Year	State's Own Tax Revenue	Growth Rate Variation (%)	Share in Central Taxes	Growth Rate Variation (%)	Total
1	2010-11	384,731.2 (80.19)	25.81	95,063 (19.81)	29.16	479,794.3 (100.00)
2	2011-12	464,759.6 (80.76)	20.80	110,750.4 (19.24)	16.50	575,510.0 (100.00)
3	2012-13	537,535.6 (80.96)	15.65	126,471.4 (19.04)	14.19	664,007.0 (100.00)
4	2013-14	626,035.4 (81.93)	16.46	138.082.7 (18.07)	9.18	764,118.1 (100.00)
5	2014-15	701.802.1 (82.73)	12.10	146,542.5 (17.27)	6.12	848,344.6 (100.00)
6	2015-16	755,501.9 (75.91)	7.65	239,833.4 (24.09)	6.66	995,335.3 (100.00)
7	2016-17	835,348.6 (71.2)	8.53	263,956.8 (28.8)	8.44	1,099,305.5 (100)
8	2017-18	903,350.9 (75.99)	-	285,472.4 (24.01)	-	1,188,823.3 (100.00)
9	2018-19	965,021.5 (73.26)	6.82	352,255.5 (26.74)	23.39	1,317,277.0 (100.00)
10	2019-20	1,017,439.8 (71.88))	5.43	398,062.6 (28.12	13.00	1,415,502.4 (100.00)
11	2020-21	627,829.5 (72.03)	-45	174,064.7 (27.07)	- 55	801,894.2 (100)
Gross Total in CAGR		11.72	**-**	16.24	**-**	12.38

Note: Figures in brackets show percentage change over the previous period.
Source: Reserve Bank of India, budget documents of the Government of India and the state Government during 2010-11-2020-21.

From the above table-2 it can be observed that between the years 2010-11 and 2020-21, tax revenue in Karnataka has grown by Compound Annual Growth Rate (CAGR) at the rate of 12.38. In the year 2010-11, the total tax revenue was only about 479,794.3 million in the state and because of Covid-19 situation substantially decreased in 2020-21 to 801,894.2 million.

Trends in Own-Tax Revenue in Karnataka:

State's own resources constitute a major share in the total revenue resources-the share of state's own tax is 18.17 per cent and that of non-tax revenue being 7.49 per cent in 2010-11. The state's performance with reference to own taxes as compared to that of all states has been exemplary over time. In terms of Own Tax Revenue (OTR), though the state of Karnataka possesses a higher share of GSDP compared to that of all states put together, its trend across time points seems to be similar. The share of OTR for both the cases declined from 2010-11 to 2020-21 and this phenomenon may be partly due to recessionary trends prevailing at that point of time. And also the following points shows the trends in tax growth of Karnataka state.

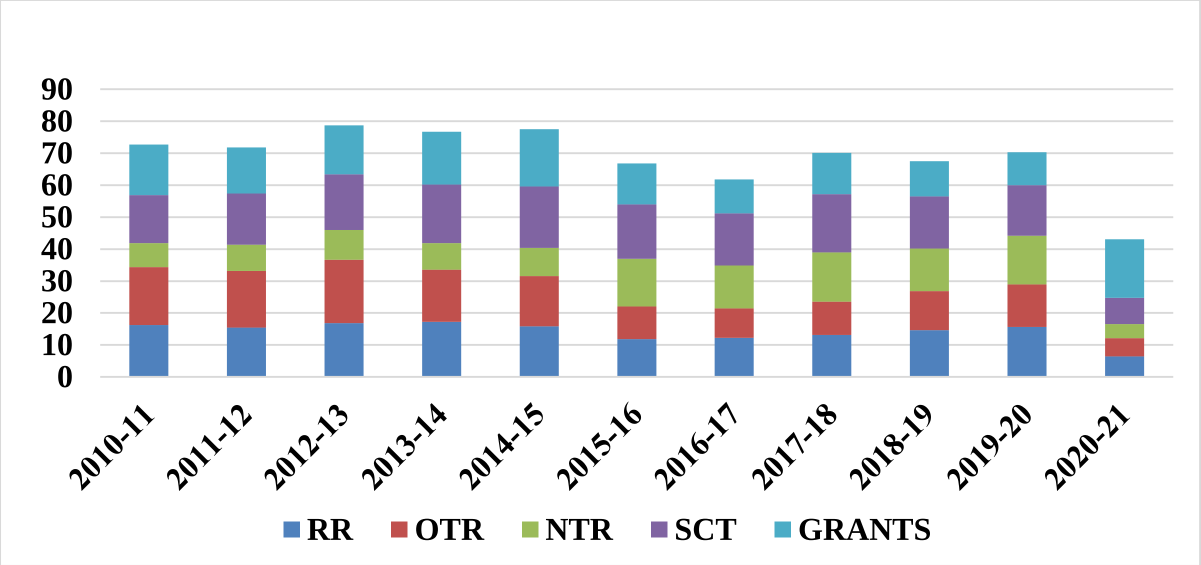
1. Increasing the tax base.
2. Commodity wise data analysis and intelligence.
3. Rigorous audit and enforcement.
4. Incorporating computerization is not only database maintenance, but also improving and simplifying taxpayer services.
5. Devising an appropriate strategy to ensure the collection of arrears of taxes.

Table-3: Annual Average Growth Rate of Revenue Receipts

Year	RR	OTR	NTR	SCT	GRANTS
2010-11	16.24	18.17	7.49	15.03	15.77
2011-12	15.39	17.75	8.22	16.02	14.45
2012-13	16.83	19.82	9.30	17.43	15.37
2013-14	17.21	16.32	8.37	18.35	16.43
2014-15	15.83	15.72	8.82	19.20	17.93
2015-16	11.82	10.20	14.96	17.01	12.80
2016-17	12.23	9.21	13.47	16.32	10.62
2017-18	13.12	10.43	15.38	18.23	12.94
2018-19	14.63	12.21	13.36	16.26	11.04
2019-20	15.68	13.28	15.22	15.85	10.27
2020-21	6.43	5.72	4.35	8.23	18.32

Source: Finance Department, Government of Karnataka.

Figure-1: Annual Average Growth Rate of Revenue Receipts



Source: Finance Department, Government of Karnataka

Performance of State GST revenue collection:

The State GST revenue comprises of the sum of the revenue due to SGST, receipts on account of IGST settlement and GST compensation from the Union Government. For the assessment of the performance of state government with respect of GST, we have considered SGST collection with IGST settlement and avoided adding GST compensation receipts. In Table-4, we present the annual State's GST collection and the monthly growth rate is presented in Figure-2. There is an increase in the GST revenue collection year-on-year in the state. Around 14 per cent of GST revenue is added to that of 2018-19 in the year 2019-20 in nominal terms. However, the average monthly growth rate of GST revenue in the year 2019-20 is considerably lesser than that of 2018-19. The monthly average growth rate of 2018-19 is 1.79 per cent, whereas the growth rate for the year 2019-20 is 1.08 per cent.

