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Editorial.....

It is heartening to note that our journal is able to sustain the enthusiasm and covering various facets of knowledge. It is our hope that IJMER would continue to live up to its fullest expectations savoring the thoughts of the intellectuals associated with its functioning .Our progress is steady and we are in a position now to receive evaluate and publish as many articles as we can. The response from the academicians and scholars is excellent and we are proud to acknowledge this stimulating aspect.

The writers with their rich research experience in the academic fields are contributing excellently and making IJMER march to progress as envisaged. The interdisciplinary topics bring in a spirit of immense participation enabling us to understand the relations in the growing competitive world. Our endeavour will be to keep IJMER as a perfect tool in making all its participants to work to unity with their thoughts and action.

The Editor thanks one and all for their input towards the growth of the **Knowledge Based Society**. All of us together are making continues efforts to make our predictions true in making IJMER, a Journal of Repute

Dr.K.Victor Babu
Editor-in-Chief

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- (2) The Vice Chancellors, Selection Committees, Screening Committees, research supervisors and all/any expert(s) involved in academic/ performance evaluation and assessment are hereby advised to ensure that their decisions in the case of selections, promotions, credit-allotment, award of research degrees etc. must be based on the quality of published work rather than just numbers or a mere presence in peer reviewed or in old UGC Approved List of Journals which is available for reference on the UGC website.

(P.K. Thakur)

Secretary(Officiating)



A STUDY ON TUSSELE BETWEEN ECOSYSTEM BASED GROWTH AND TECHNOLOGY BASED GROWTH.

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Abstract:

The increased consumption – oriented culture of the human beings has polluted the environment to the great extent so that human species may become extinct very soon. Single species-human beings, taking over a significant percent of world's physical space and production leads to a responsible factor for extinction [1]. Technology based growth destroys the ecosystem whereas the Environment without technological developments is unimaginable in 21 century. Comparing playfully the positive and negative effects of technology, it can be concluded that an illusion has been manufactured artificially amongst human about their happy extended years of living but practically the humans are spoiling the ecosystem. As education can be used as a methodology regarding the use of environment for the welfare of future generations or at least any awareness can be created in the present fast growing human species, this article proposes the hybrid method of educational psychology and educational technology on environmental education to ensure such balanced safe ecosystem for living beings survival.

Keywords: Educational psychology, Educational Technology, Environmental education.

I. INTRODUCTION.

A macro level outlook explains our planet earth exists since 4.5 billion years. The life on earth started since last 2 billion years. Human beings came into existence since last 2 million years. Civilization began since last 5000 years and modern science has been functioning since last 750 years. The challenges faced are the outcome of technology based growth.

1.1. Challenges:

About 16 rivers in the world experience severe erosion.10% of rural and urban population does not have access to regular safe drinking water. Population growth will lead to decline percapita availability of fresh water. Air pollution load from transport raised to 10.3 million tons in 1997 and industrial sector raised to 10.3 million tones and 3 million tons in 1997.The organic content of the soil is reduced to 0.2 %, 1.2billion people worldwide defecate in the open, Acid rain, Industrial pollution, Noise pollution, Indoor pollution, Agricultural pollution, Dioxin Toxicity, Deep sea mining, Grain Drain, Green Energy, Lost woods, Asia brown cloud, Domestically prohibited goods, Solid waste disposal, Pesticide residues in soft drinks, Contamination of drinking water, Global warming –climate change, Linking of rivers, Damage by detergents (chemicals), Slaughter house problems, Loss of bio diversity, GMO-Genetically modified food, mad cow disease, Eco-sanitation, Loss of common property resources, bio-fuel and food security, Mining industry, E-WASTE[2].

II. REVIEW OF LITERATURE

Our Mother Earth is on the brink of destruction due to Climate Change and Global Warming and other similar problems, which is going to affect the very survival of the human species on this earth. In the context of the contemporary world scenario,

'knowledge mobilization' is not sufficient. The fact needs to be realized is that mere knowledge without its application, without it leading to wisdom, has actually led people nowhere. The responsibility and accountability of teachers may help and support the next generation. Teachers can do wonders and bring glory to humans and nature through education. Methodologies to Preserve nature, the purpose of preserving, and the quality way of living life can be taught to the children.

2.1 Habitat destruction

Habitat destruction [3] is currently ranked as the primary cause of species extinction worldwide. It is a process of natural environmental change that may be caused by habitat fragmentation, geological processes, climate change or by human activities such as the introduction of invasive species, ecosystem nutrient depletion, and other human activities.

2.2 Human causes.

Habitat destruction caused by humans includes land conversion from forests, etc. to arable land, urban sprawl, infrastructure development, and other anthropogenic changes to the characteristics of land. Habitat degradation, fragmentation, and pollution are aspects of habitat destruction caused by humans that do not necessarily involve over destruction of habitat, yet result in habitat collapse. Desertification, deforestation, and coral reef degradation are specific types of habitat destruction for those areas (deserts, forests, coral reefs).[5]

2.3 Technology Explosion.

Space junk is the e-waste produced by the non-working satellites travelling in earth's orbit. It can be hazardous to other working satellites and other spacecraft travelling in or through earth's orbit. In the earlier days of space explosion, not knowing so much about what would happen to the stuff due to satellites launched into orbit, many space satellites have been sent producing so much junk. The junks are beyond our control and make people worried about even one tiny collision could trigger a big chain reaction. This possibility is called "KESSLER Effect." to prevent such disaster, anyone launching something into orbit these days has to have a plan to either send it into a graveyard orbit, or send it back down to burn up in earth's atmosphere.[6]

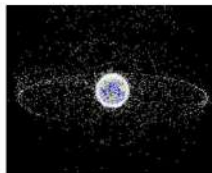


Fig 3.1.Objects in earth orbit.

3.4 Solutions:

In a broader sense, governmental bodies at a local, national, and international scale need to emphasize the following:

Educating the public about the importance of natural habitat and biodiversity. The interface educational psytechnology between the technology growth (educational technology) and ecosystem growth (educational psychology) should also be educated as commerce and accounts from class 1- 12 age specific.

IV. PROPOSED METHODOLOGY

With reference to this context, educating the public about the importance of natural habitat and biodiversity, it is very evident that, the whole world is marching towards competitive spirit and hence the extinction of human sapiens is inevitable. This paper proposes the new education model that specifies the outcome of education as man of vision. The term innovation means a new way of doing something which refers to incremental, radical and revolutionary changes in thinking, products, process and organizations. It includes knowledge and ideas. The goal of innovation is to make someone or something better [7]. The science and technology revolution has been achieved with the perfect use of modern education and the one of the inevitable outcome is the duality life style of humans. The ecosystem is also polluted to the great extent making earth as not suitable for living.

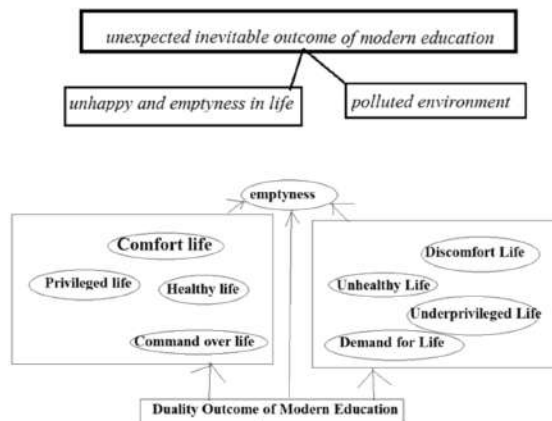


Fig. 3.1 Duality outcome.

4.1 Educational Technology:

The education system may include environment also in their subject not only as separate biology and civics subject but an interrelated subject in a single name environmental studies. Social studies and biology should be combined so that the interface may produce greater contributors for environmental conservation.

$$\text{Science \& Techonlogy} = \text{maths} + \text{physics} + \text{chemistry} + \text{Computer}$$

Social without ecosystem is meaningless. Ecosystem without social does not result harmony and growth.

4.2 Educational Psychology

Every living being are entitled to enjoy or live happily and freely. The humans are also entitled to enjoy the basic human rights –economic, social, political, and cultural. The

future generations should be aware of the fact that the earth is essential for their living with supportive living factors. The educational psychology can be used to modify the behavior of the learner so that, he can be transformed to adjust himself with the society with maximum of satisfaction and security.

$$\text{Environmental studies} = \text{social studies} + \text{Ecosystem studies}$$

4.3. Educational Psytechology

This proposed method combines the educational psychology and educational technology.

The interface between these two methods can be educated as the third main subject known as Educational psytechology.

$$\text{Educational Interface} = \text{commerce} + \text{Accountancy} + \text{Economics}$$

The consumption oriented culture can be transformed into contributing culture that can preserve the ecosystem and environment.

4.4 Proposed Education model -KLMN SWASTIK

The proposed education based on klmn swastik teaching learning model results in one nation, one family depicted as follows.

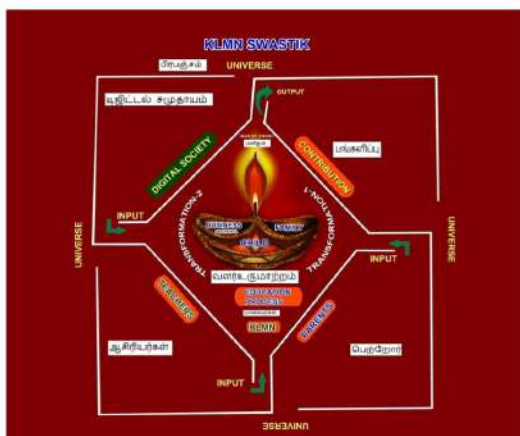


Fig 3.Klmn swastik Education Logo

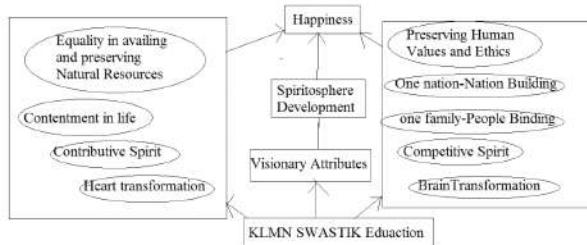


Fig 4.klmn swastik model

• **Significance of KLMN SWASTIK EDUCATION MODEL:**

1. **Holistic man making education** .Apart from improving competitive spirit, the student should be improved in the contributing spirit producing good thoughts of energy envelope called spiritosphere. The spiritosphere though now seems to be hypothetical; soon the airglow images demonstrate the prevention of universal energy and our mother nature.

2. **Vision of Education:** To inculcate students with values and knowledge that transforms students as active contributor of our nation;

4. **Mission of Education:** To instil in students, the value of individual changing and taking charge of their own life, to live in gratitude with humane;

5. **Motto of Education:** My Transformation Transforms my Nation.

6. **Expected outcome of klmn swastik model.**

| Sl. no | Challenges-IMPACT OF CONTEMPORARY WORLD | Opportunities-SIGNIFICANCE OF QUALITY EDUCATION |
|--------|---|---|
| 1 | Habitat destruction | Philanthropist construction |
| 2 | Technology Explosion | Spiritosphere |
| 3. | Competitive spirit | Contributive spirit |
| 4. | Disjoint connectivity | Joint connectivity |
| 5 | Artificial intelligence | Natural potential |
| 6 | Virtual reality | Reality |
| 7 | Wi-Fi networking | Philanthropic weaving |
| 8 | Extinct species | Rejuvenated species |
| 9 | Stress becomes inevitable TODAY | Stress free happy life - TOMMOROW |
| 10 | Already well established conflicts | The way forward. To be initiated by klmn swastik model... |

Tab.1.Proposed klmn swastik model's significance.

- The all-round development of the child is assured and the 21st century competency can be met with any school curriculum. [8]

7.The Mark sheet of this proposed KLMN SWASTIK MODEL.

| Sl.No | Name of the Subject | Allotted Marks in Question | Minimum MARKS | Maximum | Marks Secured |
|-------|---|----------------------------|---------------|------------|---------------|
| 1 | Mother Language | 100 | 25 | 100 | 25 |
| 2 | Universal Language | 100 | 25 | 100 | 25 |
| 3 | Educational Technology | | | | |
| | Mathematcis | 25 | 12.5 | 100 | 50 |
| | Physics | 25 | 12.5 | | |
| | Chemistry | 25 | 12.5 | | |
| | Computer | 25 | 12.5 | | |
| 4 | Educational Psychology | | | | |
| | History | 25 | 12.5 | 100 | 50 |
| | Geography | 25 | 12.5 | | |
| | Civics | 25 | 12.5 | | |
| | Biology-Ecosystem | 25 | 12.5 | | |
| 5 | Educational Psytechnology(Interface) | | | | |
| | Comerce | 25 | 12.5 | 100 | 50 |
| | Accountacny | 25 | 12.5 | | |
| | Economics | 25 | 12.5 | | |
| | Statistics | 25 | 12.5 | | |
| | Total | 500 | 200 | 500 | 200 |

Note: The overall Pass percentage should be 40%.. The Higher Education Opportunity is wide open to every child. The Transformation-1 in KLMNSWASTIK LOGO IS FROM EDUCATIONAL PSYCHOLOGY. The Transformation -2 in KLMN SWASTIK LOGO IS FROM Educational technology. The Gap between school and society is filled by Educational Psytechnology (Interface) from class 1 upwards.

V.CONCLUSION

In this proposed system the subjects designed for class 1 upwards till school leaving ,are

- 1.part -1 :language /mother tongue
- 2.part -2 :Foreign Language /English
- 3.Part -3 :Educational Technology

$$\boxed{\text{Science \& Techonlogy} = \text{maths} + \text{physics} + \text{chemistry} + \text{Computer}}$$

4.Part -4 :Educational Psychology

$$\boxed{\text{Environmental studies} = \text{social studies} + \text{Ecosystem studies}}$$

5.Part -5 :Educational psytechnology

$$\boxed{\text{Educational Interface} = \text{comerce} + \text{Accountancy} + \text{Economics}}$$

6.part -6 : any one recreational subject like art/craft/music/dance/painting.. till 10 th std.

The significance of this proposed system be stated as , from class 1 to 10 no board exam required till 11 std, and 12 std common board exam, the adolescent students are free from exam stress as well. All students equally know and learn all subjects and the higher education is a wide open choice to every child and overall development is assured.



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UNDERSTANDING THE NOTION OF COLLECTIVE IN TAGORE'S ENVIRONMENTAL PRACTICES

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Abstract:

The contemporary Indian scenario lacks a sustainable thought. Our purported 'civilized' society has alienated itself from Nature. This paper discusses the notion of Community Engagement and its utmost importance in the current scenario of ecological crisis. These 'community-engaged' practices now have taken abode in the domain of Art. Further, it deliberates on how about a decade ago, Rabindranath Tagore had a deep environmental consciousness. The practices he incorporated in the early 20th century in Bengal finds its relevance in contemporary times. The term 'Social Practice' is conferred in relation to the conception of Tagore's unitarian principles and its necessity in today's setting. The analysis concludes that the collective practices can bring a positive change in the present environmental circumstances.

Keywords: Art, Collective practices, Community Engagement, Environment, Rabindranath Tagore, Social Practice.

Introduction

The India we see today is paralyzed with dead rivers, grey skies, declining ground water-tables, waning forests accompanied by escalating volumes of untreated wastes which further takes the form of a literal garbage mountain. Meanwhile, through destructive and carelessly conceived projects, the tribal and peasant communities are incessantly pushed off their lands. This is the contemporary Indian scenario that lacks a sustainable thought and in the name of development, our precious environment is at stake. Our purported 'civilized' society has alienated itself from Nature. Ramachandra Guha mentioned a report in his book 'Environmentalism: a global history' (2012), which states that

Nature can never be managed well unless the people closest to it are involved in its management ... Common natural resources were earlier regulated through diverse, Decentralized, community control systems. But the state's policy of converting Common property resources into government property resources has put them under the control of Centralized bureaucracies, who in turn had put them at the service of the most powerful. Today, with no participation of common people in the management of natural resources, even the poor have become so Marginalised and alienated from their environment that they are ready to discount their future and sell away the remaining natural resources for a pittance. (Guha, 2014, p. 156)



About a decade ago, there existed a prodigious man, ahead of his time, on this very subcontinent. Shri Rabindranath Tagore (1861-1941) was a polymath, an extraordinary personality and a boon for India. Nature was his companion right from his childhood. He has written numerous poems, short stories, songs and plays which talk about Nature and the precious environment. The relevance of his thoughts on the environment can be very much connected to the current conditions. This article discusses the concept of ‘Community-Engaged Practices’ in the domain of Art, its association with Tagore’s practices which he initiated in the early 20th century in Bengal and the importance of community engagement in the current environmental circumstances.

The notion of Community Engagement

“Every human being is an artist, a freedom being, called to participate in transforming and reshaping the conditions, thinking and structures that shape and inform our lives.” (Goodreads Quotes)

— Joseph Beuys

All forms of art that are created, communicated or experienced by others, is social. Art based on social interaction has been identified as “community”, “collaborative”, “participatory”, “relational aesthetics”, “dialogic” and “public” art among the many titles. Social practice is an art medium focusing on engagement through human interaction and social discourse. (Helguera, 2011). Socially engaged art aims to create social and/or political change through collaboration with individuals, communities, and institutions in the creation of participatory art. Claire Bishop very well explains:

“What emerges here is a problematic blurring of art and creativity: two overlapping terms that not only have different demographic connotations but also distinct discourses concerning their complexity, instrumentalization, and accessibility. Through the discourse of creativity, the elitist activity of art is democratized, although today this leads to business rather than to Beuys. The dehierarchising rhetoric of artists whose projects seek to facilitate creativity ends up sounding identical to government cultural policy geared towards the twin mantras of social inclusion and creative cities. Yet artistic practice has an element of critical negation and an ability to sustain contradiction that cannot be reconciled with the quantifiable imperatives of positivist economics. Artists and works of art can operate in a space of antagonism or negation vis- à- vis society, a tension that the ideological discourse of creativity reduces to a unified context and instrumentalises for more efficacious profiteering”. (Bishop,2012, p. 16)

The element of ‘participation’ is key in socially engaged art practice and the artworks created hold equal or less significance than the ‘collaborative act’ of creating them. In his book ‘What We Made: Conversations on Art and Social Cooperation’ (2013), Tom Finkelpearl outlines social practice as “art that’s socially engaged, where the social interaction is at some level the art.” The practice of socially engaging the

public/ communities can be allied to activism as it often deals with current societal-cultural-political issues and/or environmental issues. The artists/ practitioners working in this field spend much of their time integrating with the communities which they wish to collaborate, help, educate or simply share a dialogue with.

“Socially engaged art functions by attaching itself to subjects and problems that normally belong to other Disciplines, moving them temporarily into a space of ambiguity. It is this temporary snatching away of Subjects into the realm of art-making that brings new insights to a particular problem or condition and in turn make it visible to other Disciplines” (Helguera, 2011, p.5)

Socially engaged practices allow in recognizing ecological interdisciplinary art practices that aim to create environmental awareness, sustainability, preservation of biodiversity and much more. Eco-artists/ practitioners’ work nurtures collaboration and engagement between humans and the land and for achieving this, various tools and techniques are incorporated and are highly process-based and research-oriented. It is a multidisciplinary field of action. Artists/ eco- practitioners work in collaboration with the public and undertake complex projects to accomplish in the contemporary social and environmental scenario.

Tagore’s vision of Ecological Harmony

Both philosophically and in reality, Rabindranath found a deep connection between man and nature. His experiments in regenerating the dilapidated social and economic life of Bengal’s villages from the early 20th century was a pioneering effort. His conceptualization and methods adapted for its solution stand out for more than one reason.

The poet’s concept of Indian *topovan* is evident in his experiments in the field of education at Santiniketan, West Bengal, where he spent most of his life. This can be seen in the arrangement of boarding schools cum ashram of pupils and thus reflects his concerns with man’s proximity to nature. He anticipated the transformation of the dry landscape around Santiniketan along with rural reconstruction. Under the guidance of British agriculturist L.K. Elmhirst, Sriniketan was developed in the 1920s, which is close to Santiniketan. Tagore’s social attempts in harmonizing nature and mankind through various ways are reflected through these actions and deeds. (Banerjee, 2018)

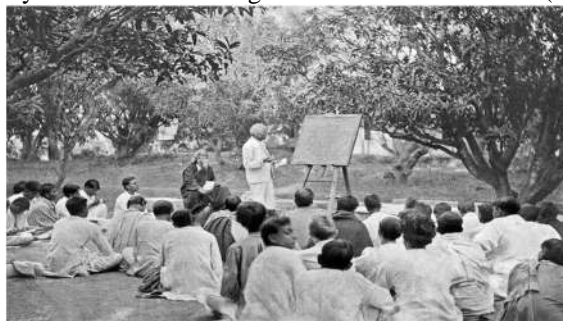


Figure 1: Teaching in the midst of Nature at Santiniketan. Rabindranath can be seen seated in this picture.

He was well aware of the destruction of the environment by fast urbanization, industrialization, deforestation, and other related evils and condemned the same. Whether rich or poor, air/water/soil pollution affects everybody but the poor is the most affected. He churned out poems, plays and short stories emphasizing the need to protect nature.

“There are invisible writings on the blank pages of these desolate places which tell the story of how some civilizations had for ages elaborately busied itself in preparing its own burial ground.” - Rabindranath Tagore, *City and Village* (Chaudhury, 2012)

He anticipated an introduction of a collective practice that would catch the popular imagination and make people plant trees together irrespective of class, creed, gender or religion; a practice that celebrates the love for nature. Consequently, he introduced a community festival known as ‘*Vriksharopana*’ (planting of trees) in the year 1928 in Santiniketan. He cherished this ceremony and said:

“Trees of the earth are cut for several necessities and the earth became naked by plundering its shadows of clothes. It increased the temperature of the air and damage the fertility of the soil. The homeless forests tend to warmth by an unbearable hit of the sun. Keeping these words in minds, we held the ceremony of tree planting which is nothing but the function of filling in the gaps of plundered mother’s wealth.” (The English Writings of Rabindranath Tagore, 2007)



Figure 2: An old picture of Students celebrating Vrishapropan Utsav at Santiniketan.



Figure 3: A recent photo of Vriksharopan ceremony, Visva-Bharati

He got this feeling already about a hundred years ago that it was important to plant more and more trees in order to save this planet. Undoubtedly he said “The danger is imminent because of deforestation. To save the danger, we have to recall the god of the forests, so that it can save this land and can bear fruits, and allows shadows.” (Bhowmik, 2012)

This *utsav* or festival is celebrated in Visva-Bharati on 22nd of Shraavan (the fifth month in the Hindu calendar), the death anniversary day of *Gurudev* Rabindranath Tagore. It is celebrated each year artistically and with a simplistic approach. People participating in the festival, both local folks and of Visva-Bharati, recite his songs while going for the plantation of the sapling. It’s a picturesque scenario every year in Santiniketan. Music, dance, and Vedic chanting further invokes Nature’s fertility and symbolizes the ever-recurring youth of Santiniketan. This ceremony of planting the trees can be regarded as a representation of the reverence towards trees, towards the protection of trees and forests and therefore, protection of the biodiversity and the maintenance of the ecological harmony.

He also announced another very important ceremony which is celebrated in most of the South-East Asian countries, i.e., Halakarshana or the Ploughing Ceremony. Right after the ceremony of Vriksharopana held at Santiniketan, this ceremony is practiced at Shriniketan, as a symbolic tribute to the act of ploughing the land. It aims to endow the work of ploughing as nearly a sacred act, a dignified one. Every year, an important dignitary of the country is invited to drive the plough on the 23rd day of Shraavan. During the festival, Rabindranath said:

“Greed was increased when people took the gift of the earth, after conquering farming from the forest; finally, the monopoly of the agriculture sector was to remove the forest. Cutting the trees for different needs and taking away the shades of the earth, they started giving it naked. He made the winds heated, and the soil became fertile. The forest of forest-shelter today is so damn sad. Keeping this in mind, the program that we had done a few days ago is the tree-plantation, the welfare of filling up the motherland with looted children.” (The English Writings of Rabindranath Tagore, 2007)

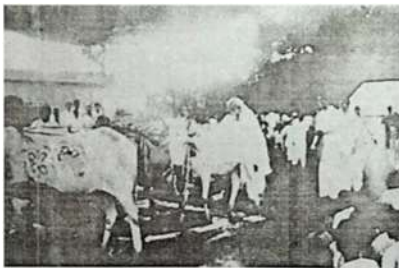


Figure 5: An old picture of Halakarshana Ceremony



Figure 4: A recent photo of Halakarshana Ceremony

This tilling of land was started by Tagore as a tribute to the pastoral livelihood in the year 1929 and since then, Visva-Bharati is celebrating this festival with an aim to promote healthy cultivation practice with righteousness and dignity.

The notion of deep ecology reveres both human and non-human entities of the ecosystem with an egalitarian attitude. This is evidently exemplified in the nature-centered/earth-centered approach of Rabindranath's actions couple with his writings. The poet's philosophy of Unitarianism clearly reflects his universalism in the facets of human-nature relationships. (Banerjee, 2018). Rabindranath's asserted on the moral principles and the eternal values that once regulated in our Indian society and culture. This formed the foundational base of universality and humanity and the inherent integrative form of social relationship. He highlighted the fact that man establishes himself in his world as a creator through efforts to reshape and reform the material and the social world in order to make it through a higher order of existence. This cannot be said as just a linearity of change; it is the fullness of existence that man always strives for. It is the process that he tried to realize and recreate on this earth. The poet stated that the relationship is the fundamental truth of this world of appearance.' Through the interrelationship between various aspects, whether social or with nature, the inner characteristic pattern of relationship gets established. When the parts are separated, the inner manifestation of the totality is dissipated. His concept of humanity lies at the core of his idea of society and underpins his concept of totality, unity and the ideals of the



morality of goodness (*mangal* or *kalyan*). His perception of totality was more analogous to the gestalt theory. The collective practices were conceived as more than an organized system. (Sinha, 2019)

Conclusion

The damage caused by the brutal consumerism to our ecology and environment is a matter of concern as the evils related to it have now added impetus in the capitalist society. In the name of development, there have been unobstructed misuse and abuse of natural resources which has further led to the destruction of the world's ecological balance and biodiversity. The alteration and seizure of traditional practices by new methods and techniques have created a new list of environmental problems. The contemporary world is facing a serious ecological crisis and thus triggering great damage to human-nature sensibility. Present-day human being has lost the connection and harmonious relationship with nature. Rabindranath Tagore throughout his life fought against this economic exploitation of natural resources and promoted a healthy relationship with our environment. Rabindranath encouraged modernizing and rebuilding the society by inculcating rational attitude through education, changes in interpersonal relationship and behaviour, collective and egalitarian ideology. (Sinha, 2019). He can be regarded as the greatest environmentalist of this age who preached the virtues of reverence, humility, responsibility and care towards Mother Nature.

Collaborative and community work have the power to uplift the cause of protecting the environment and balancing the biodiversity in India. The attachment of social theory with Art might sound new and novel but it had its roots in this subcontinent a long time ago. Pablo Helguera says that "Social practice avoids evocations of both the modern role of the artist (as an illuminated visionary) and the postmodern version of the artist (as a self-conscious critical being)." (Helguera, 2011). Eco-practitioners' actions are environmentally impactful and advantageous, they recognize humankind's moral duties to respond to the human-caused ecological crises of the present-day by enacting environmental reform. Their work nurtures collaboration between humans and the land, which fosters a sense of ownership and responsibility within people to restore their own landscapes. Their practices and methods prove to be great examples of social and ecological rejuvenation in the public domain. In the public sphere, these kinds of projects can engender momentum through engagement and education along with the present-day media and technology. The creative and innovative means through which the participants in a community/socially engaged practice workout are the driving force to achieve the balance between man and nature.

To cope up with the current ecological disorder, it is necessary to merge different fields of study to find a solution to anthropogenic problems like climate change and biodiversity loss. Ecologically concerned art practices can play a significant role by encouraging dialogue and offering visions of desirable sustainable futures, both informed by and informing an "environmental value system," or "ecological ethic," as well as the concept of ecological justice. (Wallen, 2012). Experts from diverse fields



should join hands and must penetrate their knowledge to a large number of the public which resides in rural areas. The poisons of patriarchy, superstitions, capitalism, industrialization ought to be overthrown to achieve a progressive society where the Women and Mother Nature get respect and reverence.

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PERSON RE-IDENTIFICATION IN MOTION USING DEEP LEARNING APPROACH

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ABSTRACT:

Person re-identification (Re-ID) has attracted extensive attention due to its potential to identify a person of interest from different surveillance videos. With the increasing amount of the surveillance videos, high computation and storage costs have posed a great challenge for the resource-constrained users. However, person Re-ID over outsourced surveillance videos could lead to a security threat (i.e., the privacy leakage of the innocent person in these videos). Therefore, the proposed system is an efficient privacy-preserving person re-identification over outsourced surveillance videos using haar-cascade, which can ensure the privacy of the detected person while providing the person re-identification.

Here we give the input as video and the person of interest (POI) for re-identification is chosen. The duration of the POI is selected, which is then processed where the snapshot of the person will be stored. Now multiple videos can be inputted one by one, where feature extraction and facial recognition is done to check where the POI to be re-identified is present or not.

Keywords: Haar- cascade, deep learning, re-identification, facial recognition.

1. INTRODUCTION

Person re-identification aims to recognize or re-identify a person who was previously seen in video captured with overlapping or disjoint field of views. It has several applications in video surveillance, like tracking people in a crowd as they move across field of views of different cameras or in and out of the same camera's field of view. Re-identification allows us to reduce the possibility of identity switches by exploiting the appearance of a person to re-identify him/her again and it like a person re-identification has been extended to the problem of tracking multiple players in sports videos whose paths may intersect and cause identity switches. This is a challenging problem due to occlusions and variations in illumination and pose caused by difference in viewing angle and lighting conditions as the person moves in a scene or from one field of view to another and use appearance cues like color histograms, jersey numbers and facial recognition to reduce identity switches.



2. LITERATURE SURVEY

1. Title: Structural Analysis of Attributes for Vehicle Re-Identification and Retrieval

Author: Yanzhu Zhao, Chunhua Shen, Huibing Wang, Shengyong Chen, Senior Me **Year:** 2019

Vehicle re-identification plays an important role in video surveillance applications. Despite the efforts made on this problem in the past few years, it remains a challenging task due to various factors such as pose variation, illumination changes, and subtle inter-class difference. We believe that the key information for identification has not been well explored in the literature. In this paper, we first collect a vehicle dataset ‘VAC21’ which contains 7129 images of five types of vehicles. Then, we carefully label the 21 classes of structural attributes hierarchically with bounding boxes. To our knowledge, this is the first dataset with several detailed attributes labeled. Based on this dataset, we use the state-of-the-art one-stage detection method, Single-shot Detection, as a baseline model for detecting attributes. Subsequently, we make a few important modifications tailored for this application to improve accuracy: 1) adding more proposals from low-level layers to improve the accuracy of detecting small objects and 2) employing the focal loss to improve the mean average precision. Furthermore, the results of the attribute detection can be applied to a series of vision tasks that focus on analyzing the images of vehicles. Finally, we propose a novel region of interests (ROIs)-based vehicle re-identification and retrieval method in which the ROIs’ deep features are used as discriminative identifiers, encoding the structure information of a vehicle. These deep features are input to a boosting model to improve the accuracy. A set of experiments are conducted on the dataset *VehicleID* and the experimental results show that our method outperforms the state-of-the-art methods.

2. Title: 3-D PersonVLAD: Learning Deep Global Representations for Video-Based Person Re-identification

Author: Lin Wu, Yang Wang, Ling Shao, Meng Wang

Year: 2019

It presents end-to-end trainable deep neural networks to produce global video-level features over the entire video span for video-based person re-ID. The major contribution is to build up a deep 3-D convolution architecture with an amenable layer, namely, 3-D PersonVLAD aggregation layer, to encode spatiotemporal signals into a global compact video descriptor. To make the learned video features discriminative against various misalignments, a 3-D part alignment module based on the attention mechanism is introduced into the feature learning stage to localize distinct regions from which local features are



aggregated to yield the global robust representations. With the global space-time convolutions over full-length video extent, it achieves the state-of-the-art performance on three benchmark data sets. It also demonstrates the generalization and scalability of our model.

It presents the global deep video representation learning to video-based person re-identification (re-ID) that aggregates local 3-D features across the entire video extent. Existing methods typically extract frame-wise deep features from 2-D convolutional networks (ConvNets) which are pooled temporally to produce the video-level representations. However, 2-D ConvNets lose temporal priors immediately after the convolutions and a separate temporal pooling is limited in capturing human motion in short sequences. It presents global video representation learning, to be complementary to 3-D ConvNets as a novel layer to capture the appearance and motion dynamics in full-length videos. Nevertheless, encoding each video frame in its entirety and computing aggregate global representations across all frames is tremendously challenging due to the occlusions and misalignments. To resolve this, our proposed network is further augmented with the 3-D part alignment to learn local features through the soft-attention module. These attended features are statistically aggregated to yield identity-discriminative representations. Our global 3-D features are demonstrated to achieve the state-of-the-art results on three benchmark data sets: MARS, Imagery Library for Intelligent Detection Systems-Video Reidentification, and PRID2011.

3. Title: Fuzzy Multilayer Clustering and Fuzzy Label Regularization for Unsupervised Person Re-identification

Author: Zhong Zhang, Meiyang Huang, Shuang Liu, Baihua Xiao, Tariq S. Durrani

Year : 2019

It has proposed a novel method termed FMC for unsupervised person re-identification. The proposed FMC possesses two advantages. Firstly, to alleviate the influence of complex pedestrian images, FMC utilizes a multilayer perceptron to map features into a new feature space which is beneficial for clustering. Secondly, FMC assigns fuzzy labels for unlabeled pedestrian images instead of one-hot labels, which could simultaneously consider the membership degree and the similarity between the sample and each cluster. Afterwards, the proposed FLR utilizes pedestrian images with fuzzy labels to train ResNet-50, which regularizes ResNet-50 learning process and meanwhile reduces the risk of over-fitting. Experiments on three benchmark person reidentification databases demonstrate that our method achieves a new state of the art. Unsupervised person re-identification has received more attention due to its wide real-world applications. In this paper, we propose a novel method named



fuzzy multilayer clustering (FMC) for unsupervised person re-identification. The proposed FMC learns a new feature space using a multilayer perceptron for clustering in order to overcome the influence of complex pedestrian images. Meanwhile, the proposed FMC generates fuzzy labels for unlabeled pedestrian images, which simultaneously considers the membership degree and the similarity between the sample and each cluster. We further propose the fuzzy label regularization (FLR) to train the convolutional neural network (CNN) using pedestrian images with fuzzy labels in a supervised manner. The proposed FLR could regularize the CNN training process and reduce the risk of over-fitting. The effectiveness of our method is validated on three large-scale person re-identification databases, i.e., Market-1501, DukeMTMC-reID and CUHK03

4. Title : Person Recognition in Personal Photo Collections

Author: Seong Joon Oh, Rodrigo Benenson, Mario Fritz, Bernt Schiele

Year: 2018

People nowadays share large parts of their personal lives through social media. Being able to automatically recognize people in personal photos may greatly enhance user convenience by easing photo album organisation. For human identification task, however, traditional focus of computer vision has been face recognition and pedestrian re-identification. Person recognition in social media photos sets new challenges for computer vision, including non-cooperative subjects (e.g. backward viewpoints, unusual poses) and great changes in appearance. To tackle this problem, we build a simple person recognition framework that leverages convent features from multiple image regions (head, body, etc.). We propose new recognition scenarios that focus on the time and appearance gap between training and testing samples. We present an in-depth analysis of the importance of different features according to time and viewpoint generalisability. In the process, we verify that our simple approach achieves the state of the art result on the PIPA [1] benchmark, arguably the largest social media based benchmark for person recognition to date with diverse poses, viewpoints, social groups, and events. Compared the conference version of the paper [2], this paper additionally presents (1) analysis of a face recogniser (DeepID2+ [3]), (2) new method naeil2 that combines the conference version method naeil and DeepID2+ to achieve state of the art results even compared to post-conference works, (3) discussion of related work since the conference version, (4) additional analysis including the head viewpoint-wise breakdown of performance, and (5) results on the open-world setup.

5. Title: Improved BOF Method for Person Re-identification

Author: Lixia Zhang, Guangzhou, China, Kangshun Li

Year : 2018



Feature representation and matching are two challenging problems for person re-identification problem. Designing a suitable feature representation method, and the according high efficiency matching scheme is meaningful. In this paper, a new person re-identification method was put forward. First, an improved BOF method was proposed, it use SURF algorithm to extract the preliminary feature and generate visual dictionary. And then, an effective classifier was designed by LIBSVM technology. This method can deal with illumination and scale invariants, and improve the efficiency of the matching process. The experimental results show that it is an effective scheme for person re-identification

6.Title : Triplet CNN and Pedestrian Attribute Recognition for Improved Person

Author: Yigiang Chen, Stefan Duffner, Andrei Stobian, Jean-Yves Dufour, Atella Baskurt

Year: 2017

It proposes a pedestrian attribute recognition approach and a CNN-based person re-identification framework enhanced by pedestrian attributes. The knowledge of person attributes can help video surveillance tasks like person re-identification as well as person search, semantic video indexing and retrieval to overcome viewpoint changes with their robustness to the inherent visual appearance variations. Compared to previous approaches, our attribute recognition method using Local Maximal Occurrence (LOMO) features and a Multi-Label Multi-Layer Perceptron (MLMLP) classifier proves to be more robust to different viewpoints and is computationally more efficient. The experiments on three public benchmarks show that the proposed method improves the state-of-the-art on attribute recognition. Furthermore, we integrate our attribute recognition algorithm into a triplet CNN similarity learning framework for person re-identification fusing both learned CNN features and attributes. This fusion leads to an overall improvement, and we achieve state-of-the-art results on person re-identification. Person re-identification (re-ID) has been a popular topic in computer vision and pattern recognition communities for a decade. Several important milestones such as metric-based and deeply-learned re-ID in recent years have promoted this topic. However, most of existing re-ID works are designed for closed world scenarios rather than realistic open-world settings, which limits the practical application of re-ID technique. On one hand, the performance of the latest re-ID methods have surpassed the human-level performance on several commonly used benchmarks (e.g. Market1501 and CUHK03), which are collected from closed world scenarios. On the other hand, open-world tasks that are less developed and more challenging have received increasing attention in the re-ID community. Therefore, this study starts the first



attempt to analyze the trends of open-world re-ID and summarizes them from both narrow and generalized perspectives. In the narrow perspective, open-world re-ID is regarded as person verification (i.e., Open-set re-ID) instead of person identification, that is, the query person may not occur in the gallery set. In the generalized perspective, application-driven methods that are designed for specific applications are defined as generalized open-world re-ID. Their settings are usually close to realistic application requirements. Specifically, this survey mainly includes the following four points for open-world re-ID: analyzing the discrepancies between closed- and open-world scenarios describing the developments of existing Open-set re-ID works and their limitations introducing specific application-driven works from three aspects, namely, raw data, practical procedure, and efficiency summarizing state-of-the-art methods and future directions for open-world re-ID. This survey on open world re-ID provides guidance for improving the usability of re-ID technique in practical applications.

3.PROPOSED SYSTEM

The analysis are often divided into four sections

1. Person face recognition from given video
2. To capture the faces from given video for training purpose
3. To build a model for training process
4. Implementation of person faces re-identification by haar cascade classifier

1. Person face recognition from given input image

The face can be considered as the unique identity of an individual. People across the world have unique faces and facial features. It plays a major role in interacting with other people in society. Considering these facts, facial recognition is implemented in the real world. A Haar wavelet is a mathematical fiction that produces square-shaped waves with a beginning and an end and used to create box shaped patterns to recognise signals with sudden transformations. To analyses an image using Haar cascades, a scale is selected smaller than the target image. It is then placed on the image, and the average of the values of pixels in each section is taken. If the difference between two values pass a given threshold, it is considered a match. Face detection on a human face is performed by matching a combination of different Haar-like-features.

2. To capture the faces from given video for training purpose:

OpenCV enables the creation of XML files to store features extracted from datasets using the FaceRe-cognizer class. The stored images are imported, converted to grayscale and saved with IDs in two lists with same indexes. FaceRecognizer objects are created using face recogniser class. Facerecogniser



object is created using the desired parameters. Face detector is used to detect faces in the image, cropped and transferred to be recognised. This is done using the same technique used for the image capture application. For each face detected, a prediction is made using Face Recognizer. predict () which return the ID of the class and confidence.

3. To build a model for training process:

The training of the cascade proved to be no easy task. The first necessary bit was to gather the images, then create samples based on them and finally starting the training process. The open cvtraincascade utility is an improvement over its predecessor in several aspects, one of them being that traincascade allows the training process to be multithreaded, which reduces the time it takes to finish the training of the classifier. This multithreaded approach is only applied during the precalculation step however, so the overall time to train is still quite significant, resulting in hours, days and weeks of training time. Since the training process needs a lot of positive and negative input images, which may not always be present, then a way to circumvent this is to use a tool for the creation of such positive images. OpenCV built in mode allows creating more positive images with distorting the original positive image and applying a background image. However, it does not allow to do this for multiple images. By using the Perl script createsamples to apply distortions in batch and the mergevec tool, it is possible to create such necessary files for each positive input file and then merging the outputted files together into one input file that OpenCV can understand. Another important aspect to consider is the number of positives and negatives. When executing the command to start training, it is required to enter the number of positive and negative images.