Forecasting the short term impact of Covid-19 on GST Collection of Karnataka:

The ongoing crisis of the Covid-19 pandemic has influenced every aspect of human life without any exceptions. The Covid-19 pandemic and the subsequent nationwide lockdown have put a complete halt for all the economic activities for more than four months in the financial year 2020-21. It has severely dented the GST revenue collection of the state especially in March, April, May and June. Here, we tried to measure the impact of Covid-19 on GST revenue of Karnataka.

GST Compensation:

The Goods and Services Tax (Compensation to States) Act, 2017 has guaranteed to protect the revenue of the state during the transition period after the introduction of GST (for five years precisely). As per this Act, the Union government has to compensate revenue loss that arises, if the actual SGST collection falls short of projected SGST revenue of individual states. The projected SGST revenue is estimated based on the annual growth rate of 14 per cent related to the net collection of taxes subsumed under GST in the year 2015-16. The projected SGST revenue is also termed as Revenue Under Protection (RUP). States will avail the GST compensation only at the instance of a shortfall of SGST revenue when compared to the Revenue Under Protection (RUP). No state is entitled to get GST compensation if its SGST revenue is greater than or equal to RUP. GST Compensation Cess (GSTCC) is introduced along with GST on specified items of goods and services to mobilize funds compensating the states' revenue. The resources mobilized through GSTC Cess pooled in GST fund and the Union government manages this fund.

Expected Revenue Under Protection (ERUP) (in Crore Rupees):

The SGST estimates are obtained from Mukharjee (2019) – one based on data from GSTN and other is based Department of Revenue, Ministry Finance, Government of India. The above table reveals that the ERUP will increase at the constant rate of 14 per cent per year, but the growth of SGST (according to both estimates) significantly falls short of ERUP and SGST projections have not been accounted for the impact of Covid-19. The growth rate lies between 11 to 12 per cent for all the years. As a result, the GST compensation required for the state increases more than the growth rate of ERUP. In terms of absolute amount, the GST compensation will increase to the tune of two-fold by the end of 2022-23 when compared that of 2019-20. More interestingly, it will increase three-fold of 2019-20 by the end of 2024-25.

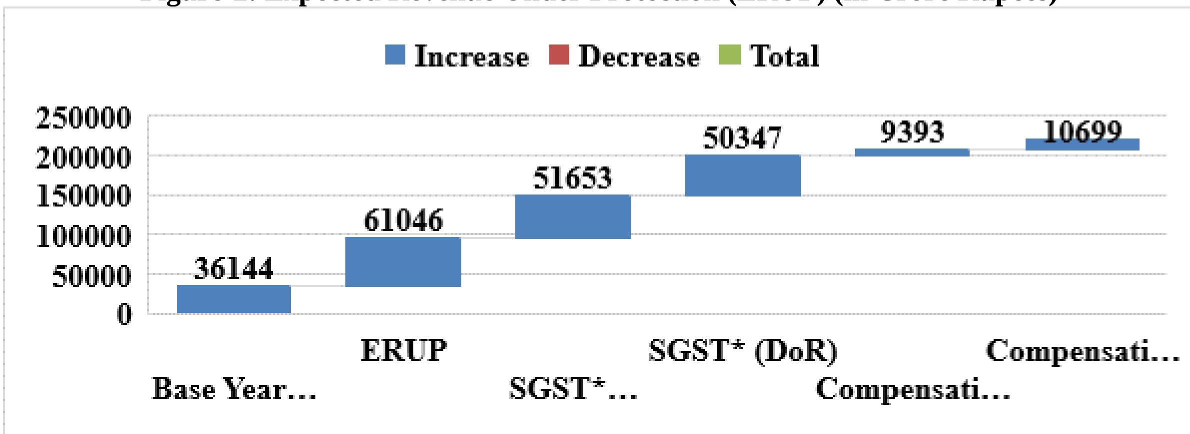
Table-4: Expected Revenue Under Protection (ERUP) (in Crore Rupees)

Year	Base Year GST	ERUP	SGST* (GSTN)	SGST* (DoR)	Compensation (GSTN)	Compensation (DoR)
2019-20	36144	61046	51653	50347	9393	10699
2020-21	36144	69592	57438	55986	12154	13606
2021-22	36144	79335	64159	62537	15176	16798
2022-23	36144	90442	71794	69979	18648	20463
2023-24	36144	103104	80337	78306	22767	24798
2024-25	36144	117539	89817	87546	27722	29993

Source: Author's projection based on GST Council, Government of India.

Table-4 associates the EURP with SGST projection and through evaluation, we have derived the total amount of GST advantage required for the state Karnataka from 2019-20 to 2024- 25. We have projected both EURP and required GST compensation beyond June 2022 (end of the transition period), considering that many States have approached the 15th Finance Commission (FFC) requesting an extension of GST compensation period beyond June 2022, up to three years, i.e., 2024-25 (Mukharjee S, 2020). While the decision on a possible extension of compensation period yet to be known/taken, it is interesting to have a rudimentary idea about the Revenue Under Protection and required GST Compensation beyond the transition period.

Figure-2: Expected Revenue Under Protection (ERUP) (in Crore Rupees)



Source: Author's projection based on GST Council, Government of India

Therefore, the extension of GST compensation beyond the transition period certainly increases the financial burden on the Union government because the growth rate of ERUP is constant, but the growth rate of SGST is uncertain due to many short and long term factors. On the other hand, the collection of revenue due to GSTC Cess which is used to finance GST compensation is showing a declining trend over the years.

Finding of the study:

- It is evident from the study that the growth of revenue receipts has declined to 18.41% during 2010-11.
- During 2019-20 it shows an increasing trend of 9.62% at the time of GST implementation period. But, because of the Covid-19 pandemic situation the growth rate is decreased in 2020-21.
- It can be observed that between the years 2010-11 and 2020-21, tax revenue in Karnataka has grown by Compound Annual Growth Rate (CAGR) at the rate of 12.82.
- The study shows the percentage share of components of own tax revenue during 2010-11 i.e., 384,731.2 million has increased continuously to 801,894.2 million over the period 2020-21.

Conclusion:

The tax performance of Karnataka has improved as it has tended to be more buoyant during post VAT period as compared to the pre-VAT phase. However, this is largely due to the own tax revenue compared to the non-tax revenue. Hence, the state needs to tone up the non-tax revenue in a significant manner by framing a clear policy on user charges. The needed to improve non-tax performance has been recognized and reiterated time and again in policy statements by the Government albeit with little success. The IT initiatives of the commercial Taxes Department with 80 % of revenue realized through electronic mode and 'Anywhere' registration in the Stamps and Registration Department has helped in substantially improving the tax administration and yield of revenue. The state has almost reached the tax plateau and further enhancement is largely possible only through higher economic growth. The sharp reduction in the rate of growth of tax revenue during the recent recession reveals that the rate of growth of the economy impacts the tax revenue in a significant manner. Managing the tempo of economic growth remains a major challenge with the state Government by way enhancing productive capital investment to generate social and economic infrastructure that helps in crowding in private investment in a big way.