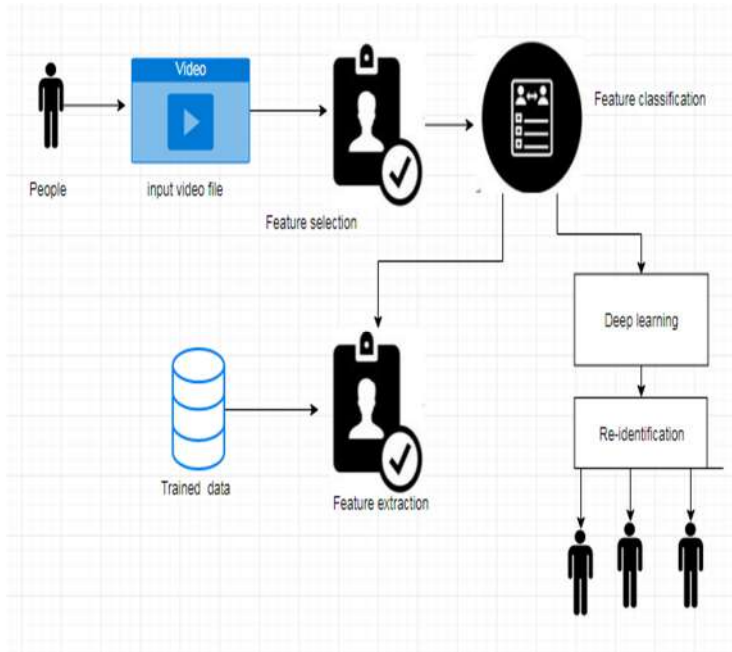
4. Implementation of person faces re-identification by haar cascade classifier:

Haar cascade:

Haar feature-based cascade classifiers is an effective object detection and it is a machine learning based approach where a cascade function is trained from a lot of positive and negative images. It will work with face detection, the algorithm needs a lot of positive images (images of faces) and negative images (images without faces) to train the classifier. Then we need to extract features from it. Each feature is a single value obtained by subtracting sum of pixels under white rectangle from sum of pixels under black rectangle. The cascade classifier consists of a list of stages, where each stage consists of a list of weak learners. The system detects face in question by moving a window over the image. Each stage of the classifier labels the specific region defined by the current location of the window as either positive or negative – positive meaning that an face was

found or negative means that the specified object was not found in the image. If the labeling yields a negative result, then the classification of this specific region is hereby complete and the location of the window is moved to the next location. If the labeling gives a positive result, then the region moves of to the next stage of classification.

4.SYSTEM ARCHITECTURE



5.FUTURE WORK

- This will allow us to investigate the efficacy of pre-trained models for facial emotion recognition.
- To automate this process by show the detection result in web application or desktop application and to optimize the work to implement in Artificial Intelligence environment

6. CONCLUSION

In haar-cascade algorithm is implemented to classify human and we addressed the task of facial expression recognition by identified face image through input video file. It classified the image of faces into any of two discrete face features categories that represent end-to-end trainable deep learning algorithm to



produce global video-level features over the entire video for video-based person re-ID.

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IMPACT ON PERSONALITY VARIABLES AND BEHAVIOURAL APPROACH OF TRADING AND INVESTING

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Abstract

The traditional financial approach, which is based on rational expectations and profit maximization, does not provide an explanation for this behaviour because it is not economically rational. New approach of behavioural finance needed to describe, explain and predict business and investment decisions. These approaches should not only take into account the dynamics between different market forces and human actors, but also consider the large number of rational aspects that occur when humans make decisions. This study explores the role of psychology in economic and investment decisions in financial markets.

Keywords: Behavioural Finance, Perceptions, Psychology, Investors, Investment.

Introduction

The tension between traditional finances and the psychological prospects of these markets reflects the difference between the external aspect based on the results and the internal dynamics of the decision making process of the financial markets. The traditional finance regulatory model suggests how market participants should behave and assumes that participants process information completely rationally. On the contrary, the descriptive approach to decision making used in psychology explains how market players really make their decisions both in experimental situations and in real markets.

The latter approach demonstrates how humans are not rational when making market decisions (Shapira 1986; Frey 1990; Jagric et al. 2010). Psychologists point out that all business decisions represent a form of human behaviour. Comparable to the results of decisions in other areas of life, market results are also the result of affective, cognitive and social processes. Instead of presenting market behaviour in abstract models, psychologists look for precise descriptions of how people really make decisions and how participants have limits to rationally process information (Slovic 1986; Zeckhauser, Patel and Hendricks 1991). The research methodologies to obtain these descriptions are based on observation, asking the study participants to choose between pre-formulated investment scenarios, analysing the introspection of the decision makers. The combination of these empirical methods leads to valid descriptive ideas on commercial and investment decision making. Introduce the psychological factors discussed and understand the complex dynamics of trade in the markets.

Personality Variables

At the level of disposition of the individual market participants, the question arises of how much the nature of their personality influences the business processes.



Books on financial markets such as Carew and Slatyer (1989) often claim that personality is essential to becoming a good distributor and that education cannot compensate. As a result, many professional traders believe that their success is based on an individual's personality traits and characteristics. According to these market professionals, good traders are rare and specific traits play a key role in their commercial performance (Oberlechner 2004). Therefore, there are numerous personality tests for merchants who promise profits based on their ability to identify the ideal corporate personality.

1 Disciplined cooperation. In market contexts defined by sudden market changes and high levels of unpredictability. Disciplined cooperation consists of three distinct components. First of all, it implies a strong motivational component that reinforces other success factors. Second, disciplined cooperation implies compliance with the limits of the stop-loss order and avoiding risk-taking distortions such as overconfidence and illusion of control. (Goldberg and Nitzsch 2001). Third, it implies cooperation with others in the commercial team and in your own commercial institution.

2. Tackling decisions. The factor called approach describes the willingness of operators to make assertive and proactive decisions in a risky environment. Electronic trading and comparison systems allow you to buy and sell hundreds of millions of dollars in the forex market in a split second (Luca 2000).

3. Market meaning making. This factor represents the ability of individual operators to quickly define a "vision" of the market based on their personal criteria. As the market is changing, this factor requires experience and intuition to quickly anticipate possible market developments.

4. Emotional stability. This factor allows traders to focus on their strategy and stay focused on difficult market environments.

5. Processing of information. This factor combines the ability to process information quickly and simultaneously and have analytical thinking skills.

6. Interested integrity. This component is related to curiosity and integrity characteristics.

7. Autonomous organization. This factor is associated with the definition of the operator's ability to independently organize the negotiation process and to maintain a positive attitude towards it.

8. Information handling. This factor affects how traders collect, manage and transmit information to others, including the processing of information by mathematical means or by the use of computers.

Statement of the Problem

The traditional financial theories were based on the framework that investors act rationally and consider all the available information in making the financial decision, which are the major tenants of the efficient market theory. It also assumes that the market is transparent and does not suffer from any information asymmetry. The turbulence faced by the capital market cannot be explained by the efficient market theories since it assumes investors act rationally. The eroding retail investor base is very critical since the capital market requirement contributed by domestic savings can curb the flight of capital. Further, the artificial volatility can be curtailed and controlled with larger participation of domestic retail investors



Objectives of the Study

1. Explain the difference between the descriptive psychological perspective to trading and investing and the traditional finance approach.
2. Identify personality traits that professional traders have defined to determine investment success.
3. Discuss why some traders cannot make rational decisions and the impact of affective and cognitive biases.
4. Outline which phenomena on a societal level influence trading and investing behaviour.

Methodology of the Study

The paper is mainly conceptual in nature and it is based on the earlier research works, journals, articles related to behavioral finance available over internet based sources. Various other related books and journals which are available in physical form are also accessed to develop the foundation of the paper.

Status Quo tendency and the endowment effect

The trend of the status quo explains a phenomenon that observers notice among operators who pursue a losing strategy, even when the strategy has already caused losses for an extended period. This trend is particularly visible in general styles and commercial preferences. Traders often base their attention on their previous business experience. This is known as an anchor bias where operators use a past decision as a benchmark. It is unlikely that they will change this approach even after following a failed strategy (Oberlechner 2004). A particularly strong form of the trend of the status quo occurs when decisive escalations occur in business decisions. When this situation occurs, affective processes tempt traders not they only hold their losing positions, but they also expand them. This "throwing good money after bad money" phenomenon is also known as the effect of undeclared cost (Arkes and Blumer 1985). Closely related to the status quo bias is the endowment effect, which states that individuals value an asset more when they already own it than they are willing to pay for it. In a well-known study, Kahneman, Knetsch and Thaler (1990) give participants a cup and the opportunity to sell or exchange it for a good alternative of equal price.

Overconfidence

When asked to evaluate their health, driving skills, education or jobs, most are considered more effective than average (Dunning, Heath and Suls 2004; Horswill, Waylen and Tofield 2004). Behavioural economists now recognize the importance of this feature among economic agents in financial circles, often referring to it as "overconfidence distortion" (Barber and Odean 2001; Larrick, Burson and Soll 2007). Of all the possible areas of over-confidence, finance and investment are particularly important. When people overestimate their financial capabilities, this can affect the investment decision making process and the consequences of those decisions. Excessive confidence in financial investment capabilities can lead to substantial losses, as suggested by many private and commercial defaults in Europe or debt overruns in the United States (Creditreform 2012).

Empathy and altruism

Empathy is another important phenomenon that is lacking in the traditional financial understanding of trade and investment. Making a purchase from a friendly old



lady with a small retail store after a shared smile (even if her products are too expensive and of poor quality) doesn't make much sense from the point of view of economic rationality. Likewise, giving a generous tip to a waiter in a restaurant that will never be visited again may seem economically irrational. In contrast, psychologists easily recognize that the likelihood that people invest in specific businesses, people and businesses depends on their level of empathy. From a social psychological point of view, the theory of empathy-altruism offers an explanation (Batson 1991). According to this theory, altruistic behaviour depends on the empathy experienced towards another person. If empathy is high, altruistic behaviour is likely; If empathy is low, people will only support others when it is worth doing financially.

Cognition

Although traders prefer to make optimal decisions based on a balance between price and value, they cannot always process all the relevant information needed as they are easily distracted and influenced by the information available.

Cognitive biases

Instead, operators unconsciously use heuristic calls to decision making (i.e. general rules that allow people to make decisions within a limited period of time). The concept of heuristics as human prejudice goes back to Francis Bacon's list of idols. Bacon has described how these ghosts of the human mind distract humans from reasonable decisions. For example, when Bacon defines the tribe's idols as the human tendency to lazily generalize exaggeratedly and disproportionately by weighing the available information instead of responding to cases or real elements that can be observed (Spedding 1861), his reasoning approaches the modern formulation of the heuristic representativeness explained later in this section.

Prospect theory and Framing

The future theory of Kahneman and Tversky (1979) provides a complete psychological explanation for human decision making in conditions of uncertainty. While the theory of expected utility (EUT) assumes that people are generally risk averse, prospective theory argues that there is a basic difference between situations involving gains and losses. When people make risky decisions in profit situations, they tend to be risk averse; when the alternatives of a risky choice involve losses, people look for risks. The S-shaped function of perspective theory implies a subjectively defined benchmark that decides whether people perceive a decision in terms of possible gains or possible losses. For losses, the curve is more pronounced, suggesting that the losses are greater than the profits. For example, Pitters, Kirchler and Witte (2007) show that a quantity of money obtained through an increase in wages (i.e. a profit framework) is less likely to be invested than when the same amount of money is available due to a tax reduction (i.e. loss of frames). Prospective theory also explains the widespread tendency of market participants to close winning trading positions too early and letting losing trading positions continue for too long (Shefrin and Statman 1985).

Herding, norms, and ethics

Decision makers are influenced not only by perceptions at the individual level, but also by information at the social level. What other people do, think or expect can have a greater impact on business and investment decisions.



Herding and Psychological Conformity

Whether people choose the restaurant most frequented by others, pay for a chair in a crowded area of the beach surrounded by empty beaches and chairs, or find a seat at the back of the conference room, although there are plenty of free places available at the front, in pastures or in social tests they are common behaviour (Cialdini et al. 1999). In financial markets, grazing behaviour can be explained by compliance, which is a psychological phenomenon that exists even in small groups. As the Asch (1956) study shows, participants adjust simple line length assessments to the wrong judgment of others in the group. Although the participants in the Asch experiment had the clearly defined task of matching the length of the lines, the market players constantly face the most ambiguous challenge of converting extremely complex market information into business decisions. In ambiguous situations such as financial markets, pastoralism provides a useful psychological counselling strategy. The psychological tendency of human decision-makers to overcome readily available information can strengthen grazing. The grazing process can explain many processes in the financial markets, such as extreme exchange rate volatility. Participants who mimic the behaviour of others instead of processing market information independently support existing market trends (Scharfstein and Stein 1990).

Social and cultural norms.

Social norms that define how members of a group or group should behave in a given context influence corporate behaviour. Commercial corporate governance as an ethical standard can provide a fair basis for trade and reduce unfair practices such as the use of inside information. However, failure to comply with social norms can provide an individual business advantage to individual merchants' efforts to maximize their profits (Kumar and Page 2013). Given the global dimension of trade in today's markets, understanding cultural norms can be the key to market success. For example, based on its shared past under the Habsburg Empire and on the mutual cultural understanding created by this past, Austria benefits from its close commercial relations with the states of Eastern Europe.

Ethics

The issue of ethical investment is more relevant today than ever. An increasing number of investors choose assets, securities and entire portfolios based on the fact that these investments make an ethical contribution to the company. These ethical attitudes can be conscious, but they can also be implicit. As Pitters and Oberlechner (2011) show, when people are asked what their reasons for a specific assessment or opinion are, their reasoning generally contains a strong ethical component such as utilitarian thinking (i.e. efforts to maximize the benefit of all or of most people) or ethical thinking (i.e. evocation of rules and principles of equity). Following the ethical dilemma posed by the financial crisis in 2009, these researchers ask the experts (i.e. economic journalists) and the public if they believe that state interventions to save sick companies are justified and provide the reason for their opinion. Pitters and Oberlechner interpret and classify the explanations provided according to their underlying ethical school of thought.

Conclusion

This study concludes that the role of psychology in trading and investing and discusses selected studies that show how researchers have systematically observed and



investigated psychological factors in market decisions. This discussion demonstrates the presence of many relevant psychological processes in trading and investing. On the individual level, while personality in general does not necessarily predict investment success, specific traits may be beneficial for successful trading and investing. Moreover, individual variables on the affective and cognitive levels such as mood, empathy, mortality salience, and cognitive heuristics can lead to irrational trading decisions. On a collective level, social norms and herding influence market behaviour. Finally, market rumours and investment mood are important psychological influences on trading and investing on the macro level. Besides more traditional methods of studying the role of psychology in trading and investing, novel approaches advance our knowledge of what matters in financial decision making.

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ROLE OF EDUCATION IN WOMEN EMPOWERMENT

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Abstract:

Education the single most powerful tool that posses enough energy to change the world and transform it into a much better place was for ages limitedly accessible to a selected few, the ones who were elite and had royal blood. Later on education spread wide enough to cover and enlighten even the common man- and man was what it was limitedly confined to. Women were deprived of education and hence they were often subjected to exploitation and inhuman treatment. In present day world education is a much needed tool for rich and poor man and woman to gain knowledge and eradicate ignorance. As such woman that are educated will be empowered in the society and will attain greater heights socially, economically, politically and will always be happy for herself and as a result will make her family happy and healthy.

Keywords:-Empowerment, Education, Transformation, Discrimination, Enlighten

Introduction:-

Empowerment can be viewed as means of creating an environment in which one can make decisions and choices either individually or collectively for social and personal transformation. The empowerment involves with acquiring knowledge, power and experience. Empowerment is the process of enabling or authorizing individual to think, take action and control work in an autonomous way. It is the process by which one can gain control over one's destiny and the circumstances of one's lives.



Research Methodology:-

For preparing this paper entitled Role of Education in Women Empowerment we have used Analytical and Descriptive Methodology.

Literature Review:-

Type of empowerment:

Empowerment of women now can be categorized into five main classes - social, educational, economic, political and psychological.

Social empowerment:

Social empowerment refers to the enabling force that strengthens women's social relation and their position in the society. Social empowerment addresses the social discrimination existing in the society based on disability, race, ethnicity, religion, or gender. Education not only empowers women by ensuring them of their rights and status but also it enlightens the rest of the society to provide a higher social status to women.

Educational empowerment:

It is considered as the single most important instrument of socio-political and economic transformation. Education creates self consciousness, self esteem and self-sufficiency to a person. It increases social political, intellectual, cultural and religious consciousness. It acts as catalyst to empower women in other forms of empowerment.

Economic empowerment:

Economic empowerment is very much necessary for women empowerment. Women earn money and it helps women and girls to become "bread earners", contributing members of households with a strong sense of their own economic independence. This is intern bring her into the mainstream of home affairs and give her equity in household decision making. This will eradicate poverty and will automatically solve many pertaining to women.



Political empowerment:

In political empowerment women participation in various level of decision making is to be ensured. The participation of women at all levels of governance structure is the highest need of the hour for women's actual empowerment.

Psychological empowerment:

When women joins educational institutions, various governing bodies, jobs etc take decisions and travel different places; occupy land and wealth they feel psychologically powerful. This also gives them mental strength and makes them firm, tough and hard working. They also learn the art of living and how to adjust with the changes circumstances. Further it gives them satisfaction in various ways relating to work, living, learning and adjusting to personal and financial situations.

Necessity of women empowerment through education:

*"If you educate a man you educate an individual,
howeve , if you educate a woman you educate a whole family.
Women empowered means mother India empowered"*

Pt. Jawaharlal Nehru

All types of women empowerment can only be achieved through the provisions of adequate and functional education to the women. The empowerment suggested is such that entails the process of challenging power relations and of gaining wider control over source of power. This however cannot be a reality without the provision of reasonable access to formal and functional education to the women folk. The formal education for women may become a viable instrument of change in the positive direction. Provision of formal and functional education is needed for the women for following reasons-

1. Education would empower them to know and ask their right for other factors of life like health, shelter, food, clothing etc
2. Education will enlighten them to fight against every form of discrimination, assert themselves about their right to equal treatment with men.



3. Education would enable the women to take decisions and accept responsibilities for taking such decisions concerning themselves.
4. It would give them a chance to hold jobs and thereby gain economic empowerment.
5. Education would empower the women scientifically through exposure to science and technology, education and make them ready for current era.
6. It would help women to fight against all blind believes and get medical facilities to reduce maternal and infant mortality through improved nutrition, improved child rearing practice, health care and prevention against killer diseases.
7. Education would avail women with the opportunity of participating keenly in the world of sophisticated and governance enlightened citizens.

Conclusion:-

India is a country where women population is almost Fifty (50) percent of the total population. So overall, women play an imperative role in making a nation progressive and guide it towards development. They are essential possessions of a lively humanity required for national improvement and hence if we have to see a bright future of women in our country giving education to them must be a preoccupation. Empowerment means moving from a weak position to execute a power and education of women is the most powerful tool to change the position of the society.

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iii okRL k; u us U; k; Hk"; ds iFle [k.M ds iFle l = eaU; k; n'ku dks vUolif (kch dg dj i djkj gA

iv cnjhuKfK 'kpy & rdHk'k & ekstyky cutj l hnk l fnYyh] iFle l & dj.k 1968] i: 68

v U; k;] oS k'kd] l k;] ; sx vkfn n'ku ea bz oj ds Lo: i dh foLrkj l sfoopuk ugha dh gS yfdu bl dk dkj.k ; gh Fk
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vi ia v- fpuuk Lokh 'kL=h & ehed k U; k; izk'k %pkf kEck l & dir l & Fku okj.k kl h i ueqz k l & dj.k 2065] i: 111

vii MKW l oifYy jk'kcl".ku & Hkjr; n'ku Hkx&2] jktiky , .M l Ul %cl'ehjh xS%fnYyh] iFle l & dj.k] i: 26&36

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x vFk izk'k ksc d] % U; k; yhykorh i: 760

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FRAMEWORK OF INSURANCE SECTOR IN INDIA

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Abstract:-

Life Insurance is contract for payment of the insured amount during the date of maturity or specified date at periodic intervals or unfortunate death. Life Insurance is like an institution which elements risk or substitute uncertainty with certainty and provide a timely aid to the family in the unfortunate event of death of the earner of the family. Life Insurance is Civilization partial solution to the problem caused by that life insurer in other words provides two aspects that of dying premature really leaving dependent family to find for itself and that of living till old age without visible means of support. Insurance is cooperative device to share the burden of risk which may fail on happening of someone unforeseen event such as the death of head of family on happening off marine periods or loss by fire depend on the large number of person. This will enable the insurer to spread the process of risk among the large number of person does keeping the premium rate at the minimum using group of persons share the losses arising from a particular risk.

Introduction:-

The 1st company to offer Life Insurance was the amicable Society for Peripheral Assurance office established in London in 1706 by William Call Bought and Sir Thomas Allen. The first plan of life insurance was that each member payed fifth annual payment per share with consideration to age of the members being twelve to fifty five.

Business Insurance:-

At the same time the first Insurance Scheme for the underwriting of business ventures become available by the end of the 17th century London growing important as a Centre for trade was increasing demand for marine insurance in the late 1680s. Edward Lloyd opened a coffee house on Tower Street in London. It soon become a popular Haunt for ships honour merchants and ship Captain and there by a reliable source of the plastic sleeping news it



becomes the meeting place for parties in the shipping industry wearing too short cargos and ships and those willing to underwrite such lines are there in formal winnings led to the establishment of the insurance market blood of London and several related shipping and insurance business.

Property Insurance:-

In the 19th Century government began intimate National Insurance program against Cygnus and college. Nowadays property insurance is most common insurance. Property insurance provides protection against any damage caused to the property against the loss due to fire any other calamity.

Objective of the study:-

- 1) To study about structure of Insurance sector in India
- 2) To determine Life Insurance versus other savings

Methodology and data sources –

Data collection – Data Collection included both primary and secondary data. Primary data is collected by a server of designing a questionnaire which is distributed to the selected responded and to select the best answer out of the choices

Secondary Data Collection – The secondary data is collected from the organisation website, journals, textbook etc. Most of the data is collected from books and some of the data is gathered from the websites.

Review of Literature –

The insurance industry in India has witnessed different eras and is more than 150 years old. From the days when there were several private companies, nationalisation and privatisation, the industry has come to full circle. Prior to Independence, more than 200 private insurance companies were doing business in particularly the life insurance arena. Historical Studies amply that even with increasing number of statutory laws and The Insurance Act passed from time to time more than 40 times during 1938, 39, 40, 41, 55 and The Insurance Act 1958 to regulate and control the business, as many as 66 out of 215 was life insurance companies perished between 1935 and 1955. The growing business mismanagement and malpractice, manipulation of life funds to include in speculative trading, large scale liquidation of insurance companies, interlocking of funds and control and influence of large business houses led to public resentment

In 1993 Malhotra committee, headed by former finance secretary and Reserve Bank of India Governor, R. N. Malhotra was formed to evaluate the Indian



insurance industry and recommended its future direction. The Malhotra committee was set up with the objective of complementing the reforms initiated in the financial section. It states that reforms were aimed at creating more efficient and competitive financial system suitable for the requirements of the economic keeping in mind the structural changes currently underway and recognizing that insurance is an important part of the our financial system

Structure:-

- a) Government should take over the Holdings of GIC and its subsidiaries show that these subsidiaries can act as Independence Corporations.
- b) Government stake in the insurance company to be brought down to 50%.
- c) All the insurance company should be given greater freedom to operate.
- d) Competition
- e) Private companies enter in the Insurance sector.
- f) Foreign companies may be allowed to enter the industry in collaboration with the domestic companies
- g) Postal life Insurance was allowed to operate in the rural market.
- h) Life Fund in government securities to be reduced from 75% to 50%.

Regulations:-

The Insurance Act.

Insurance regulatory Development Authority.

Controller of insurance (currently apart from the Finance ministry)

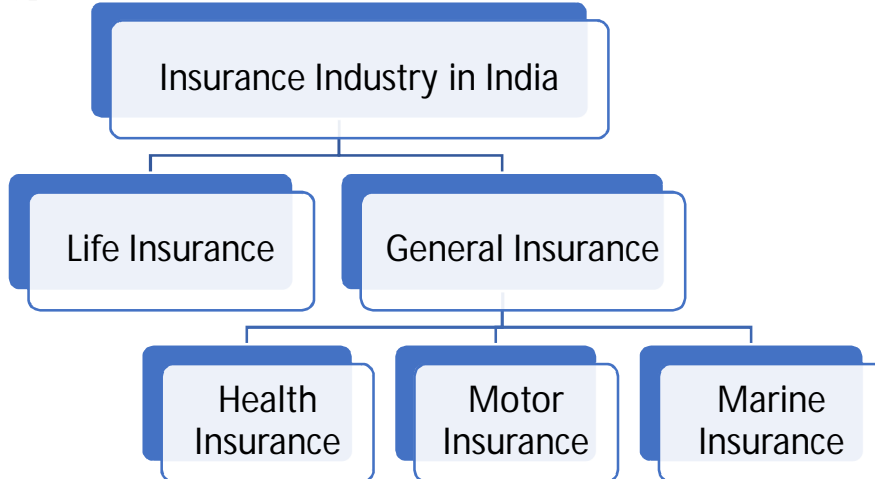
Service Rendered:-

- 1) LIC pay interest on delay in payment beyond 30 days
- 2) Insurance company and courage to setup unit linked pension plans.
- 3) Computerization of operation and updating of technology.
- 4) Upto 79% person of the policyholder get their discharge forms before the due date.
- 5) 90% of the policyholder was satisfied with the prompt service centre by the branch office
- 6) Some policy holder stated that the corporation should instead the agents and Development Officer under all possible help to their client at the time of claim and survival benefit settlement.

Structure of Insurance sector in India:-The Overall growth of Insurance sector leads to have a positive effect on economic growth. Parliament passed the Life Insurance of India act that Nationalised the private insurance industry in India. The life insurance industry started with the beginning in the year 1957 with 82 crores of funds. The number of direct agents was 12387 in the year

1958. In terms of policy paid 96.97% in the year of 2014-15 and 99.55% in the year of 2015-16.

Types of Insurance sector in India:-



The corporation head and executive committee consisting of the chairman to Managing Director and two other members of the corporation. There was also an investment community consisting of the chairman, a Functional director and five other person to advise the cooperation in matter refer to it relating to the investment of its funds

Life insurance:-

Life Insurance is a contract between the insured and insurance on the payment of an amount known as premium against the happening of the event. In short again it is valid for the payment during the date of maturity or specialised ID or fortunate Death

General Insurance:-

General insurance covers all the other insurance except Life Insurance purchase. Property, fire, burglary, theft, health, travel accidental liability insurance to cover legal liability.

Motor Insurance:-

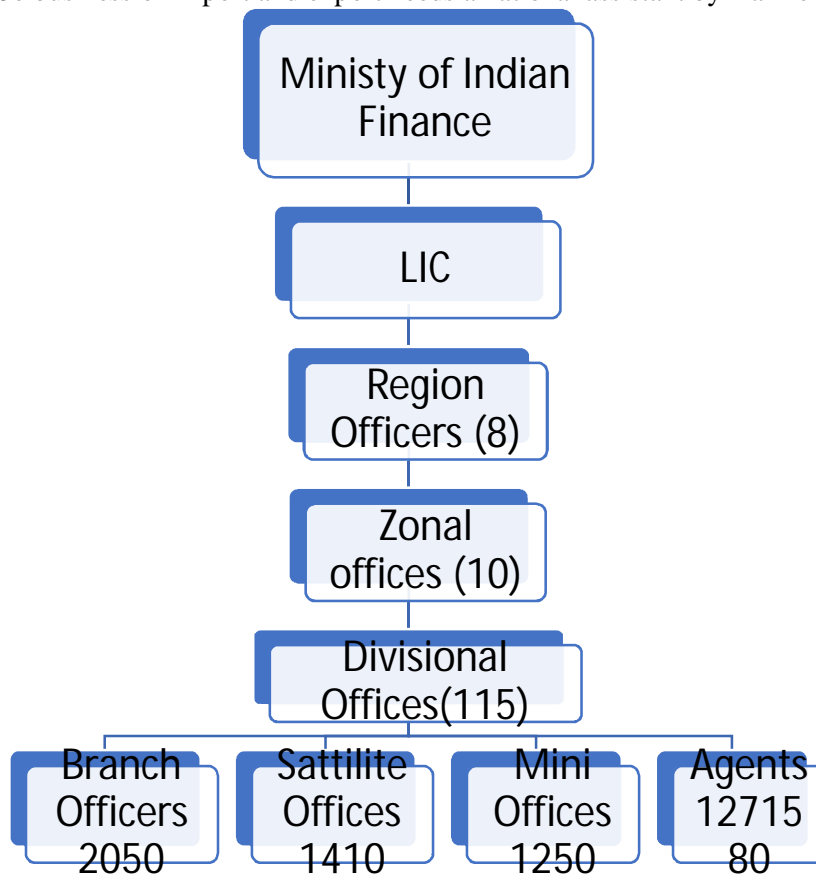
Motor insurance covers all damages and liability to pay vehicle against Warriors on road and off road emergency motor insurance is mandatory in India

as per Motor Vehicle Act 1988. Now it is compulsory to take this insurance without driving in a public place is a punishable offence.

Health Insurance:- If you fall in an insurance policy that gives you safety hands in health insurance that ensure you to provide cashless treatment for expenses reimbursement. It is a contract between health insurance company and the person which consider expenses incurred when availing treatment. However it is also true that a company pays if the medical condition is covered by the policy.

Marine Insurance (cargo):-

Business involves import & export of goods within national and international borders. Movement of goods is full of rest of measures which can result in damage or destruction of shipments, leads to conditional loss for both parties. So business of import and export needs a national assistant by marine insurance.

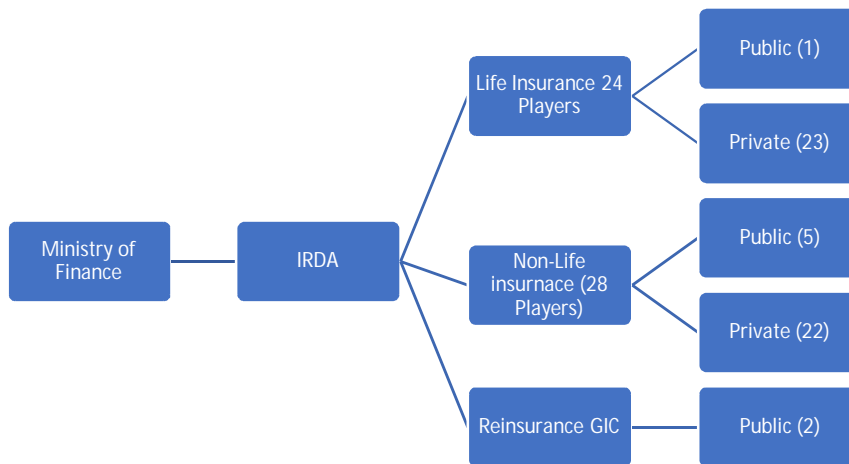


The Life Insurance Corporation India reason 5 with its central office in Mumbai and 8 zonal office at Mumbai, Kolkata, Delhi, Chennai, Hyderabad, Kanpur, Bhopal and Patna operates through 113 Divisional Office including 1 Salary Saving Scheme (SSS) division at Mumbai 2015 branch offices and satellite officer 1250 Mini offices agents 1271580 in the year of 2018.

At the end of the march 2017, there are 53 insurers operating in India of which 24 are life insurers, 27 are general insurers. In addition GIC is the sole National Reinsurer of the 53 insurers presently in operation, eight are in the public sector and the remaining 45 are in the private sector.

Registered Insurers in India (As on 31th March 2017)

| Type of Insurer | Public Sector | Private Sector | Total |
|-----------------|---------------|----------------|-------|
| Life | 1 | 23 | 24 |
| General | 5 | 22 | 27 |
| Reinsurance | 2 | 0 | 2 |
| Total | 8 | 45 | 53 |



Life Insurance Vs Other Savings – Contract of Insurance – A Contract of Insurance is a contract of utmost good faith technically known as uberrima fides. Disclosing all material facts is embodied in this important principle, which applies to all forms of insurance. At the time of taking a policy, policy holder should ensure that all questions in the proposals form are correctly answered. Any misrepresentation, non-disclosure or fraud in any document leading to the acceptance of the risk would render the insurance contract null and void.

Protection – Savings through life insurance guarantee full protection against risk of death of the saver. Also, in case of demise, life insurance assures



payment of the entire amount assured whereas in other savings schemes, only the amount saved is payable.

Aid to Thrift –Life Insurance encourages ‘Thrift’. It allows long term savings since payments can be made effortlessly because of the ‘easy installment’ facility built into the scheme. For example:- The salary saving scheme provide a convening method of paying premium each month by deduction from one’s salary. The salary saving scheme is ideal for any institution or establishment subject to specified terms and conditions.

Liquidity – In case of insurance, it is easy to acquire loans on the sole security of any policy that has acquired loan value. Besides, a life insurance policy is also generally accepted as security, even for a Commercial loan.

Tax Relief – Life Insurance is the best way to enjoy tax deductions on income tax & wealth tax. This is available for amounts paid by way of premium for life insurance subject to income tax rates in force.

Findings – Life Insurance is a contract between the insured and answer on the payment of the amount premium as against the happening of the event.

- 1) As per IRDAI, the premiums payable towards such an insurance policy have tax advantage under section 80D of the Income Tax Act 1961.
- 2) At the end of March 2018 there are 55 insurers operating in India of which 25 are Life Insurers, 30 General Insurers.
- 3) It is the second biggest real estate after Indian Railways.

Suggestions – Insurance shares the burden of risk, which may fall on happening of some unforeseen events.

General Insurance covers Insurance of property against fire, burglary, theft, Personal Insurance covering health, travel and accidents and liability insurance covering legal liabilities

Economic growth of the country is positively affected by insurance.

Periodically payment of premium to the corporation by the policyholder.

Conclusion:-

It is noted that many times Life Insurance claim has been denied by the insurance company because claimant has failed to follow some step or not able to submit the necessary information to the company. It is recommended that when you claim for any type of insurance take proper steps and documentation so that you collect your benefit without any difficulty. Insurance is a protection



against economical losses arising due to an unexpected event. Claim settlement is an integral part of the insurance business Insurance claim is the only way to officially apply for benefits under and insurance policy. The policy document also mentions in the schedule the event or events on the happening of which the insurance shall be paying every determined amount of money.

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EVALUATION OF RELATION BETWEEN RESULT OF NONSTRESS TEST AND MODE OF DELIVERY IN A TERTIARY CARE CENTRE IN KUMAUN REGION

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Abstract:-

Introduction:- Antepartum assessment of fetal well being is one of the primary task of modern obstetrical practice. The test most commonly used for antepartum evaluation of fetal status is the Non-Stress Test. NST is a graphical recording of fetal heart activity and uterine contractions simultaneously. Non-Stress Tests are categorized as reactive or non-reactive. **Material and methods:-** This study was carried out on 400 Pregnant women of 37 to 42 weeks period of gestation attending out patient and in patient Department of Obstetrics & Gynaecology in Government Medical College and associated Dr. Sushila Tiwari Government Hospital, Haldwani. A special proforma for the study was designed and used. The patients were followed until they delivered and the fetal outcome was noted. **Results:-** 100% patients from reactive group delivered vaginally as compared to 5.88% patients from non-reactive group. Caesarean section rate in non-reactive group (94.12%) was much higher. **Conclusion:-** Our study shows that in non reactive group there was more number of caesarean section than in reactive group.

Keywords:- Non stress test, mode of delivery

Introduction: Antepartum assessment of fetal well being is one of the primary task of modern obstetrical practice^[1]. The primary purpose of various antepartum surveillance techniques is to detect fetal distress, so as to prevent fetal death^[2]. The test most commonly used for antepartum evaluation of fetal status is the Non-Stress Test. The Non-Stress Test is non-invasive, easily performed and interpreted, and readily accepted by the patients. NST is a graphical recording of fetal heart activity and uterine contractions simultaneously^[3]. This study was carried out to evaluate role of NST in management of low-risk pregnancies. With this view we planned the evaluation of relation between result of nonstress test and mode of delivery in a tertiary care centre in kumaun region.



Material and methods: This study was carried out on 400 low-risk pregnant women of 37 to 42 weeks period of gestation attending out patient and in patient Department of Obstetrics & Gynaecology in Government Medical College and associated Dr. Sushila Tiwari Government Hospital, Haldwani. A special proforma for the study was designed and used. The patients were followed until they delivered and the fetal outcome was noted. Gestational age was calculated from last menstrual period and ultrasonographic records. Detailed history from the patients regarding their age, parity, duration of pregnancy, presence of any medical illness and foetal movement was taken. Thorough General, Systemic and Obstetrical examination was done. Patients were routinely investigated for complete blood count, blood grouping, 2 hour blood sugar after ingestion of 75 gram of glucose, urine routine microscopy, thyroid profile, VDRL, HCV, HIV, HBsAg. Ultrasonography was done. Patients from 37 weeks upto 42 weeks were selected and were subjected to weekly NST from 37 weeks onwards and the reading of the last week Non Stress Test strip was taken into account.

Techniques of nonstress test :-

The procedure was explained to the patient. Test was performed after a meal when activity of the fetus is more likely. The quadrant of the maternal abdomen corresponding to the fetal back was chosen. The location giving maximum fetal heart sound was determined with stethoscope. K.Y. jelly was applied on the transducer, which was placed on the selected position. The transducer was adjusted till the clearest sharp and most rhythmic sound was heard on the speaker. After the best position was located, the transducer was strapped snugly on the patient. The recording was done initially with the patient in the supine position. If the trace was not satisfactory, it was done in the left lateral position. If fetal and or maternal movement caused the transducer to loose the signal, the transducer was readjusted until a good tracing was obtained. Fetal movement was marked by patient by pressing the remoter switch. Recording time was 20 min.

The nonstress test was declared as non-reactive when

- 1) Baseline heart rate showed either
 - i) bradycardia, i.e. FHR < 120 bpm.
 - ii) Tachycardia, i.e. FHR > 160 bpm.
- 2) Beat to beat variability was
 - i) Absent
 - ii) Reduced i.e. 5-10 bpm.

iii) Excessive i.e. > 25 bpm.

3) Fetal movements :

i) Absent

ii) < 2 in 20 minutes

iii) No fetal heart rate acceleration associated with fetal movement.

4) Presence of spontaneous deceleration i.e. decrease in fetal heart rate up to 10-15 bpm lasting more than 15 seconds.



When non-reactive, the test was continued for 40 min. or repeated after 6 hours to rule out quiescence stage. If again, it was non reactive, then in few cases biophysical profile was done and necessary steps taken for termination of pregnancy after consideration gestational age, cervical character and associated obstetric complications. Equivocal tests were repeated after 6 hrs and were subsequently categorized as reactive or non-reactive.

The nonstress test was reactive when

1) The baseline heart rate was between 120 bpm -160 bpm.

2) Beat to beat variability was between 10-25 bpm.

3) There were atleast 2 fetal movements in 20 min. which were associated with acceleration of fetal heart, i.e. increase in FHR of at least 15 bpm lasting at least 15 sec.

4) Absence of decelerations.



When nonstress was reactive, it was repeated every week till delivery.

All the patients were followed up at the time of labour and following measures of outcome were noted.

Results:

In the present study, 400 patients with low-risk pregnancy were studied using electronic fetal monitor, Nonstress test was used primarily as an indicator for antepartum fetal surveillance.

Table 1: Showing Distribution of the patients in different age group.

| Age group (years) | No. of Patients | Percentage |
|-------------------|-----------------|-------------|
| 16 – 20 | 51 | 12.75 |
| 21 – 25 | 214 | 53.5 |
| 26 -30 | 114 | 28.5 |
| 31 – 35 | 16 | 4.0 |
| 36 – 40 | 5 | 1.25 |
| Total | 400 | 100% |

Table 1 shows the age distribution among cases. All the cases were of the age group 16-40 years. 12.75% of the cases were in the age group 16-20 years followed by 53.5% within 21-25 years, 28.5% within 26-30 years, 4.0% within 31-35 years and 1.25% were within 36-40 years.

Table 2: Distribution of study group according to NST result.

| NST Result | Number | Percentage |
|--------------|------------|-------------|
| Reactive | 332 | 83% |
| Non-reactive | 68 | 17% |
| Total | 400 | 100% |

Table 2 shows the NST outcome among the study group. Out of total 400 patients studied, 332(83%) were NST reactive and 68(17%) were NST non-reactive.

Table 3: Distribution of study group according to mode of delivery based on NST outcome.

| Mode of delivery | Reactive NST | | Non-reactive NST | |
|------------------|--------------|------------|------------------|------------|
| | Number | Percentage | Number | Percentage |
| NVD | 332 | 83% | 4 | 1% |
| LSCS | 0 | 0% | 64 | 16% |

Table 3 shows the mode of delivery based on NST outcome among the studied group. Among the NST reactive group 332 patients underwent normal vaginal delivery (NVD) and none of the patient undergone LSCS whereas 64 patients underwent LSCS and 4 patients undergone normal vaginal delivery among the NST non-reactive group. Maximum patients (94.12%) among NST non-reactive had undergone LSCS whereas all the patients among NST reactive had undergone normal vaginal delivery.