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BOOK SCANNING MACHINES – A TOOL OF REPOSITORY

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Introduction: Book scanning or book digitization (also: magazine scanning or magazine digitization) is the process of converting physical books and magazines into digital media such as images, electronic text, or electronic books (e-books) by using an image scanner. Digital books can be easily distributed, reproduced, and read on-screen. Common file formats are DjVu, Portable Document Format (PDF), and Tagged Image File Format (TIFF). To convert the raw images optical character recognition (OCR) is used to turn book pages into a digital text format like ASCII or other similar format, which reduces the file size and allows the text to be reformatted, searched, or processed by other applications. Image scanners may be manual or automated. In an ordinary commercial image scanner, the book is placed on a flat glass plate (or platen), and a light and optical array moves across the book underneath the glass. In manual book scanners, the glass plate extends to the edge of the scanner, making it easier to line up the book's spine. Other book scanners place the book face up in a v-shaped frame, and photograph the pages from above. Pages may be turned by hand or by automated paper transport devices. Glass or plastic sheets are usually pressed against the page to flatten it.

After scanning, software adjusts the document images by lining it up, cropping it, picture-editing it, and converting it to text and final e-book form. Human proofreaders usually check the output for errors. Scanning at 118 dots/centimeter (300 dpi) is adequate for conversion to digital text output, but for archival reproduction of rare, elaborate or illustrated books, much higher resolution is used. High-end scanners capable of thousands of pages per hour can cost thousands of dollars, but do-it-yourself (DIY), manual book scanners capable of 1200 pages per hour have been built for US$300. Portable tablet computers and smart phones are widely used, and different services depend on digital and sharing of a mass amount of data are being developed. Along with this technology and trend, particularly in the form of books, is fetching demand and book digitization is developing fast in whole world. High-speed book digitization is vital technology which put a firm impact in many fields, like storing documents. A vital technology that made important growth under this situation, called Book Flipping Scanning, has been introduced. This is a new method of scanning books in which all pages of a book are captured while pages are continuously flipped automatically through the page turner without stopping at each page. Many systems introducing this concept are introduced and developed to reach the different requirements in different markets, a high-speed camera system and a portable system using a single camera This paper introduce a new book-page turner machine that provides three demands—high speed, accuracy, and automatic operation—so that an innovative high-speed book digitization technology based on Book Flipping Scanning.

COMMERCIAL BOOK SCANNER

Commercial book scanners are not like normal scanners; these book scanners are usually a high quality digital camera with light sources on either side of the camera mounted on some sort of frame to provide easy access for a person or machine to flip through the pages of the book. Some models involve V-shaped book cradles, which provide support for book spines and also center book position automatically.

The advantage of this type of scanner is that it is very fast, compared to the productivity of overhead scanners.

PROJECTS

Projects like Project Gutenberg (est. 1971), Million Book Project (est. circa 2001), Google Books (est. 2004), and the Open Content Alliance (est. 2005) scan books on a large scale.

One of the main challenges to this is the sheer volume of books that must be scanned. In 2010 the total number of works appearing as books in human history was estimated to be around 130 million. All of these must be scanned and then made searchable online for the public to use as a universal library. Currently, there are three main ways that large organizations are relying on: outsourcing, scanning in-house using commercial book scanners, and scanning in-house using robotic scanning solutions. As for outsourcing, books are often shipped to be scanned by low-cost sources to India or China. Alternatively, due to convenience, safety and technology improvement, many organizations choose to scan in-house by using either overhead scanners which are time-consuming, or digital camera-based scanning machines which are substantially faster and is a method employed by Internet Archive as well as Google. Traditional methods have included cutting off the book's spine and scanning the pages in a scanner with automatic page-feeding capability, with subsequent rebinding of the loose pages. Once the page is scanned, the data is either entered manually or via OCR, another major cost of the book scanning projects. Due to copyright issues, most scanned books are those that are out of copyright; however, Google Books is known to scan books still protected under copyright unless the publisher specifically prohibits this.

There are many collaborative digitization projects throughout the United States. Two of the earliest projects were the Collaborative Digitization Project in Colorado and NC ECHO – North Carolina Exploring Cultural Heritage Online, based at the State Library of North Carolina. These projects establish and publish best practices for digitization and work with regional partners to digitize cultural heritage materials. Additional criteria for best practices have more recently been established in the UK, Australia and the European Union. Wisconsin Heritage Online[5] is a collaborative digitization project modeled after the Colorado Collaborative Digitization Project. Wisconsin uses a wiki to build and distribute collaborative documentation. Georgia's collaborative digitization program, the Digital Library of Georgia, presents a seamless virtual library on the state's history and life, including more than a hundred digital collections from 60 institutions and 100 agencies of government. The Digital Library of Georgia is a GALILEO initiative based at the University of Georgia Libraries. In the twentieth century, the Hill Museum and Manuscript Library photographed books in Ethiopia that were subsequently destroyed amidst political violence in 1975. The library has since worked to photograph manuscripts in Middle Eastern countries.

In South-Asia, the Nanakshahi trust is digitizing manuscripts of Gurmukhī script.

In Australia, there have been many collaborative projects between the National Library of Australia and universities to improve the repository infrastructure that digitized information would be stored in.[10] Some of these projects include, the ARROW (Australian Research Repositories Online to the World) project and the APSR (Australian Partnership for Sustainable Repository) project.

For book scanning on a low budget, the least expensive method to scan a book or magazine is to cut off the binding. This converts the book or magazine into a sheaf of loose leaf papers, which can then be loaded into a standard automatic document feeder (ADF) and scanned using inexpensive and common scanning technology. While this is not a desirable solution for very old and uncommon books, it is a useful tool for book and magazine scanning where the book is not an expensive collector's item and replacement of the scanned content is easy. There are two technical difficulties with this process, first with the cutting and second with the scanning.

UNBINDING

More precise and less destructive than cutting pages with a paper guillotine or razor or scissors is the technique of meticulous unbinding by hand, assisted with tools. This technique has been successfully employed for tens of thousands of pages of archival original paper scanned for the Riazanov Library digital archive project from newspapers and magazines and pamphlets, varying from 50 to 100 years old and more, and often composed of fragile, brittle paper. Although the monetary value for some collectors (and for most sellers of this sort of material) is destroyed by unbinding, unbinding in many cases actually greatly assists preservation of the physical pages themselves, making them more accessible to researchers and less likely to be damaged when subsequently examined. The down side is that unbound stacks of pages are "fluffed up", and therefore more exposed to oxygen in the air, which may in some cases (theoretically) speed deterioration. This can be addressed by putting weights on the pages after they are unbound, and storage in appropriate containers. Hand unbinding will preserve text that runs into the gutters of bindings, and most critically allows more easy and complete high quality scans to be made of two page wide material, such as center cartoons, graphic art, and photos in magazines. The digital archive of The Liberator 1918-1924 on Marxists Internet Archive demonstrates the quality of two-page wide graphic art scans made possible by careful hand unbinding prior to flat bed or other scanning. Unbinding techniques vary with the binding technology, from simply removing a few staples to unbending and removing nails to meticulously grinding down of layers of glue on the spine of a book to precisely the right point, followed by laborious removal of the string used to hold the book together. Note that with some newspapers (such as Labor Action 1950-1952) there are columns on the center facing pages that run right in between the pages. Chopping off part of the spine of a bound volume of such papers will lose part of this text. Even the Greenwood Reprint of this publication failed to preserve the text content of those center columns, cutting off significant amounts of text there. Only when bound volumes of the original newspaper were meticulously unbound and the opened pair of center pages were scanned as a single page on a flat bed scanner was the center column content made digitally available. Alternatively, one can present the two facing center pages as three scans: one of each individual page, and one of a page sized area situated over the center of the two pages.

Cutting

One method of cutting a stack of 500 to 1000 pages in one pass is accomplished with a guillotine paper cutter. This is a large steel table with a paper vise that screws down onto the stack and firmly secures it before cutting. The cut is accomplished with a large sharpened steel blade which moves straight down and cuts the entire length of each sheet all at once. A lever on the blade permits several hundred pounds of force to be applied to the blade for a quick one-pass cut. A clean cut through a thick stack of paper cannot be made with a traditional inexpensive sickle-shaped hinged paper cutter. These cutters are only intended for a few sheets, with up to ten sheets being the practical cutting limit. A large stack of paper applies tensional forces on the hinge, pulling the blade away from the cutting edge on the table. The cut becomes more inaccurate as the cut moves away from the hinge, and the force required to hold the blade against the cutting edge increases as the cut moves away from the hinge. The guillotine cutting process dulls the blade over time, requiring that it be re sharpened. Coated paper such as slick magazine paper dulls the blade more quickly than plain book paper, due to the kaolinite clay coating. Additionally, removing the binding of an entire hardcover book causes excessive wear due to cutting through the cover's stiff backing material. Instead the outer cover can be removed and only interior pages need be cut. An alternate method of unbinding books is to use a table saw. While this method is potentially dangerous and does not leave as smooth an edge as the guillotine paper cutter method, it is more readily available to the average person. The ideal method is to clamp the book between two thick boards using heavy machine screws to provide the clamping force. The entire wood and book package is fed through the table saw using the rip fence as a guide. A sharp fine carbide tooth blade is ideal for generating an acceptable cut. The quality of the cut depends on the blade, feed rate, type of paper, paper coating, and binding material.

SCANNING

Once the paper is liberated from the spine, it can be scanned one sheet at a time using a traditional flatbed scanner or automatic document feeder (ADF). Pages with a decorative riffled edging or curving in an arc due to a non-flat binding can be difficult to scan using an ADF, as they are designed to scan pages of uniform shape and size, and variably sized or shaped pages can lead to improper scanning. The riffled edges or curved edge can be guillotined off to render the outer edges flat and smooth before the binding is cut. The coated paper of magazines and bound textbooks can make them difficult for the rollers in an ADF to pick up and guide along the paper path. An ADF which uses a series of rollers and channels to flip sheets over may jam or miss feed when fed coated paper. Generally there are fewer problems by using as straight of a paper path as is possible, with few bends and curves. The clay can also rub off the paper over time and coat sticky pickup rollers, causing them to loosely grip the paper. The ADF rollers may need periodic cleaning to prevent this slipping.

Magazines can pose a bulk-scanning challenge due to small non uniform sheets of paper in the stack, such as magazine subscription cards and fold out pages. These need to be removed before the bulk scan begins, and are either scanned separately if they include worthwhile content, or are simply left out of the scan process.

NON-DESTRUCTIVE SCANNING

An example of a DIY non-destructive book scanner/digitizer, with the book downwards design, allowing gravity to flatten pages Software driven machines and robots have been developed to scan books without the need of unbinding them in order to preserve both the contents of the document and create a digital image archive of its current state. This recent trend has been due in part to ever improving imaging technologies that allow a high quality digital archive image to be captured with little or no damage to a rare or fragile book in a reasonably short period of time. The first fully automated book scanner was the DL (Digitizing Line) scanner, manufactured by 4DigitalBooks in Switzerland. The first known installation was at Stanford University in 2001. The scanner received a Dow Jones Runner-Up award under Business Applications Category in 2001.

Video of the robotic book scanner DL mini

In 2007 the company TREVENTUS presented an automated book scanner with a book opening angle for scanning of 60°. Which is an improvement in the area of conservation of the books during scanning. The company was awarded with the European Union "ICT Grand Prize 2007", for its development of the ScanRobot. This technology was also used in a mass digitization project from the Bavarian State Library where 8,900 books from the 16th century became digitized using three of these v-shape scanners within 18 months.

ScanRobot automated scanner with 60° opening angle

Indus International, Inc, based in West Salem, Wisconsin, produces scanners which were bought by some US entities for services like interlibrary loan.

Most high-end commercial robotic scanners use traditional air and suction technology while some others use alternative approaches like bionic fingers for turning pages. Some scanners take advantage of ultrasonic sensors or photoelectric sensors to detect dual pages and prevent skipping of pages. With reports of machines being able to scan up to 2900 pages per hour, robotic book scanners are specifically designed for large-scale digitization projects.

Google's patent 7508978 shows an infrared camera technology which allows detection and automatic adjustment of the three-dimensional shape of the page.[19][20] Researchers from the University of Tokyo have an experimental non-destructive book scanner that includes a 3D surface scanner to allow images of a curved page to be straightened in software. Thus the book or magazine can be scanned as quickly as the operator can flip through the pages, about 200 pages per minute.

CONCLUSION

Thus we can conclude that the low manipulation machine can provide low cost low overhead solutions to presenting every side of a book leaves properly . Thus we can view every side of book leaves properly. The automatic book scanning machine can give 100% error free digitization of book. But in future development of the machine which can give 100% digitization at lower cost is possible. We can thus bring out the prototype which can cost much leaser than photocopy machine and scanning machine in market.

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AN OVERVIEW ON ARTICAL 370 AND 35 A IN JAMMU AND KASHMIR (INDIA)

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Abstract:- The State of Jammu and Kashmir situated in the Himalayan range which is famous for its natural beauty throughout the world, has been since centuries, a ground of dispute. Kashmir Valley has rightly been called as the “Paradise on Earth” and “Switzerland of Asia”. The three parts of J&K, which are Jammu, Kashmir and Ladakh, are different from each other demographically but disturbance in a particular region of the State has disturbed the whole of it. Kashmir, due to its long history of political and social disturbances has got a special status under Article 35A, which was enforced through a Presidential order in 1956 and Article 370 which was a bargain with the first Prime Minister of the State, Mr. Sheikh Abdullah. Due to these provisions, the status of Kashmir as an integral part of India has been controversial. On 5 August 2019, the government of India revoked the special status, or limited autonomy, granted under article 370 of the Indian Constitution to Jammu and Kashmir. The main objective of present research paper is to focus on historical background of article 370 and 35A and to examine advantages and disadvantages of same articles after revocation in Jammu and Kashmir.
Keywords: - Jammu and Kashmir, Article 370, Article 35A, Government, Revocation, controversial etc.