Table 4: Distribution of study group according to LSCS indications among NST Non-reactive patients (N=64)

| LSCS Indications | Non-reactive NST | |
|-----------------------|------------------|------------|
| | Number | Percentage |
| MSL + foetal distress | 24 | 37.5% |
| Foetal distress | 37 | 57.8% |
| Second stage arrest | 3 | 4.7% |

Table 4 shows indication of LSCS among NST non reactive patients. Out of total 64 NST non reactive patients 37 had fetal distress as the indication for LSCS, 24 had Meconium Stained Liquor(MSL) and fetal distress as the

indication of LSCS and only 3 patients had second stage arrest as the indication of LSCS. Maximum patients (57.8%) had fetal distress as the indication of LSCS whereas only 4.7% had second stage arrest as the indication of LSCS.

Table 5: Distribution of study group according to neonatal NICU admission based on NST result.

| NICU admission | Reactive NST | | Non reactive NST | |
|------------------|--------------|------------|------------------|------------|
| | Number | Percentage | Number | Percentage |
| Mother side baby | 331 | 82.75% | 10 | 2.5% |
| NICU admission | 1 | 0.25% | 58 | 14.5% |

Table 5 shows the neonatal NICU admission based on NST result among the study group. Among the NST reactive patients, 331 neonates were mother side and 1 neonate was admitted to NICU whereas 10 neonates were mother side and 58 neonates were admitted to NICU among the NST non-reactive group. Maximum neonates (82.75%) were mother side among the NST reactive group whereas 14.5% of the neonates were admitted to NICU among NST non reactive group.

Discussion:

Over the years, it has been recognized that fetal morbidity and mortality occurs as a consequence of labor in both high and low risk population. In 1989, ACOG indicated that fetuses of laboring women could be assessed by electronic fetal monitoring or by intermittent auscultation of fetal heart rate. Auscultation however is necessarily intermittent, subjective and difficult to verify and document. an alternative to labeling patients for electronic fetal monitoring or at least stringent auscultation might be a short recording of FHR on admission for labor; the Non Stress Test (NST)^[4].

In the present study, table 1 shows that the maximum number of patients (53.5%) were from the age group 21-25 years, followed by 28.5% from the age group 26-30 years.

The age group range in our study was 16-40 years and the mean age was 24.79 years. The age group range in a study conducted by Aparna Hegde and Shailesh Kore et al (2001)^[5] at LTMG Hospital, Bombay was 18-36 years and the mean age was 23.8 years, which is similar to present study.

In the present study, table 2 shows that 400 patients was studied, out of which 332 (83%) patients showed reactive non stress test (NST) and 68 (17%) patients showed non reactive NST.



In a study conducted by Kamal Buckshee et al (1999)^[6] 85% patients showed reactive NST and 15% patients showed non reactive NST. In another study by Aparna Hegde et al (2001)^[5] 84.5% patients showed reactive NST, 15.5% patients showed non reactive NST. The incidence of reactive and non reactive non stress test in the present study are almost similar to those of the previous studies. The present study is also in accordance with the study done by Shah Jitesh M et al (2015)^[7] which showed that 81% of the patients were NST reactive and 19% of the patients were NST non reactive.

In the present study, table 3 shows that maximum (84%) number of patients delivered by normal vaginal delivery and only 16% of the patients underwent caesarian section. Out of the 84% patients delivered by normal vaginal delivery, 83% patients were NST reactive and 1% were NST non reactive whereas out of 16% patients who underwent caesarian section all of the patients were NST non reactive.

The present study is similar to the study done by Patel Nirav R, Kadikar Gunwant K, Kalathiya Bhumika G, Bajaj Preeti (2015)^[8] in which 87% of the patients in reactive NST group underwent normal vaginal delivery whereas 100% of the patients in the non reactive NST group underwent caesarian section.

The present study is also similar to the study done by Patel S et al (2014)^[9] which showed that 83.7% of the patients in reactive NST group underwent normal vaginal delivery and rest underwent caesarian section.

In our study, table 4 show that among the non reactive group, 57.8% of the patients underwent LSCS for fetal distress, 37.5% of the patients underwent LSCS for MSL and fetal distress and only 4.7% of the patients underwent LSCS for second stage arrest. Similar findings were noted in the study conducted by Buckshee et al (1999).^[6] It was also observed that, there was higher incidence of LSCS for fetal distress.

The present study is also in accordance with the study done by E Rama Devi, B Madhvi G, L P Reddy, P Anusha Rao (2015)^[10] which showed that 51.76% of the patients among the NST non reactive group underwent LSCS for fetal distress.

In the present study, table 5 shows that 85.25% of the neonates were motherside and only 14.75% of the neonates went to NICU. Out of 85.25% of the motherside neonates, 82.75% were NST reactive and 2.5% were NST non reactive whereas out of 14.75% of the neonates with NICU admission, 14.5% were NST non reactive and only 0.25% were NST reactive. Similar findings were noted in the study conducted by Kamal Buckshee et al (1999).^[6] It was also observed that there was higher incidence of NICU admission among NST non reactive patients.



Conclusion:

In conclusion, NST is a valuable screening test for detecting fetal compromise in both High Risk and Low Risk fetuses that may have a poor perinatal outcome. But, larger randomized controlled trials are needed to know if the use of NST in High Risk and Low Risk pregnancies for antenatal surveillance, benefit by a reduction in the incidence of adverse perinatal outcome.

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firk&iþh dk ,d vl; mnkgj.k bl idkj gS &

'kkYeyh' ds fir k ujsk vjg 'kkYeyh' ds l ðakka ds ckjs ea l c tkurs gq Hkh os ml s cny ugha l drs bl fy, 'kkYeyh' dks minsk nrs gq dgrs gS & Þr l e>nk gS csh bl cgko dks l Hkky l drh gA xkdy >hy cu tkrk rls vke ckr gþ ij foijhr fn'kk ea [kMþ gkðj fd l h ds l kfk&l kfk cguk eþ' dya eþs fo'okl gþ l nk dh Hkkf r nrd fBu Mxj ppxhAP⁷

vr% yf[kdk us Li"V fd; k gSfd vkerk j ij ; gh l yk ; k minsk gj ekrk&fir k viuh csh dks nrs gA yfdu vuesy fookg ds ckn ml dh dkbz enn ugha djrk ml s vius gky ij NkMþ nrs gþ pgs bl dk ijf.kk csh dh gr; k ; k vkRegR; k D; ka u gkA

"kkYeyh" miU; kl ea ekrk&iþh dk mnkgj.k ; gk iLrø gS & ekrk&iþh ds l ðak ea ekj dk viuh iþh ds l kfk cgr xgk l ðak gkrk gA ekj viuh csh ds fookg dls ydþ vf/kd foprr gkrh gA

miU; kl ds varxþ 'kkYeyh' dh ekj Hkh viuh iþh ds fookg ds fo'k; ea fopk idV djrh gþz vius ifr l s pþl djrh gS & Þtoku yMelh ?kj ea cBh gþ rls fd l ekj dks umh vk, xhAP⁸

mi; Þr l ðkn ea yf[kdk us iþh dh 'kkrh' dks ydþ ekj dh fopk dks n'kz k gSfd l idkj iþh ds toku gkus ij ekrk&fir k dh fopk, c<+tkrh gA

mi; Þr miU; kl ea l k & cgw dks mnkgj.k bl idkj gS &

l kl & cgw ds l ðak ea vkt Hkh gekjs fgunw ijfokjka ea l k & cgw ds vkReh; iæ l ðak nñk tkrs gþ dñ , d s gh l ðak 'kkYeyh' miU; kl ea n'kz, gA

fu" d" %

miU; kl ds varxþ 'kkYeyh' dh tBkuh ds ?kj l s tkus ds ckn irk pyk fd ?kj dh cgr l h phtaxk; c gA exj ml us eg l s, d 'kCn Hkh u fudkyka tç 'kkYeyh' dh l kl dks irk pyrk gS rks og 'kkYeyh' l s dgrh gS & Þrjk /S Z eþeku xþ cgw jha bl h dks l ðdkj dgrs gþ cshA rjsek&fir kth /ku; gA⁹

iLrø mnkgj.k ea cgw dks vius ijfokj ds ifr /S l R; kx] cfynku dh Hkkouk nñk dj 'kkYeyh' ds ifr l kl dk Lug o fo'okl c<+tkrk gS yf[kdk us l kl & cgw ds vki l h iæ dks n'kz k gA

l mHkZ l ph %



- 1- I kt'kkL=] Hkkx&1] MNW ch ,u- fl g] MNW tuest;fl g] fuf[ky ifcy'kl z ,.M fMLVNC;wI] vxjk] l a rrt;] i: 120-
- 2- Hkkjrh; l kelftd 0; oLFkk] MNW ,e- ,e- yokfu; kj 'k'kh ds t& fjl pz ifcyds'ku] i: 111-
- 3- 'kkYeyh] ukfl jk 'kek] fdrkc ?kj idk'ku] l a 2010] i: 146-
- 4- ogh] i: 11-
- 5- ogh] i: 13-
- 6- ogh] i: 46-
- 7- ogh] i: 46-
- 8- ogh] i: 20-
- 9- ogh] i: 98-



tō fofœrk ij l æv vļš oðlod tyok;qifjorž%

MkD blnqkškj mik/; k;
i wž ikpk; Z
jhmj , oav/; {k} Hkaksy foHkx
l Ūr ryl hnlk ih0th0 dkyt
clnhi j l gyrkuig ¼m0i0%

Hkkjr ea nŋu; k ds Hk&Hkx dk 2-4 çfr'kr Hkx gā bl dskotm ; g l Hk Klr çtkfr; ka dh l kr l s vĦ çfr'kr çtkfr; k miyçek gā Hkkjr tōfofoerk dh -fV l sl Eilu nš gāHkkjr ea 75)000 çdkj ds tho tĦr rFk 2)500 çdkj ds rkt s o [kjš kuh dh eNfy; k ik; h tkrh gā i f{k; ka dh yxHkx 2)000 çtkfr; k; gā A Hkkjr ea 45)000 rjg dh ouLifr; k ik; h tkrh gā buea l s)000 çdkj dh ouLifr; k fl QZ Hkkjr ea gh ik; h tkrh gā A Hkkjr foĦo ds 17 cMš ikj flFKfrd fofœrk okys dĦka ea l s , d gš tgl nŋu; k dh 60&70% fofœrk gS A Hkkjr ds mlkjh iořh; Hkx vļš i'peh ?Kv foĦo ds 18 tō&fofoerk ds LFkkfir ççk LFkula ds vřxř 'kfeý gā gkykīd dĦn n'kclā l s [křh ea j l k; ula ds c<fç; šx us geljh -f'k l Eclēk tōfofoerk dš cMē ek=k eāgkfu igplā gā vkt gkykr bruscnrj gš x, gāfd çfrnu 50 l s vfekd -f'k çtkfr; k; u"v gš jgh gāuskuy , dMeh vĦD l kba tuý ea Nis 'kš&i= us ējrh ij tōd fouk'k dh fplruh; prkouh nh gā yxHkx l k<š pjv jcy mez dh ; g ējrh vc rd ikp egkfouk'k nš k pph gā bl Őe eayk [kā tho o ouLifr; ka dh çtkfr; k; u"v gplā ikpok tš dgj iFoh ij çjik Fk] ml us M; ukl šj tš segkd; çk.kh dk Hk vĦr dj fn; k FkA , d 'kš&i= eankok fd; k x; k gšfd vc ējrh NBS fouk'k ds nš ea çošk dj pph gā bl dk vĦr Hk; kog gšcA D; kīd vc ējrh ij fplm+k l s yčj ftjkQ rd gtjka tkuojā dh çtkfr; ka dh l ē; k de gkřh tk jgh gā oKkfudā us tkuojā dh ?Kvř l ē; k dš oðlod egkējh djkj nřsg bl s NBS egkfouk'k dh fgLl k crk; k gā çrs 5 egkfouk'k çk-frd ?Kvuk ekus tkřjsg gš yčdu oKkfudā ds epkfd bl egkfouk'k dh otg cMē l ē; k ea tkuojā ds Hkššfšyd {š- fNu tkus dš crk; k gā

iFoh ij fofœr çdkj dk thou fodfl r gqk gš tš ekuo ds vĦLrRo ea vkus ds l kfk gh ml dh vlo'; drkvā dš iwž djrk jgk gš vļš vkt Hk dj jgk gS A ç-fr ea vučkud çdkj ds ikni , oa tho&tĦr gā tš i f j flFKfrd rl= ds vuq i fodfl r , oa foLrkfjr gq gš vļš mudk thou pØ Őfed : i l s pyrj jgrk gš tc rd i; kōj.k vučhy jgrk gā tš s gh i; kōj.k ea çrdhyr křh gš i f j flFKfrd pØ ea 0; frŐe vkus yxrk gā tho&tĦr/ka , oa ikni ka ij l æv vkuk çkjēk gš tkrk gS A ; gh dkj.k gš fd orēku foĦo ea vučd tō çtkfr; k foyřr gš xĀ gā vļš vučka l æv xLr gā bl h dkj.k vkt tō fofœrk ds çř foĦo l pšv gš vļš vučd foĦo l xBu rFk l j d k j a bučs l j {k.k ea ç; Ru'hny gā ; g vlo'; d gš D; kīd ikj f l FKfrd pØ ea tho , oa ikni vki l h l keatL; , oa l Ūryu }kj gh u dōy fodfl r gš gā vř r q l Ei wž i ; kōj.k dš l j {k čnku d j r s gā A ; fn bl pØ ea 0; oekku vkrk gš vFkok dĦn tho foyřr gš tkřs gā rš l Ei wž pØ ea ckekk vk tkrh gš tš i ; kōj.k ea v l Ūryu dk dkj.k gkřh gš vļš ekuo l fgr l Ei wž tho&txr dsfy, l æv dk dkj.k curh gS A tō fofœrk ij orēku ea l oĦekd l æv gš jgk gš rFk çfro"lž gtjka çtkfr; k foyřr gkřh tk jgh gā bl dkj.k tō fofœrk ds fofœk i {kā dh tkudkj h bl ds l j {k.k grq vko'; d gS A

tō fofœrk 'kčn dk l ožFke ç; šx vejdh dhv foKkuh b-viš foYl u }kj 1986 ea ^vejdu Qšje v,u ck; šykt dy MkbōĦ Vř' ea çLrř fji kž/2 ea fd; k x; k A ftl dk l kēkj.k vfřž tō tšr ea 0; klr fofœrk l s gS A tō fofœrk l s v'k; tho ekfj; ka ¼ kni , oa thokā dh fofœrk l s gš tš çR; d {š- nš k] egk}hi vFkok foĦo Lrj ij gkřh gS A bl ds vĦr xř l ēe thokā l s yčj l eLr tho tšr l fēfyř gS A tō fofœrk dk ççk dkj.k Hkššfšyd i ; kōj.k ea fofœrk gš vļš ; g djMka l s gtjka o'kē dh vofek ea pyusokyh vuojr çř; k dk çřQy gS A bl iFoh ij yxHkx 20 yk [k tō çtkfr; ka dk vĦLrRo gš vļš



çR; d th o dk ikfjLFkfrd ru= ea egro gkrk gSA ç-fr ds fuekzk vkj bl ds vflRro grq tñ fofoekrk dh çedk Hkæedk gSA vr%; fn bl dk %kl gkrk gsrks i; kbj.k pØ ea xfrl ek vkrk gsvk; ml dk thoka ij Hkh foijhr çHko i Mus yxrk gSA orëku ea tñ fofoekrk ds çfr l pSV gkus dk dkj.k tñ fofoekrk dh rhox xfr l sgkfu gkus gSA , d vuøku ds vuø kj folo ea çfro"iz yxHkx 10000 l s 20000 çtkfr; k; foyfr gsjgh gñA bl çdkj dh gkfu l Ei wLz folo ds fy, gkfudkj d gSA vr% bl ds l epor Lo: i dh tkudkj dh dj bl dk l j{k.k djuk vfr vko'; d gSA tñ fofoekrk dls vkuøpñ'kdj dke; dh ds vlekj ij rhu oxks ea folkã fd; k x; k g%

¼½vkuøpñ'kd fofoekrk & thoka, oa ikni ka ea çR; d vkuøpñ'kd vlekj ij vlRj gkrk g tks ^thu" ds vuø l elo; ds vlekj ij gkrk gsvk; ogh ml dh igpu gkrh gñ tñ k fd çR; d eul; , d ml n; l s fHkUu gkrk gSA ; g vkuøpñ'kd fofoekrk çtkfr; ka ds LoLFk fodl ds fy, vko'; d gkrh gSA ; fn vkuøpñ'kd r ds Lo: i ea ifjorZu gkrk gsvFkok ^thu" Lo: i fexMrk gsrks vuø fo-fr; k; vkrh gñ vkj og çtkfr l ekr Hkh gis l drh gSA çtkfr; ka dh fofoekrk dk ^thu Hk.Mkj" gkrk gSA ml h l s gtkj ka o"ks l s Ql ya vkj ikyrw tkuoj fodl r gsrk gñA orëku ea uA fdLea ds çit chekj eñ i kks, oa mlur i 'kq fodl r fd, tk jgs gñ tks vkuøpñ'kd 'kkek dk çrOy gSA fd l h Hkh tkfr ds l nL; ka ea vkuøpñ'kd fHkUurk ftruh de gkxh ml ds foyfr gkus dk [krjk vfed gskj] D; kãd og okroj.k ds vuø kj vuøpyu ugñ dj l dsxh A

½¾tkrh; fofoekrk & , d {ks= ea tho&tLrp/ka vkj ikni ka dh l ç; k ogk; dh çtkrh; fofoekrk gkrh gSA ; g fofoekrk çk-frd ikfjLFkfrd ru= vkj -f" ikfjLFkfrd r= nksuka ea gkrh gSA dñ {ks= bl ea l e) gsrk gñ tñ sfd m".k d fVckekh; ou {ks=} ml jh vkj , dkch çdkj ds fodl r fd, x, ou {ks= ea dñ çtkfr; k; gh gkrh gñ Aorëku l ?ku -f" ru= ea viçk-r de çtkfr; k; gkrh gñ tcd ij Eioxr -f" ikfjLFkfrd r= ea fofoekrk vfed gkrh gSA , d oak dh fofHkUu tkfr; ka ds e; tks fofoekrk feyrh gñ og tkfrxr tñ fofoekrk gkrh gsrFlk fd l h {ks= ea, d o'k dh tkfr; ka ds e; ftruh fHkUurk gkrh gñ og tkfr Lrj dh tñ fofoekrk gkrh gSA

¼½ ikfjLFkfrd ru= fofoekrk i foh ij fofHkUu çdkj ds ikfjLFkfrd ru= gñ tks fofHkUu çdkj dh çtkfr; ka ds vkol LFky gñA , d HkSkfyd {ks= ds fofoe ikfjLFkfrd ru= gñ l drs gñ tñ s i oñh; ?kkl ds ehku] ouh;] e#LFkyh; vkfn rFlk tyh; tñ s unh] >hy] rkyk] l kxj vkfn A ; g fofoekrk fofHkUu çdkj ds thou dls fodl r djrh gñ tks , d ru= l s ml js ea fHkUu gsrk gñA ; gh fHkUurk ikfjLFkfrd fHkUurk dgykrh gSA

mi; ã tñ fofoekrk ds vfrjã dñ fo}ku fodl r tñ fofoekrk rFlk l ãe tho tñ fofoekrk dk Hkh o.ku djrs gñA fodl r tñ fofoekrk ekuoh; ç; kl ka l s fodl r gkrh gñ tñ s -f" ds fofoe Lo: i] ikyrw tkuoka dh fofoekrk] okfudh dh fofoekrk vkfn A tcd l ãe tho fofoekrk ea vfr l ãe thok.ky/ka tñ s cDvHfj; k] ok; j l] Qk l] vkfn l fefyr gñ tks tñ s j l k; u pØ ea egRo i wLz gsrk gñA ; | fi ; nksuka çdkj mi; ã Jf.k; ka ea l fefyr gñA {ks=h; foLrkj ds vlekj ij tñ fofoekrk ds çdkj gñ LFkkuh; tñ fofoekrk] jk"Vh; tñ fofoekrk rFlk oñod tñ fofoekrk - LFkkuh; tñ fofoekrk dk foLrkj l fher gkrk gñ A ; g NkS {ks= dk HkSkfyd çnšk gñ l drk gñA bl {ks= ea feyus okys thoka, oa ikni ka dh fofoekrk dls LFkkuh; tñ fofoekrk dgrs gñA bl fofoekrk dk dkj.k {ks= dk HkSkfyd Lo: i gkrk gSA , d gh tyok; q çnšk ea Hkh {ks=h; fHkUurk gkrh gñA tñ s jktLFkku ds vjkoyn] gñMñh] e#LFkyh , oa ehku {ks= ea Hkh tñ fHkUurk gñA e#LFkyh {ks= eñ çl fpr vkj vçl fpr {ks= ka ea tñ fofoekrk gkrh gñA gñMñh] ea pEcy {ks=} eplUnj {ks=} ouh; {ks= vkj -f" {ks= ea tñ fofoekrk gñ jk"Vh; Lrj ij tñ fofoekrk LokHkHfod gñD; kãd , d nšk ea mPpkoj tyok; j enk] tyjfk'k; k; cu vkfn ea fHkUurk tñ fofoekrk dk dkj.k gkrh gñA jk"Vh; Lrj ij tñ fofoekrk dk vè; ; u bl ds l j{k.k ea egRo i wLz gkrk gñD; kãd uhfrxr fu.kz jk"Vh; Lrj ij fy; s tkrs gñA



oðlod tð fofoeðrk dk l Ecllek l Ei wðz foðo l s gðrk gS A l Ei wðz foðo ds LFky , oa tyh; Hkx ij yk[ka çtkft; k thola ikni ka , oa l qe thola dh gS A foðo Lrj ij fofHku ck; k: i kfjLFkfrd rU= gð muea tð fofoeðrk vR; fekd gS tS l Ei wðz ikfjLFkfrd rU= dls ifjpkfyr djusea egðoi wðz Hkðedk fuHkkrh gS A

tð fofoeðrk ç-fr dk vFHku vak gS vðg ; g i ; kbj.k dls l jf{kr j [kus rFk i kfjLFkfrd rU= dls ifjpkfyr djusea egðoi wðz Hkðedk fuHkkrh gS A vkDI htu dk mRi knu] dlcu M, Å, v, DI kAM ea deha djuk ty pð dls cuk, j [kuk] enk dls l jf{kr j [kuk vðg fofHku pðka dls l pkfyr djusea bl dh egrh Hkðedk gS A tð fofoeðrk i ksk.k ds i q% pð.k] enk fuekz[k] ty rFk ok; q ds pð.k] ty l Uryu vkfn ds fy, egðoi wðz gS A ekuo dh vucl vko'; drk; j tS s Hkstu] oL=] vkokl] Åtkz vkskfek] vkfn dh i ðr ea Hk çR; {k vFkok vçR; {k : i l s ; tskn nsh gð bl h dkj.k bl dk vkfkd egro Hk gS A tð fofoeðrk l s ; þ çk-frd LFky l kñ; çlek djkr gð rFk eukjat u LFky ds : i ea Hk mi ; tsx glrs gS A l kekl; rk tð fofoeðrk dk egro fuEu : i ka ea g%

miHkðed egro & tð fofoeðrk dk çR; {k mi ; tsx ydMh] i 'kq vtekkj] Qy&Qy] tMh&civ] ka vkfn ds fy, gðrk gS bekrih ydMh vðg bæku ds fy, ouLifr dk mi ; tsx l nð l s gðrk jgk gð ; |fi bl dk 0; ki kjhdj.k fouk'k dk dkj.k Hk curk gS A i 'kq/ka ds fy, pkj] 'kgn] eka &eNyh ds fy, rFk vkskfek ds fy, budk mi ; tsx LFkkuh; Lrj ij gðrk jgk gS A ; |fi vR; fekd miHkðakokni çofuk vðg Lokfã jrk bl ds fouk'k dk dkj.k gS A

mRind egro & orðu ea tð rdul'k; u , oa oKkfud vkupð'kdrk ds vtekkj ij u, &u, ikni ka dk fodkl djus yxs gS A mPp mRindrk okys—f'k çht ka dk fodkl rFk çekjh çfrxak {kerk okys i kðka dk fodkl —f'k {s= ea ðkfr yk jgs gð Abl h çdkj gkbcM i 'kq/ka }kj vtekd nsk , oa Åu vkfn çkfr fd; k tkrk gS A vkskfek fokku ea çxfr ds l kfk vucl vkskkeh; i kðka dk mi ; tsx nokvta ds cukus ea gis jgk gS A Hkjr; fpdfRl k ea vk; pñ dk vtekkj gh ç-fr dh tMh&civ; k gS A okfudh ds eke; e l s ouka l s vucl i nkfz çkfr fd; s tkrs gð foðo dk 90 çfr'kr [kk] klu 20 ikni çtkfr; ka l s çkfr glrk gS A tð fofoeðrk orðu ea vkfkd vðg vðg kðxd fodkl ds fy, Hk vko'; d gð vucl m | tsx fo'kskðj Oked h m | tsx bl ij fuHk gA

l keftd egro & tð fofoeðrk l keftd -f'v l s Hk egðoi wðz gS A foðo ea vkt Hk vucl tkfr; k vðg l epk; çk-frd okrojk.k ea l keatL; LFkfr dj thou; ki u djrs gð rFk tð fofoeðrk dk viuh l hfer vko'; drkvta ds fy, bl çdkj mi ; tsx djrs gð fd muds gkfu ugð igprhAvucl {s=ka ea tð fofoeðrk ij Ei l xr l epk; ka }kj gh l jf{kr gðas bl dk mi ; tsx Hk djrs gð fdUrq bruk fd os i q% fodfl r gls l da A bl ds l kfk mudh l ka-frd vðg ekaed Hkkouk; Hk tMh jgrh gð

ulfriyd , oaurd egro & tð fofoeðrk dls l jf{kr djusea ekuo ds urd eW; ka dk egðoi wðz ; tsx gS A l Hk ekaed xBfka ea tho txr dh l jf{kr dk l unsk gS vðg ; g ekuk tkrk gS fd çR; d tho dk iFoh ij egro gS vðg m l s thus dk vfekdj gS A Hkjr ea i M& i kðk txyh tkuojta , oa thola dls ekaed vkLFk l s bruk vPNh çdkj l s tMh x; k gS fd çR; d 0; fã mudh l jf{kr djrk gS A; gk o{kka ea nørk dk okl ekudj i nck dh tkrh gS i hi y] cMf- ryl h] vkfn o{kka dh fu; fer i nck l kekl; gS A bl h çdkj fofHku thola dls nørk dk okgu vFkok fç; Lohdkj dj muds l Eeku nxs dh ; gk ijEijk gS A

1/2 l klu; kr egro & ç-fr l nð l s l hnl; j d jgh gS vðg bl l kñ; Z ea tð fofoeðrk dh egrh Hkðedk glrk gS A ouka l s vPNkfr çnsk] Qyka l s yns i Mf- iozh; , oa ?kVh LFky gla ; k l eep rVh; {s=] e#LFkyh çnsk gla ; k >hy çnsk l Hk dk viuk l kñ; Z ogk dh tð fofoeðrk l s gS A txyh thola l s ; þ vHk; kj.k] i f{kr; ka ds {s= rFk fo'ksk ikni h; çnsk l Hk dls vkcl'kr djrs gA jk'Vh; m | ku] i {th fogkj] vHk; kj.k;] fo'ksk tkuojta ds LFky tS s Vãxj] gkFh] phr; vkfn ds LFky gla ; k l kxjh; thola ds {s= l Hk dk l kñ; Z fo'ksk glrk gS A bl h dkj.k tð fofoeðrk l s ; þ çnsk i ; vclka ds vkcl'kz k dk dñe glrs gS A

1/2 i kfjLFkfrd egro & fofoeðrk çtkfr; ka }kj ikfjLFkfrd rU= ifjpkfyr glrk gð bl ea , d tho ml js ij fuHk jgrk gS A , d çtkfr ds u"v gls tkus l snl js thola ij Hk l adV vk tkrk gS A mnkgj.k ds fy, , d



o{k dk døy v{kfkd egro gh ugē gsrk vfirqml ij vucl i {kh , oa l iē thoka dk fuokl fuHkj djrk gS vlsj ; g enk , oa ty dsfy, Hkh egro iukz gsrk gSA vr%; fn bl su"V fd; k tkrk gS rls bu l Hkh ij u døy çHko i Mxk vfirq dñ tho u"V Hkh gS tk, xs A mRi knd] mi Hksk , oa vi?KVd ds: i eal ffeyr çR; d i kni , oa thoka dk i kfj fLFkrd egro gsrk gSA

folo ea vr; fekd tñ fofoekrk gSA bl l Eclēk ea tho foKkfu; ka us vucl vuēku yxk, gñ vlsj muea i; kR vlrj Hkh gSA l kēk; vuēku ds vlekij ij folo ea 17-5 yk[k çtkfr; k; oÆkr dh xA gñ vlsj Hkh vuclā gS l drh gñ Al kēk; r; k , d çtkfr l eñg ea fdruh vfēkd fofoekrk gS cdrh gS bl ds çfr vuHkKrk gSA i qih kni l eñg ea gh 2]70]000 rFk thok.kq l eñg ea 9]50]000 çtkfr; k; i kA tkrh gñ A oxēdj.k foKkuh fuHljr uohu çtkfr , oamuds l eñgdj.k dks oÆkr djrs gñ A i {kh} Lruēkj h] eNy h] i kōka dh çtkfr; ka dks vfēkd oÆkr fd; k x; k gS tēd l iē thok.kq/kh cDVHfj; k] Qax l vkrn dk de A folo ea vucl {ks= , d s gñ tgk; ogr- tñ fofoekrk n{kh tk l drh gSA bl çdkj ds {ks=ka dks 'ogr tñ fofoekrk {ks= d gk tkrk gSA folo ea 12 n{ka dks ogr- tñ fofoekrk nsk ds : i ea fpfgr fd; k x; k gñ os g& çthy] dkyfēc; k] bDoMkj] i#] eDl dks tk; j; eMkxkLdj] phu] b.Mksus'k; k eys'k; k] Hkkjr vlsj v, LVfy; k A

Hkkjr , d fo'kky nsk gñ tgk; vr; fekd Hkskfyd , oa i; kōj.kh; fofoekrk i kA tkrh gSA Hkkjr folo dk {ks=h; foLrkj dh -"V l s l kroka cMk nsk gS tks mlkj l snf{k.k 3214 fdeh vlsj i mZ l s i f'pe 2933 fdeh- eafolrR gSA bl ds, d vlsj fgeky; dh l oM p Jē.k; ka gñ rls ml jh vlsj l eapVh; eñku] ufn; ka ds ogr- eñku nf{k.k dk i Bj] e#LFkyh çnsk ds vfrjā çR; d ogr-çnsk ea Hkskfyd fofoekrk gSA rRi; l; g gS fd ; gk; vucl i kfj fLFkrd rU= gñ bl h dkj.k ; g vr; fekd tñ fofoekrk {ks= ea l ffeyr fd; k tkrk gñ folo ds l oēkd tñ fofoekrk ds l onu'khy {ks=ka dks tñ fofoekrk rir LFky d gk tkrk gSA ; s, d s {ks= gñ tgk; tñ fofoekrk vr; fekd gS fdlrqbuea tñ fofoekrk fuHljr ?KV jgh gñ vr% bu LFkyā ij ē; ku nsk vlsj l j ffr djuk vko'; d gA

folo ds çē{k tñ fofoekrk ds {ks= Hkskēe; l kxjh; çf l u] d j hfc; u }hi l eñg eMkxkLdj {ks=} l qMk ySM 'b.Mksus'k; k] oky d h] i ksyhus'k; k] ekbōkus'k; k 'k'kUr egkl kxjh; }hi ka dk l eñg/ dSyhōkū; k] eē; vej d k] m".k d fVclēk; , sMht] eē; fpyh] çthy , oa vVyāVd ou {ks=} fxuh rV] dī {ks=} dkdskl] i f'peh ?KV] n-i phu dk i o'h; {ks=} n-i v, LVfy; k] U; wthySM A mi q Zā l Hkh {ks=ka ea vucl çtkfr; k; l dVxLr gñ vlsj vucl foylr Hkh gS pph gñ A folo tñ fofoekrk ds l j {k.k ds fy, bu {ks=ka ij l oēkd ē; ku nsk vko'; d gA

; g l oōfnr rF; gSfd tñ fofoekrk l dVxLr gS vlsj bl dk fuHljr {k.j.k gkus l s foykī u Hkh gh jgk gñ folo l j {k.k , oa fu; U=.k d kēe ds vucl kj yxHkx 88]000 i kni , oa 2000 tUr q çtkfr; ka ij ; g [krjk eMjk jgk gñ çfr 100 o"z yxHkx 20 l s 25 Lruēkj h , oa i {kh foylr gS jgs gñ bl ds vfrjā 24 çfr'kr tUr q, oa 12 çfr'kr i {kh çtkfr; k; folo Lrj ij [krjs ea gñ bl çdkj {k.j.k vfēkd kōkr% ekuoh; fō; kvka }kjk gñ dñ oKkfuclā dk er gSfd çfr o"z 4000 l s 17000 çtkfr; k; l ekr gS jgh gñ buds vk d Mka dh l R; rk ij u tkdj ; g nskuk vko'; d gSfd fd l çdkj budk l j {k.k fd; k tk, A buea tks tkfr; k; ylr gS pph gñ muds l Eclēk ea døy tkudkj h t/k; h tk l drh gñ tēd l dVxLr , oa l EHkfor l dVxLr tkfr; ka dks çkus ds fy, folo; kih , oa nsk; kih ; kst uk cukuk vko'; d gñ D; ka tñ fofoekrk foylr gsrh gS vFok bl ds {k.j.k@l dVxLr gkus ds D; k dkj.k gñ tñ fofoekrk dk {k.j.k fd l h , d dkj.k l s u gkdj vucl dkj.kā ds l ffeyr çHko ds dkj.k gsrk gñ l qkī ea tñ fofoekrk foykī u ds fuēu dkj.k gñ

1/2/okl LFkyā dk fouk'k & ekuo tul ; k ea of) rFk fodkl ds l kfk&l kfk thoka ds çk—frd vkokl l ekr gsr tks gñ tks tñ fofoekrk {kr dk çē{k dkj.k gñ A ekuo vfēkokl vFkr- xte , oa uxl ð dk cl ko vlsj Qsyo] l Mela dk fuekz k] m] kxka dk fodkl] —"k {ks=ka dk foLrkj] [krut] [kuu çkēka dk fuekz k vkrn dk; ka l s ou {ks= vFok vl; tho vkokl h; {ks=ka dks gfu i gprh gSA , d cMk çkēk ds fuekz k l s gtkjā gDVs j Hkēe tyēXu gS tkrh gS vlsj ogk; fLFkr i kni] i 'kēi {kh rFk vl; tho & tUr q/ka dk fouk'k



gls tkrk gS Abl h çdkj [kfut [kuu iwkr; k tho vkokl ka dks u"V dj nrk gSA vkokl LFkyla dk fouk'k yxHlx 36 çfr'kr tð fofoeerk ds fouk'k dk dkj.k jgk gSA UNEP vlg ICUN dh fji k/2 ds vuq kj m".k dVUclckh; , f'k; k eaol; thola ds 65 çfr'kr vkokl u"V gls pçps gðA

12/1/2020 fo[k.Mu & çkjEhk eaçk—frd vkokl LFky folrr {ks=ka ea QSysgq Fksft l l s thola tS sol; tho i f{f; ka rFkk vU; thola dks LoDV fopj.k djus dk vol j feyrk Fkk A vc budk fo[k.Mu gls jgk gð dgé jy exz rls dgé l Mel] ugj ; k ikbi ykbu }kjk Avkokl fo[k.Mu l s Hñie dk Lo: i ifjoærr gls jgk gð okgula vkrn ds xçjus l s çnñk.k v fèkd gls jgk gS rFkk nqkV/ukvka ea Hh tho ekjs tk jgs gðA vkokl fo[k.Mu ds QyLo: i vud thola ds çk—frd LFky Hh çV tkrk gð muea i Fkdrk gksus yxrh gS tks tð fofoeerk dls gkfu i gprks gðA

13/1/2020 -f'k , oaokudh dh ifjoærr çofuk & —f'k dh i) fr vlg çk: i ea ifjorZ Hh tð fofoeerk dls gkfu i gprk jgk gSA igys fofHku çdkj dh Ol yla dks Øe l smxk; k tkrk Fkk ft l l s Hñie dh {kerk} Ol yla dh dhV çfr l èkd {kerk cuh jgrh Fkh A vc v fèkd ka %0; ki kfjd çofuk ds dkj.k , dkdh Ol y dh ç—fr gls xÅ A l kfk gh vR; fèkd xÅ k; fud mojd ka dk mi; l s rFkk dhVuk'k dka ds ç; l s —f'k {ks= ds l i e thola dk fouk'k gls jgk gSA tks u døy —f'k vfi rqi; kbj.k dls Hh gkfu i gprk jgk gSA Abl h çdkj ouh; {ks=ka ea 0; ki kfjd mi; l s gq; , dkdh o{ka dk jki .k fd; k tk jgk gSA vud çk—frd LFkyka ea; dSvfyVI] fonskh çny yxk; k tk jgk gS ou {ks=ka dks l ekir dj fofHku çdkj l s —f'k djuk Hh tð fofoeerk {kj.k rFkk vlr eaçtkr foyrhdj.k dk dkj.k gSA

14/1/2020 çtkr; ka dk çHko & LFkkh; çtkr; k; tks l fn; ka l s ogk; iui jgh gð muds LFku ij uohu çtkr; ka dks yuk Hh tð fofoeerk ij vkØe.k gS vlg bl dls gkfu i gprk jgk gSA tS pdUks okyk fgj.k dks v.Meku&fudk; }hi ka ea fçV'k }kjk yk; k x; k tks ogk; ds ou i knika , oa [kr-ka dks fujUrj gkfu i gprk jgk gð bl h çdkj fonskh i kka dk vxex LFkkh; i kka dks gkfu i gprk jgk gð bl dk çr; {k mnkj.k ; dSvfyVI dk Hkjr ea folrr {ks=ka ij jki .k gS ft l us LFkkh; ou l fr dks l ekir dj fn; k gð

14/1/2020; ki kfjd mi; l s gq vfr 'kSk.k & vud çtkr; ka dk bruk v fèkd 'kSk.k fd; k x; k gS fd os l dVxLr gS xÅ gðA voèk f'kd kj vlg rLdjh vud thola ds u døy l dV dk dkj.k vfi rqi foyr gksus dk dkj.k Hh gSA 'lg] phrk] gkFkh] dk f'kd kj mudh [ky] dky] nkr] gfi ; ka vkrn ds fy, fd; k tkrk gS Avud Qj okys tkuoj] l k; rFkk i f{f; ka dsekl tkrk gS; k ftUnk idM+dj rLdjh dh tkrh gSA ; g dk; Z LFkkh; , oa çkn'kd Lrj ij ugé vfi rqi vlr jzVh; Lrj ij gærk gSA vud ty thola dk vR; fèkd 'kSk.k gls jgk gS bl çdkj vud i knika dk vfr'k; 'kSk.k gksus l s os l ekir gls jgs gðA vud nyBk vksk; i kka dks funz rk l s l ekir fd; k tk jgk gSA orèku ea voèk f'kd kj rLdjh rFkk vfr'kSk.k tð fofoeerk dks l oZèkd gkfu i gprk jgk gSA

15/1/2020 k & enj ty vlg ok; qçnñk.k i kfjLFkrdh pØ dks çHkfor djrk gS vlg bl dk çHko tð fofoeerk ij iM+k gSA çnñk.k vud thola vlg i knika dks l ekir dj nrk gSA vud çdkj ds gkfudkj d j l k; u ftudk ç; l s dhVuk'k dka ds fy, gærk gSA mnkj.k ds fy, vesj dk —f'k {ks= fel hi hi h unh }kjk eSDI dks dh [kMh ea tks j l k; u fxjrs gð mul s yxHlx 7]700 oxZ ehy ds {ks= ea er {ks= cu x; k gS t gk 20 ehVj xgj kA rd v,DI ht u l ekir gS xÅ gS ml l s l eLr ty tho ej tkr gð ; g fd l h , d {ks= dh dgkuh ugé vfi rqi eLr {ks=ka dh gð døy kno m | ku] Hkjr i j }kt LFku 1/2 ea l j l ka ea dhVuk'k dka ds vof'k"V v fèkd ik; s tkrk gS rFkk dck/ jk"Vh; m | ku ea MHMVh- tS s [krjukd dhVuk'kd vud thola dh er; q dk dkj.k gð l eep ea ry dk fjl ko rFkk m | l s ka dk j l k; u unh >hya ea ogk; ds thola ds fy, ?krd gð fofHku çdkj ds çnñk.k ea fujUrj of) gls jgh gS tks tð fofoeerk ds fy, l dV gð

16/1/2020 çk—frd vkink; & çk—frd vkink, a tS s Tokyke [kh foLQkV] Hñe l [kyu Hh tho txr dks gkfu i gprh gð bl h çdkj çk—f'k] vkxtuh rFkk egk kj Hh tð fofoeerk dks gkfu i gprks gð ouka ea yxus okyh vx l s vud tho & tUrq , oa i kni u"V gS tkrk gð dHh & dHh bl çdkj dh vx folrr {ks=ka ea yxrh gS ft l s tð fofoeerk dks up l ku i gprk gð eè; & çnsk , oa NUmh x<- ns k ds , d s j k t; gð t gk