Introduction:-

The Constitution of Indian is one the most efficiently written Constitution, any country of the world has ever produced. It contains within it the best provisions of other Constitutions. Members of our Constituent Assembly had to be very reasonable in producing our Constitution owing to the diversity of the Nation. India is called the land of Unity in Diversity and this can be attributed to our beautiful constitution and our brilliant Constitution makers. Despite its beauty, Constitution has also been used for Politics because of the controversial character of some of its provisions. Article 370 which talks about the partial authority of India in Jammu and Kashmir’s administration, has been controversial because of differences in opinions regarding its relevancy. Same is the story of Article 35A which talk about ‘Permanent Residents’. Through this Article, it is only the Permanent Residents who are entitled to various benefits where as non-Permanent Residents are devoid of basic rights. Just like Article 370, the same has been controversial owing to its politicisation and differences of opinions.

Objectives:-

The main objectives of present research paper are as follows:-

1. To focus on Historical Background of Article 370 and Article 35A.
3. To examine advantages and disadvantages of Article 370 and Article 35A after revocation in Jammu and Kashmir.

Study Area:-

The Geographical location of Jammu and Kashmir is 33˚30΄ N to 34˚40΄ N latitude and 73˚45΄ E to 75˚35΄ E longitudes. The geographical location of Kashmir is such that it is surrounded by number of foreign countries. This makes the Kashmir valley very important from strategic angle. As far as the geography of Kashmir is concerned, the valley has river Jhelum flowing through it, along with its tributaries. According to 2011 census the total population of Jammu and Kashmir is 12,541,302.

Database And Methodology:-

This is an empirical study mainly based on secondary data and information collected from books, journals, articles, magazines, daily news papers and various websites etc.

Historical Background Of Article 370:-

On October 26, 1947 Hari Singh, the Maharaja of Kashmir, signed the Instrument of Accession of Kashmir to dominion of India. Under this instrument, he surrendered the jurisdiction of three subjects- defence, external affairs and communications to the central government. Lord Mountbatten, presumably with the knowledge and consent of Pandit Nehru, unwisely insisted that the final decision of the accession would be ratified by the constituent assembly of Jammu & Kashmir. The blunder was committed by Nehru to follow Lord Mountbatten blindly. When neither Maharaja Hari Singh nor Sheikh Abdullah demanded the ratification of instrument of accession by the constituent assembly of Jammu & Kashmir, it was wrong on part of the government of India to insist on the ratification. It was a Himalayan blunder committed by Nehru. Date of execution of the instrument of accession of its ratification by the constituent assembly of Jammu & and Kashmir, some temporary provision in the form of Article 370 were made in the constitution of India. Under the article those parts of pertained to defence, external affairs and communications could be extended to Kashmir in consultations with the state government. The parts that dealt with subjects other than those could be extended with the concurrence of the state government. The executive of the state was thus being given not just legislative function; it was being given a legislative function in regard to the constitution under which the people of the state were to live. This how article 370, which made bulk of the Indian constitution, inapplicable to Jammu and Kashmir, was incorporated in our constitution.

Historical Background of Article 34 A:-

Article 35A is a provision incorporated in the Constitution giving the Jammu and Kashmir Legislature a carte blanche to decide who all are 'permanent residents' of the State and confer on them special rights in government jobs, purchase of immovable property in the State, subsidies and other public welfare policies. The provision directs that no Act of the legislature coming under its umbrella can be tested for violating the Constitution or any other law of the land. As per Article 35A of the Constitution of India, Jammu and Kashmir is allowed to make a division between permanent and non-permanent residents in relation to purchase of immovable property, settlement in the State and job opportunities, and various other aspects. The historic background to the need of making a contrast between permanent and non-permanent residents can be traced back to a distress by Kashmiri Pandits against the acquisition of Punjabis in the State administration, which eventually led to a 1927 law broadcasted by Maharaja Hari Singh that sought to provide certain rights to enduring residents, especially in the acquisition of land. Because of the unusual situations nearby the accession to India and the guarantee of special status, representatives of Jammu and Kashmir felt the law concerning permanent residents needed to continue to preserve their special rights in relation to the rest of the Union of India. Article 35A was a outcome of the Delhi Agreement. It allowed the State legislature to define "permanent residents" and provide them with extraordinary rights. It also protects such laws from being held as null &void on the basis that they are not in consistence with or restrict or abridge any rights conferred on the other citizens of India by any provision of Part III of the Constitution. Article 35A is an appendix to the main article and was enforced though a Presidential order which was to be presented in front of the Parliament within 6 months of enforcement. Article 35A was added into the Constitution in 1954 by a Presidential Order by the then President of India R. Prasad on the advice of the Nehru Cabinet. The debated Constitution (Application to Jammu and Kashmir) Order, 1954 followed the 1952 Delhi Agreement entered into between Nehru and the first Prime Minister of J&K Sheikh Abdullah, which extended the Indian right of citizenship to the 'State subjects' of J&K.

Advantages of Artitical 370 and 35a after Revocation:-

1. One Nation One Constitution is attempts to unit Jammu and Kashmir with other states of India.
2. Provide open door for growth and development of job opportunities apart from tourism.
3. Private investors and other state people purchase land and immovable property which boost the economy of state.
4. Ability to vote and contest elections by peoples.
5. Better medical and education facilities can be provided to the resident of Jammu and Kashmir.
6. Authorities are in a better position to curb terrorism and maintain peace and prosperity in Jammu and Kashmir.
7. Appropriate measures to control corruption can be taken now by the central government.

Disadvantages of Artitical 370 and 35a after Revocation:-

1. Instilled insecurity in the locals as they have to give away their dual citizenship.
2. Some Kashmiri peoples feel that, it threatens the state unity and integrity.
3. The implementation of revocation of Article 370 and Article 35A is a treat to the democracy.
4. It is an attempt to polarize and appease the Hindu population in Jammu and Kashmir.
5. Its add on to the political vulnerability and instability in Jammu and Kashmir.

Conclusion:-

The state of Jammu and Kashmir has rightly been called as the "Paradise on Earth" and "Switzerland of Asia". The three parts of J&K, which are Jammu, Kashmir and Ladakh, are different from each other demographically but disturbance in a particular region of the State has disturbed the whole of it. Kashmir, due to its long history of political and social disturbances has got a special status under Article 35A, which was enforced through a Presidential order in 1956 and Article 370 which was a bargain with the first Prime Minister of the State, Mr. Sheikh Abdullah.But, now a day's Article 370 and 35 A is a very hot topic to discussion in political circle of our country. The advantage of revocations of both these articles are right and all facilities for Kashmiri resident must be enjoying without disturbing there natural beauty. All resident are maintaining peace and prosperity of this state. The government should give more emphasis on maintaining security and also provide more facilities for residents.