I cl svfkd ou vls çk.kh I jçk.k LFky gÅ çnsk dsouka dk 11% I svfkd {ks= m | kuka vls vkh; kj.; ka ds fy; sl jifkr gÅ ; sou çoe; & çebj ioz ds: i eaneky I sl kxj rdj ejsk ea paey vls dlpkj uhfn; ka ds chgMha I s ydj dhuks unh ds taxy rdj f'koijh dk i Bkjh {ks=} uehk ds nfçk.k ea i mē I hek I s ycdj if'peh I hek çLrj rd Osygg gÅ , d vls rls ; sjkT; ns k ea I cl sT; knk ou vls çkf.k; ka dks I jçk.k nsus dk nok d jrs gÅ ogē nh jh vls ou I jçk.k vfeku; e1980 dk I cl sT; knk mYyaku Hkh blgē jkT; ka ea gks jgk gÅ

7/7/2019 tyok;qifjorū & follo dh tyok; qea ifjorū vk jgk gÅ vstku ijr dh fojyrk rFkk gfjr xg çHko I s follo ds rkieku ea of) gks jgh gÅ ; gh ugē vfi rquokūlou) foHkku xS ka dk mri tū] vEyh; o'kz Hkh tyok; qru= dls çHkfor dj jgk gÅ tyok; qifjorū dk I hekk çHko foHkku çtkfr; ka ij gkrk gS os uohu i fjfLkfr; ka I sl keatL; u dj i kus ds dkj.k fo yqr gkus yxrh gÅ follo rkieku ea of) I s thoka dk LFkkurj.k gkrk gÅ }hi h; {ks=ka ea tyok; qifjorū dk çHko vfed gkrk gÅ tyok; qifjorū dōy thoka dks gh ugē vfi rquokūlou) dks Hkh çHkfor d jrk gÅ bl I s QI y Øe , oa QI y mri knu Hkh çHkfor gkrk gÅ

8/8/2019 tyok; rkiu %Global Warming%

vls ksd Økr ds ckn I s ok; eMy ea dkcūMkāv,DI kbM %CO2% dkcūeksuv,DI kbM %CO% ehfkū %CH4% Dykj klyj kclcū %CFC% gkbMklyj kclcū %HFC% vkn xhu glm I xS ka dh ek=k ea rhoz of) gÅ gS A ; | fi xhu glm çHko mri lu d j s dh rhork Dykj klyj kclcū ea I olkēd gS i jarq Hhemyh; rkiu ds fy, eq; r% dkcūMkāv,DI kbM ftEenkj gS D; krd foHkku xhu glm xS ka ea budh ek=k I olkēd gS A ; g Hkh xS gS , oa ok; eMy dh i Mfko fofdj.k ds fy, v i k x E; rk dls c<krk gS ft I s Ā t l z Ā ek i Foh ds okroj.k ea çok rls dj tk rh gS i jarq ckgj ugē tk i krh gS A ft I ds dkj.k xhu glm çHko mri lu gkrk gÅ vls rkieku ea of) nçkh tk rh gS A ; fn ok; eMy ea dkcū&Mkāv v,DI kbM dh ek=k bl h r j g c<fh jgh rls 1900 Ā- dh rnyuk ea 2030 Ā- ea follo ds rkieku ea 3āC dh of) gks tk, xh A Hhemyh; rkiu ds dkj.k fge {ks= fi ?kyas ft I ds i fj. kkelo: i I eph tyLrj 2-5 I s 3 eh rd c<+ tk, xk A bl I s vud }hi ka vls rVh; {ks=ka ds Micus dh v'kœk gS A mnkj.k ds fy, ç'klar egkl kxj dk rpkym vls dkj vj v' }hi çk; %Mic x, gÅ , oa eky n h o ds Hkh tyeXu gkus dh v'kœk gS A rkieku c<us ds dkj.k vud I fe tho o tho & tūrq fou"V gls I drs gS ft I s tō&fofoekrk ea deh vk, xh A vefj dh varfjçk , t h ūkl k' ds xkMkVz bl VHV; W Qj Li s LVMht ds vkdyu ds vuq kj fi Nyh , d I nh ea I olkēd xel ikp o'kz fi Nys, d n'kd ea gh jgs gÅ

9/9/2019 tyok; o'kz %Acid Rain%

ok; eMy ea I YOj Mkā v,DI kbM] ukbVstus ds v,DI kbM] Dykj hu o 'lyj hu tS s gsykstū i nkFks ds feyus I s o'kz ea vEyh; rk dh ek=k c<h gS A o'kz ea I Yq; i j d vEyl ukbV'cl vEyl gkbMklyj d vEyl vkn ds feJ.k dk i; kbj.k ij çfrdy çHko i Mfçk gS A

tc o'kz ty dk pH eku 5 I s uhp vk tk rk gS rls ; g vR; fekd gkfudkj d gks tk rk gS A ou lifr; ka ds Dykj kQy ij bl dk foijh çHko i Mfçk gS , oa much çdk'k I āysk.k dh fō; k çkfrk grh gS A bl I s muds i ūs i hys i Mūs yxrs gÅ o mudk vl kef; d fouk'k gks tk rk gS A >hka ea vEyh; rk ds c<us I s ukōç I ajk- vefj dk o dukMk tS s nska ds erL; & m | x ij çfrdy v j i Mfçk gS A I ajeje ds bekj rka ij Hkh bl dk udj rred çHko i Mfçk gS A rktegy ds I nhz ea bl s l e>k tk I drk gS A

tyok;qifjorū tōd okroj.k ij çHko%

i kfj fLkfrd vl rnyu dk I olkēd çfrdy çHko thomy ij i Mfçk gS A UNEP ds , d fji kVZ ds vuq kj çfrnu 50 tōd çtkfr; k; fo yqr gkus dh Jf.k; ka ea vk jgs gÅ A ; g tōd fouk'k ouka ds fouk'k I s Hkh I ç) gS A IUCN Hkh 'jM MkVv çp' ds eke; e I s ; g crkrk gS fd dks I sou; tho [krjukd Lrj ij gS ftudk I jçk.k vfr vko' ; d gS A çs jh Hh | I Qn gkFth | I Qn çk?k nj; kĀ %kMk] fpEi kat'h °osy] M,fYQu]



çoky tho vkfn vR; fêkd l dVxLr flFkr ea gšA i q% t b&rduhdh l smRi l u Vrd t fud chtla , oa thola ds djk .k i j j k x r c h t o t h o Øe'k% foyhu gks tk jgs gšA ekuo dh l d; k ea vfu; f=r of) rFkk ç— fr ds vfu; ktr o vfu; f=r nkgu l s [kk] &Ukqkyk çfrdhy : i l s çHkkfor gqk gš ALi V gš fd t b f o f o e k r k i j l d V x g j k ; k g q k g A r k R i ; Z ; g g S f d o r è k u e a g e t b f o f o e k r k f o y k i u d s l d V l s t w j g s g š b l d k l j (k.k çkFkfedrk ds vlekj ij gksuk pkfg, A

I UnH%

- 1- egkRk xkq/kh %gekjs xkpk d k i q f u è k z k] u o t h o i z k ' k u e f n j] v g e n k c k n] l u - 1 9 4 8]
- 2- veR; Z l u % ^ v k f k d f o c k l , o a L o k r a ; *] j k t i k y , . M l u l] f n Y y h j 2 0 0 8 -
- 3- xbe] J - P t b f o f o e k r k v l š i k f j l F k f r d r a e ç d k ; Z % c g l v R ; f ä - p f o K k u - 2 5 e Ä 2 0 0 7 -
- 4- i v u] B - C - - 1 9 5 9 i k f j l F k f r d r a e d s t h o f o K k u i j , d i f j p ; % k k . k l s l æ è k r & x f r ' k y i g y w i k f j l F k f r d h **
- 5- j æ u k f k u] t s v l š b j f o u] , Q - ¼ 2 0 0 7] 7 e Ä ½ ç — f r d h j k t è k k u h d h c g k y h % i k f j l F k f r d r a e l ø k v l a d k s c u k , j [k u s d h v k o " ; d r k A
- 7- <http://www.maweb.org>



BASIC STEPS OF LANGUAGE DOCUMENTATION

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Abstract — Language documentation is the subfield of linguistics that is concerned with the methods, tools and theoretical underpinnings for compiling a representative and lasting multipurpose record of a natural language or one of its varieties. Documentary linguistics has developed over the past 15 years in response to the need to make a lasting record of the world's endangered languages, and to support speakers of these languages in their desires to maintain them. In this paper we are trying to highlight the various processes for documenting a particular language.

Index Terms — Language, documentation, data collection, Archival Methodologies, endangered language.

I. INTRODUCTION

Language documentation is a special method in which linguistic preservation of all varieties of a language is done by a scientific method. By this method, the primary facts of a language are carefully and continuously recorded through observation. The most widely used language recorded recently is a method under field linguistics, which is comparatively well known among the few people and offers special attention in the closed protection between the limited premises. There are several reasons why language documentation as a field has emerged over the past 15 years. The first of these is the growing concern among linguists and others about the crisis facing the world's languages and threats to linguistic diversity, including the possibility that 50-90% of the 7,000 languages spoken on earth today will cease to be passed to children, or used by anyone at all, by the end of this century. Secondly, linguists have shown increasing interest, both in theoretical research and in linguistic typology in incorporating data from as wide a range of languages as possible to ensure that claims about human language and linguistic abilities are not really or genetically biased, but represent the true diversity of the human language capacity. Thirdly, there has been a move towards a more humanistic view of language that pays attention to language as use rather than language as system. Fourthly, as mentioned above, the emergence of extensive funding resources and the requirements of funders to adopt a documentary perspective and to archive recorded data and analyses has had an influence on the topics that linguists have chosen to research, and the research methods they are employing. Technological developments in such



areas as digital recording equipment, portable computing equipment, software tools, and storage devices have created the possibility of recording and analysing massively greater amounts of data, and being able to access and link it in ways not previously possible. Finally, increasing ethical and social concerns for the rights and needs of stakeholders across the language documentation domain have also played a role in its emergence and particular focus

II. PURPOSE OF STUDY

- To understand the basic concept of language documentation.
- To discuss the various ways for documenting a particular language.
- To highlight the language situation of endangered languages.

III. RESEARCH METHODOLOGY

Descriptive and analytical methods have been used in the presentation of the paper.

IV. RESULTS AND DISCUSSION

At present language documentation has been considered as an important subject. Particularly initiatives have been seen for linguistic preservation, although the subject of various language has been widely discussed but how to document a language appropriately has not been done adequately. Therefore, exposure to language documentation needs to be discussed. In this article we want to discuss about the primary stages of language documentation.

Himmelmann (2006:15) identifies five significant features of language documentation:

Focus on primary data – language documentation concerns the collection and analysis of an array of primary language data to be made available for a wide range of users;

Explicit concern for accountability – access to primary data and representations of it makes evaluation of linguistic analyses possible and expected;

Concern for long-term storage and preservation of primary data – language documentation includes a focus on archiving in order to ensure that documentary materials are made available to potential users into the distant future;



Work in interdisciplinary teams – documentation requires input and expertise from a range of disciplines and is not restricted to linguistics alone;

Close cooperation with and direct involvement of the speech community – language documentation requires active and collaborative work with community members both as producers of language materials and as co-researchers.

Basic Steps of Language documentation:

Language documentation is a method of linguistics designed for the preservation of a natural language or a dialect of that language in different manners, combination of different skills and theoretical knowledge. The primary steps of language documentation are as follows :

Project planning:

The first step of documentation is to prepare project planning. A researcher should deliberately arrange various language related facts in a well planned manner. In order to preserve the language. Language documentation cannot be systemic and acceptable without a definite planning. In addition to the linguistic characteristics of the address language in the project planning, the social, cultural background related to the language is also mentioned. The following ways of language documentation will have to be included in the planning:

1. Background of the language
2. Purpose of documentation
3. Significance of documentation
4. Review of literature
5. Work plan
6. Archival plans
7. Methodology

Research Ethics:

When researching about any language, the researcher presents by drawing some strategies. The basic strategy of research is to collect facts from primary source. Even in case of documentation, the researcher should preserve the study by drawing the basic facts related to the specific language from the primary source. It is against the work ethics to use someone else's work in their own name. Researcher must treat the fact giver property while collecting facts and cannot pressurises to provide the same. Along with that, the researcher should have the qualities like honesty, patience, tolerance, frugality etc.



Intellectual property rights:

Intellectual property right means all types of property associated with a language such as oral literature, written literature, manuscript, copper inscription etc. Each property mentioned above indicates a variation of a language. That is why, it is more important to provide importance in this subject of intellectual property while writing on language. These intellectual property used while documenting should not be changed from the original to take a changed form and should be taken care of.

Interview:

Usually, interview is the one of the important method that is used for data collection in language documentation. In this process, the researcher use various sources such as audio-visualization of video camera, tape recorder etc. of that particular language. This process is used as a one kind of fundamental technique for data collection. Here language related various information is collected by verbal conversation between the researcher and informant. The researcher should get necessary information only through elegant behavior without affecting the value and faith of informant. Along with by using appropriate preparation and intelligence during interview may reduce the possibilities of boringness and also increase the fundamentally of received document.

Writing field work:

Writing language related information during field work is one of the important sides of documentation. Jot down the gathered information is very important to make them sophisticated one. The note down of information collected from different sources may assist to provide stability to that particular language. Again, on the basis of those writings, information can be gathered for further research of a language.

Sound Recording:

Sound recording is also another important phase of documentation. This process is very useful for collecting correct information regarding pronunciation, of a particular language. Sound recording increases the authenticity of assembled information and for that high standard tape recorder is much required. With the help of that, information collected from the informant can be recorded. Simultaneously, it plays an important role in reducing the difficulties faced by the researcher during the data collection in writing all information. Before sound recording, researcher should have to prepare a list of words and question which will be asked regarding the language. The correct form of the language is secured through the intuition of gathered information.



Documentary Photograph:

For documentation, researcher has to use photograph documentary. Because, the validity and purity of information is entirely related with documentation and for that to reflect the gathered information in an authentic manner photograph documentary is used. While collecting information regarding the various dimensions of a language, a researcher should collect the scripts, inscription ancient books etc. Such type of documentary photograph can be recognized as a document of national life of respective language. It also performs a special role in giving life to a lifeless language.

Archival Methodologies:

While documenting, provisions should be made for preservation of various tap recordings, photographs, videos, ancient scripts, texts, etc related to one language should be arranged for preservation. At present, Various texts including facts can be printed and digitally protected. Computers are used for the digital system, and this done in various ways:

1. It can be secured as Digital still photo.
2. By audio and video
3. By way of scanning, pdf file, jpg file, pmd file etc.
4. All language related facts can be preserved in computer hard disk or external hard disk.
5. It can also be secured in pen drive, memory card, CD, DVD, etc.
6. It can also be secured on Google data server or on one's own email account.

Researcher should have to take steps for the protection of tape recording, photograph, video, ancient script and books of a concern language during documentation. At present days, these sources can be protected through publishing books and by giving digitalize shape. Computer is used for the digitalization of documents. This process can be done by different methods.

Delivery of public presentation on research findings:

The information obtained in the research work need to be present publicly for linguistic awareness. It can attract the attention of people by presenting a language in the form article, text, various social networking sites, as well as it plays an important role in the popularity of extinct language.

V. CONCLUSION

Language documentation is considered to be one of the significant issues of contemporary era. Here, in this research article, the process regarding the documentation is discussed. From this discussion we can conclude that the documentation of a language takes place in various steps. This process starts with a project plan; which includes various points of a particular language like



background of that language, number of speakers of that language, language geography etc. The documentation process also includes various archival methodologies.

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EFFECT OF SAQ TRAINING AND YOGIC PRACTICES ON SELECTED PERFORMANCE PARAMETERS OF MALE FOOTBALL PLAYERS

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Abstract:

The purpose of the study is to find out the effect of SAQ training and Yoga Practices on selected Performance Parameters (Speed and Agility) of Male Football Players. For this study, ninety male Football Players were selected as subjects from who was Participated Intercollege Football Tournament under Osmania University, Hyderabad, Telangana. The study would be confined to Intercollege male Football Players between the age group of 18 to 23 years. The following criterion variables were selected for the study namely Speed and agility. The training period was twelve weeks of three alternative days in every week. Data were collected from each subject before and after the twelve weeks of SAQ training, yogic practice and Combined Training. The collected data were statistically analyzed by using 'f' ratio (ANCOVA) and Scheffe's post hoc test. It is concluded that there is a significant improvement in Speed and agility due to SAQ training, and yogic practices of students.

Keywords: Yoga, SAQ Training, Speed and Agility

Introduction

Speed, agility and quickness training may be used to increase speed or strength, or the ability to exert maximal force during high-speed movements. It manipulates and capitalizes on the stretch-shortening cycle while bridging the gap between traditional resistance training and functional-specific movements. Some benefits of speed, agility and quickness training include increases in muscular power in all multi planar movements, brain signal efficiency, kinesthetic or body spatial awareness, motor skills and reaction time. Speed, agility and quickness training has become a popular way to train athletes. Whether they are school children on a soccer field or professionals in a training camp, they can all benefit from speed, agility and quickness training. This method has been around for several years, but it is not used by all athletes primarily due to lack of education regarding the drills.

Yoga is a philosophy of life, based on certain psychological facts, and its aim is to development of a perfect balance between the body and



mind, that permits union with the divine bliss. It is a perfect hormone between the individual and the cosmos. People from different ways of life can reach at the highest degree of knowledge through the discipline of yoga. Yoga provides one of the best means of self-improvement and helps to attain one's full potential. In the advanced stages of yoga the super conscious states are attained which results feeling of bliss, deep peace and the emergence of psychic powers. Yoga was developed and perfected over the centuries by the philosophers and the mystics in India. It is a basic method of increasing the body's supply of energy and removes any interference to the transmission of energy throughout the body. Yoga has specialized on this subject for thousands of years, and stream lined the methods to attain the self-improvements in all the way of human life style.

Yogic practices getting popular are looked upon. It's systematic for the improvement of physical fitness of an individual. Yet we lack in the experimental evidence about the utility of physical exercise and yogic exercises for promoting physical fitness. Despite this fact many people misunderstand yoga even in India. If we were to take a cross-section of society and make a general survey of the public's opinion about yoga we would find many misconceptions about yoga

Fitness is a state which characterizes the degree to which a person is able to function. Ability to function depends upon the physical, mental, emotional, social and spiritual components of fitness, all of which is related to each other and is mutually independent. This may be referred to as total fitness. While fitness is the maximal, economical and efficient functioning of the body, health is referred to as homeostatic condition of the body (Frost, 1971).

Materials and Methods

To facilitate the study, Ninety Intercollegiate Male Football Players were selected as subjects who Participating Osmania University intercollegiate Football Tournament . Hyderabad, Telangana. The study would be confined to Intercollege Male Football Players between the age group of 18 to 23 years.

Dependent Variables:

1. Speed
2. Agility

Independent Variables:

1. SAQ Training
2. Yogic Practices

Criterion Measures

| Sl. No | Variables | Test items | Unit of measurements |
|--------|-----------|-------------|----------------------|
| 1 | Speed | 50 mts. Run | Sec |
| 2 | Agility | Shuttle run | Sec |

Experimental Design

The selected subjects were divided into three groups, experimental group I, experimental group II and control group consisting of 30 Male Football Players in each group. Experimental group I was assigned as SAQ Training group, Experimental group II was assigned as Yogic practices group and group was not given any special treatment and were under strict supervision of the investigator. Prior to experimental treatment, all the subjects were measured of their selected Performance Parameters such as Speed and Agility. This formed pre test scores. After twelve weeks experiments to the experimental groups on respective training, all the three groups were tested on criterion variables selected, which formed post test scores. The difference between pre and post test scores was considered as the effect of varied respective experimental treatments. Analysis of Covariance (ANCOVA) was used to find out the significant differences if any, among the groups for each variable separately. The scheffe’s test was applied as post-hoc test whenever the “F” ratio of the adjusted post test means were found to be significant at 0.05 level of confidence.