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An Empirical Study on Sources of Risk and Risk Management Strategies of Rural Households

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Abstract
Rural households are facing lot problems due to insecure environment and are exposed to several risks. The risks of rural households can be in the form of accidental death, illness, disability, loss of crops due to natural calamities, loss of cattle and so on. Therefore, rural households are often purchasing microinsurance policies as risk management strategies. The study commenced with a sample of 200 rural households in North Canara district of Karnataka. The study used purposive sampling to select the sample respondents. The study also used descriptive research design to formulate research. Interview schedule is used to collect data from the rural households. Results revealed that disability due to accident, disease to livestock; drought, poor crop yield and heavy rainfall are the major sources of risk. Risk avoidance, risk reduction, risk allocation, monetary support, protection, and savings are the important strategies for risk management of rural households. Findings also stated there is relationship between socio-economic profile and use of microinsurance policies for risk management.
Key words: Microinsurance, Risk Management, Source of Risk, Strategy, Rural Households

Introduction

The Insurance Regulatory and Development Authority (IRDA) defines microinsurance as "insurance with cheap rates and low caps/coverage." It also stands out from traditional insurance due to its unique design elements in terms of clients, distribution models, policies, risk management, and claim administration. Microinsurance's goal is to provide "a crucial financial service to low-income households by building an acceptable business model that allows rural households to be a profitable or sustainable market segment for commercial or cooperative insurers." Microinsurance is the practice of providing and servicing appropriate and affordable insurance products to the benefit of the lowest socioeconomic strata. Microinsurance for the poor and low-income group is frequently associated with social safety measures. Microinsurance can be a powerful tool for reducing poverty, inequality, and vulnerability, especially in areas where governmental social security is insufficient and unevenly distributed. Due to the inherent limitations of the country's existing social protection measures, there is a strong demand to combat the negative effects of natural disasters like as drought, floods, and cyclones. Though India has demonstrated a variety of pro-poor anti-poverty policies aimed at reducing risks and vulnerability, microinsurance can indirectly contribute because it frequently excludes risks from its portfolio Microinsurance is one of the financial services that development practitioners examine to help the poor manage with hazards. With more economic growth and income prospects, India's microinsurance sector can establish policies that help the poorest of the poor live in a better environment. However, micro insurance policies are coming under cattle insurance, farm insurance, health insurance, property insurance, life insurance, and so on. Increased policy attention on rural and agricultural lending and financial services could help the microfinance and microinsurance sectors develop. Rural families are more vulnerable because their income is inconsistent and poor, and they are less vulnerable to trauma because they lack the necessary means to handle risks (Hasanabadizadeh et al., 2019). They do not have access to insurance and hence cannot afford such costly preventive procedures. Weather-related uncertainties, plant diseases, and agricultural pests, for example, provide a harvest risk to all farmers, but technologies such as irrigation, insecticides, and disease management can help lower such risks.

Statement of the Problem

Risk management, together with vital protection activities, are two of the most important investments for the rural people.

Microinsurance is essential for overcoming many barriers and providing insurance to the poor so that they are not drawn deeper into poverty when disaster strikes. Under its financial inclusion strategy, the government has developed a micro-insurance scheme for these people. The concept of microinsurance is slowly gaining traction. In addition, many insurance companies are offering microinsurance products in order to meet their social and rural responsibilities. IRDA has also issued recommendations for conducting a smooth microinsurance business, protecting policyholders from the bad intentions of insurers and market intermediaries, and determining insurance amounts and premium frequency, among other things. Because microinsurance is simply one of several risk management strategies available to low-income households, organizations truly committed to assisting the poor rural households in risk management should consider if microinsurance is the best solution. Savings and emergency loans would be more appropriate risk management financial services for risk that result in minor losses, risk with high predictability of acquisition, or risk with a high frequency of occurrence. Savings and credit are also more versatile than insurance since they can be utilized to cover a wide range of risks and opportunities. Insurance, on the other hand, provides more comprehensive coverage for large losses than would be provided by poor households alone (Parvathi, 2012). For this higher risk, joining a risk pool is a more efficient way of getting protection than attempting to protect by own effort. It's important not to exaggerate the impact of insurance on development. Insurance alone will not be able to eradicate poverty. Health and life insurance for the poor, on the other hand, can make a significant contribution to creating a balanced existence if it is made available to them as one of the finest risk management instruments.

Review of Literature

Paramasivan & Rajaram (2016) revealed the documents of microinsurance risks, discusses the strategies that insurance companies are using to mitigate the risks and discerns creative strategies to minimize them. Yore & Walker (2018) showed that microinsurance is a key element in the financial services package for people at the bottom of the pyramid. Darl & Dar (2012) divulged that the poor face more risks than the well-off, but more importantly They are more vulnerable to the same risk. Vijalakshmi (2014) revealed that successful microinsurance products need to give careful attention to clients' demand and satisfaction. George et al. (2015) disclosed that increased demand through well-informed choices of individuals is a prerequisite for scaling up microinsurance products to reach large number of poor people. Kousky et al., (2021) showed that micro insurance is considered by development practitioners to be one of the financial services that helps the poor cope with risks. Ndurikia et al., (2017) revealed that weather-related uncertainties, plant diseases, and crop pests pose a harvest risk to all farmers, but technologies to reduce risks such as irrigation, pesticides, and disease resistance are less available in varieties and poorer areas. Micro insurance does provide protection to illness as well as those groups who work in hazardous conditions and faces heavy risk (Aishwarya & Almeida, 2018). Risk management support rural households to avoid potential losses in their farm, cattle, properties and life (Njuguna & Arunga, 2013). Naik (2015) have concluded that micro insurance is not only the mechanism for reducing vulnerability but also ensures social and economic security to the poor.

Research Objectives

The study is initiated with the following objectives.

1. To assess the socio-economic profile of rural households in North Canara district of Karnataka.
2. To examine the sources of risk in regular work and farm work of rural households.
3. To investigate the risk management strategies of rural households.
4. To measure the relationship between socio-economic profile and use of microinsurance policies for risk management.

Research Methodology

The study is executed with the use of proper research design and methodology to get pertinent findings to solve the existing problem and make a way for further investigation. The sample identified includes the rural households, who are all using the microinsurance products for risk management in North Canara district of Karnataka. Sample selection is relied on the availability of key decision makers in rural households and their willingness to Participate. Therefore, purposive sampling techniques is administered to select 200 rural households for survey. The study used descriptive research. Primary data is collected from the rural households through the use of interview schedule. Well-structured and non-disguised interview schedule is prepared with four sections, like socio-economic profile, sources of risk, risk management strategies, and use of micro insurance policies. A five-point Likert scale has been framed with the points ranging from 5 to 1, 5 is for 'Strongly Agree', 4 is for 'Agree', 3 is for 'Neutral', 2 is for 'Disagree' and 1 is for 'Strongly Disagree' was used to collect data. Consequently, collection of data is performed directly with the residential place of rural households. However, the study collect data from the rural households, who were purchased microinsurance policies al least a year period. Socio-Economic profile of rural households is analyzed by using simple percentage analysis, sources of risk of rural households is tested with weighted ranking, factor analysis and multiple regression analysis is used to test risk management techniques, and chi-square test is used to test the relationship between socio-economic profile and use of microinsurance policies for risk management.

Results and Discussion

Analysis of Socio-Economic Profile

Socio-Economic profile of rural households is analyzed with the attributes such as gender, age, education, marital status, monthly income, farm occupation, cattle size and farm size, and its frequencies are described in table-1.

Table – 1: Analysis of Socio-Economic Profile

Characteristics	Distribution	Frequency	Percentage
Gender	Male	122	61.0%
	Female	78	39.0%
Age	18 - 25 years	31	15.5%
	26 - 35 years	47	23.5%
	36 - 50 years	35	17.5%
	51 & above	87	43.5%
Educational Qualification	Uneducated	17	8.5%
	Up to HSC	67	33.5%
	Diploma	15	7.5%
	Under graduate	73	36.5%
	Post graduate	28	14.0%
Marital Status	Single	59	29.5%
	Married	138	69.0%
	Widow	3	1.5%
Monthly Income	Less than Rs.10,000	42	21.0%
	Rs.10,000 - 20,000	101	50.5%
	Rs.20,001 - 40,000	43	21.5%
	Rs.40,001 & above	14	7.0%
Farm Occupation	Cash crop farming	59	29.5%
	Orchard farming	47	23.5%
	Food crop farming	67	33.5%
	Others	27	13.5%
Cattle Size	Up to 5	96	48.0%
	6 – 10	68	34.0%
	More than 10	36	18.0%
Farm Size	Below 3 acres	85	42.5%
	3 – 5 acres	63	31.5%
	More than 5 acres	52	26.0%

Source: Primary data

Table-1 reveals that the gender consists of 61% of males and 39% of females. Age reveals that 15.5% of rural households are falling under 18-25 years, 23.5% of rural households are in 26-35 years, 17.5% are in 36-50 years of age and remaining 43.5% are above 51 years of age. Educational qualification of rural households shows that 8.5% are uneducated, 33.5% are in school education category, 7.5% are diploma holders, 36.5% are undergraduate degree holders and 14% are post graduate degree holders. Marital status of rural households shows that 1.5% widow, 29.5% are single and 69.0% are married respondents. Monthly income reveals that 21% of rural households' monthly income falling under less than 10,000, 50.5% of rural households' income is in the range of 10,000-20,000, 21.5% of rural households' income is in the range of 20,001-40,000 and remaining 7% are earning more than 40,001. Farm activity shows that 29.5% are involved in cash crop farming, 23.5% are engaged in orchard farming, 13% are involved in food crop farming and 13.5% are involved in other type of farming or mix of several crops. Cattle size of rural households reveals that 48% of rural households have up to 5 livestock, 34% of rural households have 6 – 10 livestock and 18% of rural households have more than 10 livestock. Farm size shows that 42.5% of rural households have below 3 acres of land, 31.5% of rural households have 3 – 5 acres and 26% of rural households have more than 5 acres.

Sources of Risk in Regular and Farm Work of Rural Households

Rural households are exposed to several risk in their regular work and farm work activities. In order to collect trustworthy data, weights have been assigned as 5, 4, 3, 2, and 1 for the responses 'strongly agree', 'agree', 'neutral', 'disagree', and 'strongly disagree' respectively. The final scores for each element have been calculated by multiplying the frequency of responses by the weights of corresponding responses. Based on this score, total score has been computed. Total score facilitates to find mean score and ranking position of each characteristic under source of risk. The consequential weighted scores of these characteristics provided by respondents are described in table-2.

Table – 2: Sources of Risk

Sources of Risk	Agreement Level					Total Score	Mean Score	Rank
	5	4	3	2	1			
Heavy rainfall	32	46	42	48	32	598	39.86	5
Drought	56	43	36	32	33	657	43.80	3
Chronic illness	32	48	39	43	38	593	39.53	7
Disability due to accident	62	44	42	22	30	686	45.73	1
Loss or theft of property	44	39	34	36	47	597	39.80	6
Death of livestock	35	39	42	43	41	584	38.93	8
Destruction of house	27	29	37	48	59	517	34.47	10
Poor crop yield	52	38	32	38	40	624	41.60	4
Death of family member	38	26	28	61	47	547	36.47	9
Disease to livestock	49	54	52	23	22	685	45.67	2
Pest attack on crop	25	27	30	60	58	501	33.40	11
Hurricane or heavy wind	22	24	32	62	60	486	32.40	12

(Source: Primary data)

Table-2 reveals the rural household agreement towards the different sources of risk in their regular work and farm work activities. Disability due to accident is the major source of risk to the rural households, it is ranked first with 45.73 points. Subsequently, disease to livestock is ranked second with 45.67 points. Drought is a prominent source of risk to the rural households; it is ranked third with 43.80 points. Similarly, poor crop yield is ranked fourth with 41.60 points, and heavy rainfall is ranked fifth with 39.86 points. It is followed by loss or theft of property (39.80 points), chronic illness (39.53 points), death of livestock (38.93 points), death of family member (36.47 points) and destruction of house (34.47 points) are ranked as sixth, seventh, eighth, ninth and tenth respectively. Pest attack on crop (33.40 points) and hurricane or heavy wind (32.40 points) are ranked subsequently. It is ascertained that disability due to accident, disease to livestock, drought, poor crop yield and heavy rainfall are the major sources of risk to the rural households.

Risk Management Strategies of Rural Households

There are numerous risks affect the life of rural people, they are preparing to avoid, mitigate or reduce the risk by purchasing microinsurance policies. These risks are analyzed using principal component factor analysis, and its results are given in table-3.

Table – 3: Results of Factor Analysis

Factors	Components	Factor Loadings	Eigen Value	% of Variance Explained
Risk Avoidance	Purchase of health insurance	0.827	7.235	23.624
	Cover of risk through life insurance	0.818		
	Insurance cover for property	0.804		
	Cattle insurance for livestock	0.796		
	Crop insurance policies	0.756		
	Effective handling of livestock	0.812		
	Health maintenance	0.806		
Risk Reduction	Terminal benefit of policy	0.784	6.012	17.671
	Cover against critical illness	0.796		
	Partial disability coverage	0.813		
	Cover against accidental problems	0.823		
	Cover for hospitalization expenses	0.738		
	Compensation for damage	0.724		
Risk Allocation	Assured benefit against evils	0.763	5.234	15.482
	Pensions in old age	0.789		
	Risk transferred to insurance firms	0.783		
	Loss can be refunded	0.801		
	Reimbursement of bills	0.677		
	Financial support against accident	0.804		
Monetary Support	Risk can be covered	0.821	4.358	11.294
	Variety of insurance policies	0.801		
	High return benefits	0.732		
	Flexible sum assured	0.785		
	Proper management of farm	0.792		
Protection	Human health protected	0.793	3.429	5.392
	Cattle safety assured	0.782		
	Crop are insured against risks	0.736		
	Better safety on all spheres	0.718		
Savings	Future planning for kids	0.763	2.577	3.539
	Repayment of debt	0.674		
	Ideal savings plan	0.767		

Source: Primary data

Table-3 presents the results of factor analysis relating to risk management strategies of rural households. Put together, thirty-one variables under six factors explain 77.002% of variations in data. At the outset, risk avoidance is the main factor, which is loaded with seven components and it explains 23.624% of variance in data with the Eigen value of 7.235. Purchase of health insurance, cover of risk through life insurance, insurance cover for property, effective handling of livestock and health maintenance are the most important variables in this category. Risk reduction are loaded with six components and it has Eigen value of 6.012 and explains 17.671% of variance in data. Cover against accidental problems, partial disability coverage and cover against critical illness are the important variables in this category. Risk allocation is also a prominent risk management method to the rural households, it is loaded with six variables and explains 15.482% of variance in data with the Eigen value of 5.234. Financial support against accident, loss can be refunded, and pensions in old age are the main aspects in such category.

Monetary support through purchase of micro insurance is also served as a significant aspect in risk management of rural households. It has Eigen value of 4.358 and explains 11.294% of variance in data. Risk can be covered; variety of insurance policies and proper management of farm are the most effective support to the rural households. Protection plays pivotal role to the rural households; it has Eigen value of 3.429 and explains 5.392 variance in data. Protection of human health and cattle safety assured are the most important aspect of protection element of rural households. Savings is the most important aspect in risk

management of rural households, it has Eigen value of 2.577 and explains 3.539 variance in data. Cronbach's alpha was used to examine the reliability of each component. The alpha score found that 0.93 for risk avoidance, 0.88 for risk reduction, 0.91 for risk allocation, 0.90 for monetary support, 0.89 for protection, and 0.87 for savings. If the scores were over 0.75, suggesting that the components have a relatively high degree of internal consistency and acceptance. It certifies that these techniques serve well for risk management of rural households.

In order to find the trustworthy of data computed in factor analysis, multiple linear regression analysis has been adopted to test risk management strategies of rural households by using microinsurance policies. The above factors are considered as independent variables and micro insurance is assumed as dependent variable. It is analyzed and results are furnished in table-4

Table – 4: Multiple Linear Regression Analysis

Independent Variables	Dependent Variable	Un-standardized coefficients		Beta coefficients	t-value	Sig.
		B	Std. Error			
Constant	Micro Insurance	0.787	0.631		1.673	0.101
Risk Avoidance		0.436	0.125	0.431	5.997@	0.001
Risk Reduction		0.268	0.112	0.147	2.144$	0.048
Risk Allocation		0.227	0.109	0.134	2.682$	0.033
Monetary Support		0.065	0.143	0.079	1.642*	0.064
Protection		0.136	0.146	0.094	2.562$	0.034
Savings		0.108	0.118	0.103	2.721$	0.029
R	0.789					
R Square	0.623					
Adjusted R Square	0.602					
F Value	25.623					

Source: Primary data

Note: @ significant at 1%, $ significant at 5% and *significant at 10%.

Table-4 shows that the risk management strategies of rural households using micro insurance policies. The values of R^2 and adjusted R^2 as 0.623 and 0.602 respectively which indicates 62.3% of variation on micro insurance by six underlying factors on risk management strategies. From the list of six independent variables, risk avoidance having highest beta coefficient 0.436 and t-value of 5.997 that are statistically significant at 1% level. This factor evidences strong impact on the risk avoidance through micro finance. Likewise, risk reduction, risk allocation, protection and savings possessing positive beta coefficients and statistically significant at 5% level. Monetary support shows that it is significant at 10% level. In this way, all these factors serve as a better risk management to the rural households.

Use of Microinsurance Policies for Risk Management

The relationship between the socio-economic profile of rural households and use of microinsurance policies for risk management is tested with chi-square analysis. Use of microinsurance policies is measured in three ways such as, high, medium and low. In this direction, the null hypothesis (H_0) states that there is no relationship between socio-economic profile and use of microinsurance policies for risk management. Whereas alternate hypothesis (H_1) states that there is relationship between socio-economic profile and use of microinsurance policies for risk management. Its results are presented in table-5.

Table - 5: Chi-Square Test

No relationship between	df	Table Value	Calculated Value	Decision
Gender and use of microinsurance	2	5.991	6.896	
Age and use of microinsurance	6	12.592	14.678	
Educational qualification and use of microinsurance	8	15.507	21.364	
Marital status and use of microinsurance	4	9.488	14.653	
Monthly income and use of microinsurance	6	12.592	19.855	
Farm occupation and use of microinsurance	6	12.592	17.259	
Cattle size and use of microinsurance	4	9.488	12.367	
Farm size and use of microinsurance	4	9.488	15.482	

Source: Primary data

Table-5 reveals that the socio-economic profile such as gender, age, educational qualification, marital status, monthly income, farm occupation, cattle size and farm size have been checked with the use of microfinance for risk management to the rural households. Perhaps it will be recognized from the above table that null hypothesis for all cases have been rejected and it leads to accept alternate hypothesis. The calculated chi-square value is more than table value at 5% level of significance. Hence, it is concluded that there is relationship between socio-economic profile and use of microinsurance policies for risk management.

Conclusion

Micro insurance is a type of insurance that provides social security for rural households. Micro insurance is designed for the protection of low-income groups or vulnerable families, with reasonable insurance products to help them recover from common risks. Vulnerable families are those who are unable to manage unforeseen risks. Micro insurance products should be more effective than the formal and informal methods used by the rural households for risk management. Gender consists of 61% of males, 43.5% are above 51 years of age, 36.5% are undergraduate degree holders and 69.0% are married rural households. Monthly income reveals that 50.5% of rural households' income is in the range of 10,000-20,000, farm activity shows that 29.5% are involved in cash crop farming, cattle size of rural households reveals that 48% of rural households have up to 5 livestock, farm size shows that 42.5% of rural households have below 3 acres of land. It is ascertained that disability due to accident, disease to livestock, drought, poor crop yield and heavy rainfall are the major sources of risk to the rural households. Risk avoidance, risk reduction, risk allocation, monetary support, protection, and savings are the important strategies for risk management of rural households. Risk management strategies of rural households explain 77.002% of variations in data. Multiple regression results proves that these factors serve as a better risk management to the rural households. Chi-square test confirms that there is relationship between socio-economic profile and use of microinsurance policies for risk management.

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