Results on Speed

Table I
Computation of Analysis of Covariance of Pre – Test and Post Test on Speed Scores of SAQ Training and Yogic Practices and Control Groups

| | SAQ TRAINING | YOGIC PRACTICES | CONTROL GROUP | SOURCE OF VARIANCE | SUM OF SQUARES | df | MEAN SQUARES | OBTAINED F - RATIO |
|-------------------------|--------------|-----------------|---------------|--------------------|----------------|----|--------------|--------------------|
| Pre Test Mean | 7.12 | 7.08 | 7.13 | Between | 0.03 | 2 | 0.02 | 0.12 |
| | | | | Within | 12.99 | 87 | 0.15 | |
| Post Test Mean | 6.60 | 6.71 | 7.10 | Between | 4.14 | 2 | 2.071 | 12.64* |
| | | | | Within | 14.25 | 87 | 0.16 | |
| Adjusted Post Test Mean | 6.60 | 6.71 | 7.10 | Between | 4.13 | 2 | 2.06 | 12.48* |
| | | | | Within | 14.22 | 86 | 0.17 | |
| Mean Diff | 0.52 | 0.37 | -0.02 | | | | | |

Table value required for significant at 0.05 levels with 2 and 87 (df) = 3.10, 2 and 86 (df) 3.10 *Significant

Pre –Test, The obtained pre test means on Speed on SAQ Training group was 7.12, Yogic Practices group was 7.08 and control group was 7.13. The obtained pre test F value was 0.12 and the required table F value was 3.10, which proved that there was no significant difference among initial scores of the subjects. **Post – Test** The obtained post-test means on Speed on SAQ Training group was 6.60, Yogic Practices group was 6.71 and Control group was **7.10** . The obtained post test F value was 12.64*and the required table F value was 3.10, which proved that there was significant difference among post test scores of the subjects. **Adjusted Post** – test taking into consideration of the pre-test means and post test means adjusted post test means were determined and analysis of covariance was done and the obtained F value 12.48*was greater than the required value of 3.10 and hence it was accepted that there was significant differences among the treated groups. Since significant differences were recorded, the results were subjected to analysis using Scheffe’s Post Hoc Confidence Interval test. The results were presented in Table II

Table II

Multiple Comparisons of Paired Adjusted Means and Scheffe’s Post Hoc Confidence Interval Test Results on Speed

| MEANS | | | | Confidence Interval |
|--------------|-----------------|---------------|-----------------|---------------------|
| SAQ Training | Yogic Practices | Control Group | Mean Difference | |
| 6.60 | 6.71 | | 0.11 | 0.26 |
| 6.60 | | 7.10 | 0.50* | 0.26 |
| | 6.71 | 7.10 | 0.39* | 0.26 |

* Significant

The post hoc analysis of obtained ordered adjusted means proved that there was no significant difference between treatment groups, namely, SAQ Training group and Yogic practices group. (MD: 0.11) and there was significant differences existed between SAQ Training group and control group (MD: 0.50*). There was significant difference between Yogic Practices group and control group (MD: 0.39*).

Results on Agility

Table III
Computation of Analysis of Covariance of Pre – Test and Post Test on Agility scores of SAQ Training and Yogic Practices and Control Groups

| | SAQ TRAINING | YOGIC PRACTICES | CONTROL GROUP | SOURCE OF VARIANCE | SUM OF SQUARES | df | MEAN SQUARES | OBTAINED F - RATIO |
|-------------------------|--------------|-----------------|---------------|--------------------|----------------|----|--------------|--------------------|
| Pre Test Mean | 9.81 | 9.85 | 9.73 | Between | 0.22 | 2 | 0.11 | 0.97 |
| | | | | Within | 10.03 | 87 | 0.12 | |
| Post Test Mean | 9.15 | 9.24 | 9.84 | Between | 8.32 | 2 | 4.16133 | 36.58* |
| | | | | Within | 9.90 | 87 | 0.11 | |
| Adjusted Post Test Mean | 9.15 | 9.24 | 9.84 | Between | 8.28 | 2 | 4.14 | 36.02* |
| | | | | Within | 9.88 | 86 | 0.11 | |
| Mean Diff | 0.66 | 0.60 | 0.11 | | | | | |

Table value required for significant at 0.05 levels with 2 and 87 (df) = 3.10, 2 and 86 (df) 3.10 *Significant

Pre –Test, The obtained pre test means on Agility on SAQ Training group was 9.81 , Yogic Practices group was 9.85 and control group was 9.73 The obtained pre test F value was 0.97 and the required table F value was 3.10, which proved that there was no significant difference among initial scores of the subjects. **Post – Test** The obtained post test means on Agility on SAQ Training group was 9.15, Yogic Practices group was 9.24 and Control group was 9.84. The obtained post test F value was 36.58*and the required table F value was 3.10, which proved that there was significant difference among post test scores of the subjects. **Adjusted Post – test** Taking into consideration of the pre test means and post test means adjusted post test means were determined and analysis of covariance was done and the obtained F value 36.02*was greater than the required value of 3.10 and hence it was accepted that there was significant differences among the treated groups. Since significant differences were recorded, the results were subjected to analysis using Scheffe’s Post Hoc Confidence Interval test. The results were presented in Table IV

Table IV
Multiple Comparisons of Paired Adjusted Means and Scheffe’s Post Hoc Confidence Interval Test Results on Agility

| MEANS | | | | Confidence Interval |
|--------------|-----------------|---------------|-----------------|---------------------|
| SAQ Training | Yogic Practices | Control Group | Mean Difference | |
| 9.15 | 9.24 | | 0.09 | 0.22 |
| 9.15 | | 9.84 | 0.69* | 0.22 |
| | 9.24 | 9.84 | 0.60* | 0.22 |

* Significant

The post hoc analysis of obtained ordered adjusted means proved that there was no significant difference between treatment groups, namely, SAQ Training group and Yogic practices group. (MD: 0.09) and there was significant differences existed between SAQ Training group and control group (MD: 0.69*). There was significant difference between Yogic Practices group and control group (MD: 0.60*).

Conclusions

It was concluded that twelve weeks of SAQ Training and Yogic Practices were significantly improved selected Performance Parameters of Male Football Players compared to Control group. It was also found that SAQ Training was significantly improved then Yogic Practices on selected Performance Parameters of Male Football Players.

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AN EVALUATION OF PROGRESS OF FINANCIAL INCLUSION PROCESS IN INDIA (WITH SPECIAL REFERENCE TO PRADHAN MANTRI JAN DHAN YOJNA -PMJDY)

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ABSTRACT:

Since the introduction of New Economic Policy of Liberalization, Privatization and Globalization (LPG) in 1991, the Indian banking system has seen tremendous growth and changes with focus on financial inclusion e.g. access and use of banking facilities. In May 2014 a new central Govt. formed and this Govt. introduced new program to give financial services coverage to millions of Indians. This program was commenced with the main target of inclusive social- economic development and providing equal opportunities to financial excluded population by the utilization of the countrywide network of the commercial banks. In this context this quantitative research study is focused on the evaluation of financial inclusion process through the analysis of one of the major schemes as Pradhanmantri Jan Dhan Yojna (PMJDY). This study is also tries to discover overall impact of (PMJDY) on the financial inclusion process. This paper is trying to search answers for two relevant questions – first – What is the trend and progress of financial inclusion process? The secondly what is the contribution of Pradhanmantri Jan Dhan Yojna (PMJDY) in this process? For this purpose various banking parameters e.g. CD ratio, Branches Per Lac Population, Per Capita Deposits /Credit etc. are used along with statistical tools e.g. CAGR, t-test etc..

KEY WORDS:Financial Inclusion, Pradhanmantri Jan Dhan Yojna (PMJDY), Commercial Banks, Basic Saving Bank Deposit Account (BSBDA)

1. INTRODUCTION:

In today's commercial age, banks are indivisible and a vital point of every economy. Development of banks is top priority for economic growth of every nation. Strong banking system is a basic requirement for every emerging country to attract a large amount of savings and investments from domestic, public as well as from foreign countries. Banks play a significant role in performance of other economic activities of production distributor and even consumption. Access and use of banking services have becomes are important growth paramedic. All type of banking facilities have become a necessities for a common man.

In advanced countries banking facilities are wide spread and within the reach of almost every person, but in emerging and underdeveloped countries majority of population is still unbanked and unaware of basic financial services. In term of global standard of access and use of banking, position of our country is not so good. According to international financial institutions like IMF & World Bank Large part of Indian population is out of banking facilities coverage so India is on the way for expansion of banking facilities to provide these facilities to its large rural and urban population.



Although Indian banking system is very strong, diversified, organized and well regulate under control of Reserve bank of India.

1.1 FINANCIAL INCLUSION :

Financial Inclusion means easy on-going access (availability) of banking facilities and also use of banking facilities (Deposits and Credits) for every single person at a minimum possible cost. It means the process of expansion of banking facilities in such a way that all remote, rural, backward, under banked or unbanked areas can get the access and use of banking services. Main purpose of this process is to provide financial services at affordable cost to those who are excluded from these services. Following two steps involved in financial inclusion process:

- **Access to Banking :**

It refers to availability of banking service (i.e. branch ATMs, Point of Sale, Business Correspondent, Business Facilitator etc.) to entire population of country. Access of banking can be measured by parameter of Branches per 1,00,000 population or Branches per 1000 Sq.Km. or Branches Growth Rate.

- **Use of Banking :**

It refers to the amount of total deposits and total Loans & Advances (Credit) of entire banking system. Use of banking means progress in deposits made by customers into bank and advance given by bank to their customers. Credit-Deposit Ratio (CD Ratio) in most appropriate tool to lest the use of banking.

1.2 COMMERCIAL BANKS :

Commercial bank refers to are institute or an organization which performs the function of accepting deposits grandly loans, making investments, with an aim to earn profit from these. In our country commercial banks are be divided mainly in following two categories.

a. **Public Sector Banks:** A commercial bank, in which Govt. of India holds majority of share, known as Public Sector Bank. These banks are one of the major components of Indian banking sector. They are holding on majority of total deposits and advances of the entire banking sector of India.

b. **Private Sector Banks:** A commercial bank controlled by private entities is called Private Sector Bank. Since the introduction of New Economic policy in 1991, growth of these banks in our country is remarkable and now they are giving a healthy competition to very old and well established public sector banks of India

At the end of financial year 2017-18, 21 Public Sector Banks, 23 Private Sector Banks, 43 foreign banks and 56 regional Rural Banks are operational under regulation and supervision of Reserve Bank of India. These banks operate more than 1,40,000 branches and more than 1,90,000 ATMs spread in all over India. However, more than 80% banking sector is under the management of Public Sector Banks (including SBI and 20 other nationalized banks).

1.3 PRADHANMANTRI JAN DHAN YOJNA (PMJDY):

This is the world's largest financial inclusion program launched by the central Government of India. This program exclusively based on the huge branch network of all



the commercial banks situated in every corner of the country. This scheme was launched on 28th August 2014 with the following aims or objectives:

- a. **To remove financial untouchability.**
- b. **Connect every person with the financial systems.**
- c. **Financial inclusion initiative to open at least one Bank account for one family**

Main terms and the conditions of this scheme are as under:

- Zero Balance Savings Account
- Rupay Debit Card
- Life Insurance of Rs. 30,000
- Accidental insurance of Rs. 2,00,000
- Overdraft facility up to Rs. 10,000 for every account holder.

2. REVIEW OF LITERATURE:

A huge amount of research work have already been done on banking sector in our country and in abroad also. Main findings from the review of Literature can be discussed as under according to their publication year.

Esha Chattarjee (1974) found in her research study that since nationalization banks take some measures for the improvement of Loan procedure and making quick credit to the needy and they also slanted their operations is to reduce intra district imbalance by providing easy credit and deposit facilities.

Esha Bhaduri (1989) observed in her research study that commercial banks allow maximum credit to agriculture and allied activities. Lead Bank Scheme Started to push up the growth rate of development main problems are Licensing procedure and unavailability if easy finance for small scale industries.

Alka Shukla (1991) showed that expansion of rural branches network is required to promote small savings along with mobile banking advertisement and simple procedure etc.

Meenakshi Parashar (1998) found that from 1993 to 1997 deposite growth rate of Leadly public sector banks was very good, while CD ratio decline in this period with priority sector advances.

V.K. Jain (2007) found that SBI started many schemes and special programmes for agriculture development with aim to provide easy credit facilities to weaker Landless and Marginal Formers. Bank provide credit facilities for all activities related with agriculture and small/Cottage Industries as well.

GL Pedhiwal (2011) found that in last 40 years rural banking remain in the shadow, bank focused on urban and corporate sector, this is now changing. Banking system plays its role in promoting inclusive growth for rural development in India.

Mohd. Shafi and Ali Hawi Medabesh (2012) found In a research study that in many states, banks have involved SHGS to achieve greater financial inclusion which has proved successful. Banks also provide easy provide easy credit through SHGs.

Ravendra M. Zagade and Shivaji K. Tour (2012) showed that no. of SHGs linked to the bank have gone up significantly and amount of loan disbursed also increases, but NPAs of banks against Loan to SHGs have also gone up in all the regions of the country.



Indian Brand Equity Foundation (2013) also found that key challenges for the banking industry are financial inclusion and bringing stability in credit growth, so expansion of branches in rural area is necessary.

Ranparia (2013) included study of different financial inclusion aspects and evaluates progress and current status of financial inclusion of the state of Gujrat.

Sharma and Kukreja (2013) stated the role of financial inclusion in strengthening the India's position in relation to other countries' economy

Chandni Kaur (2013) found that commercial bank has to start all modern banking facilities at village level with financial inclusion movement. Policy Makers should introduce better and advanced financial inclusion policies.

International Monetary Fund (2013) also found in its survey that access to financial services is better in advanced countries (e.g. USA, Japan, Spain, France etc) than the emerging countries (e.g. India, Brazil, Turkey etc.). However in China financial inclusion process is improved rapidly.

Paramasivan and Kumar (2014) has analyzed that Financial inclusion aimed at providing banking and financial services to all people in a fair, transparent and equitable manner at affordable cost. This paper was an attempt to discuss the overview of financial inclusion in India

3. OBJECTIVES:

It is essential to set objectives before starting research study related with any field. So four main objectives of this research study are –

- i. To examine the trends and progress of financial inclusion process in India, before the launching the PMJDY scheme (From F.Y. 2001-02 to 2013-14).
- ii. To examine the trends and progress of financial inclusion process in India, after the launching the PMJDY scheme (From F.Y. 2014-15 to 2017-18).
- iii. To analyze the progress of PMJDY schemes from the date of its launching.
- iv. To evaluate the contribution of PMJDY in the financial inclusion process in India.

4. LIMITATIONS:

- i. This research study is based on only financial inclusion process performed by the scheduled commercial banks of India,
- ii. This research study is based on Pradhanmantri Jan Dhan Yojna (PMJDY) commenced by the central Government of India from F.Y. 2014-15
- iii. This research study is based on available banking and Government data from the F.Y. 2001-02 to Feb. 2019.

5. HYPOTHESIS:

Following Null Hypothesis is taken for this study:

Ho: "There is a consistent growth in Number of PMJDY Accounts during the first two Financial Years (2014-15 & 2015-16) and during the last two Financial Years (2016-17 & 2017-18)."

6. RESEARCH METHODOLOGY:

The Researches Design is infect conceptual structure with in which the research is conducted. This analytical and quantitative research is based on secondary data of banking sector specially provided by RBI and PMJDY Database. Other main Sources of data are annual reports of banks, Books, Reports of Indian Bank Association IBA, IMP's Financial Access survey 2012 etc. For the analysis of data and testing the hypothesis following banking parameters and research tools are used:

a. **Compounded Annual Growth Rate (CAGR) :**

$$P_n = P_o (1 + r)^n$$

b. **Credit Deposits Ratio (CD Ratio) :**

$$= \frac{\text{Outstanding Credit at the end of the Year}}{\text{Cumulative Deposits at the end of the Year}}$$

c. **Per Capita Deposits (PCD):**

$$= \frac{\text{Cumulative Deposits at the end of the Year}}{\text{Total Population}}$$

d. **Per Capita Credit (PCC):**

$$= \frac{\text{Outstanding Credit at the end of the Year}}{\text{Total Population}}$$

e. **Branches Per Lac Population:**

$$= \frac{\text{Total Number of Branches}}{\text{Total Population (In Thousnads)}}$$

f. **No. of Basic Saving Bank Deposit Account (BSBDA)Per Branch:**

$$= \frac{\text{Total Number of BSBDA}}{\text{Total Number of Branches}}$$

g. **Percentage of Adult Population with BSBDA:**

$$= \frac{\text{Total Number of BSBDA} \times 100}{\text{Adult Population}}$$

h. **Student's t-Test:**

For the test of Hypothesis

$$t = \frac{x_1 - x_2}{s} * \sqrt{\frac{n_1 * n_2}{n_1 + n_2}}$$

7. FINANCIAL INCLUSION:PRE AND POST PMJDY:

Over the past 20 years Indian Banking Industry witnessed all around growth, not only in terms of new branches and ATMs, but deposits and credit also. All the commercial banks have taken many steps for financial inclusion inspired by it or by RBI directions. Let's analyze this journey with two different parts as – first – Pre PMJDY Scheme 9 from F.Y. 2001-02 to 2013-14) and Second - post PMJDY Scheme (from F.Y. 2014-15 to 2017-18):

TABLE 01(A): FINANCIAL INCLUSION PROGRESS BEFORE THE INTRODUCTION OF PMJDY SCHEME (FOR F.Y.ENDED ON 31ST MARCH 2002 AND 2014)

| PART A - ACCESS TO BANKING | | | | |
|-----------------------------------|---|---|---|--------------------------------|
| S. No | Banking Parameters | As on 31st March 2002 | As on 31st March 2014 | Average Growth Per Year |
| 1. | No. of Branches & Offices | 53,154 | 1,20,965 | 5,651 |
| 2. | No. of BSBDA (In Crore) | 7.35 | 24.30 | 1.41 |
| 3. | No. of BSBDA Per Branch | 1,383 | 2,009 | 52 |
| 4.. | No. of Branches Per 1,00,000 Population | 5.1 | 9.9 | 0.4 |
| 5.. | % of Adult Population with BSBDA | 10.87% | 27.19% | 1.36% |
| PART B - USE OF BANKING | | | | |
| 1. | Cumulative Deposits (In Rs. Crore) | 11,38,189 | 79,55,721 | 5,68,128 |
| 2. | Outstanding Credit (In Rs. Crore) | 5,97,111 | 62,82,082 | 4,73,748 |
| 3 | Per Capita Deposits (In Rs.) | 11,064 | 65,706 | 4,554 |
| 4. | Per Capita Deposits (In Rs.) | 5,804 | 51,884 | 3,840 |
| 5. | Credit Deposits Ratio (In %) | 52.46% | 78.96% | 2.21% |

Note: Calculations for the year 2002 are based on the population of 2001 and of 2014 are based on the population of 2011.

Source: RBI Database, Census of India (2001 & 2011) and own calculations.

TABLE 01(B): FINANCIAL INCLUSION PROGRESS AFTER THE INTRODUCTION OF PMJDY SCHEME (FOR F.Y.ENDED ON 31ST MARCH 2014 AND 2018)

| PART A - ACCESS TO BANKING | | | | |
|-----------------------------------|---|---|---|--------------------------------|
| S.No | Banking Parameters | As on 31st March 2014 | As on 31st March 2018 | Average Growth Per Year |
| 1. | No. of Branches & Offices | 1,20,965 | 1,40,133 | 4,792 |
| 2. | No. of BSBDA (In Crore) | 24.30 | 56.55 | 8.06 |
| 3. | No. of BSBDA Per Branch | 2,009 | 4,035 | 506 |
| 4.. | No. of Branches Per 1,00,000 Population | 9.9 | 11.6 | 0.4 |
| 5.. | % of Adult Population with BSBDA | 27.19% | 63.28% | 9.02% |
| PART B - USE OF BANKING | | | | |
| 1. | Cumulative Deposits (In Rs. Crore) | 79,55,721 | 114,79,288 | 8,80,892 |
| 2. | Outstanding Credit (In Rs. Crore) | 62,82,082 | 86,82,573 | 6,00,123 |



| | | | | |
|----|------------------------------|--------|--------|--------|
| 3 | Per Capita Deposits (In Rs.) | 65,706 | 94,807 | 7,275 |
| 4. | Per Capita Deposits (In Rs.) | 51,884 | 71,709 | 4,956 |
| 5. | Credit Deposits Ratio (In %) | 78.96% | 75.64% | -0.83% |

Note: Calculations for both the years are based on the population of 2011.

Source: RBI Database, Census of India 2011 and own calculations.

Analysis of Table 01 (A) and (B):

With the reference to the above table it is visible that this scheme is showing a remarkable growth in each and every aspect. We can observe this growth not only in the terms of number of accounts opened but also in the terms of amount deposited. Under PMJDY Scheme more than eight Crore accounts added per year with a significant CAGR of 23.51%. However before the introduction of this scheme 1.41 Crore accounts were added with a CAGR of only 10.48%. As the result of these new accounts growth per branch number of accounts are also increased rapidly and double in this four year’s period.

We can observe that due to this massive campaign now almost 2/3 adult population have a Basic Saving Bank Deposit Account(BSBDA), while before starting of PMJDY in 2014 only ¼ population have the same.. Per capita deposits also showing a noticeable growth of Rs. 7,275 per annum, this is almost 50% more than the pre PMJDY growth amount. In the terms of the new branches expansion rate this four year’s period is slightly slow down, so the growth of number of accounts per branch is almost ten times as compare to the pre PMJDY period.

8. PMJDY: PROGRESS & ACHIVEMENTS

(From 28th August 2014 to 27th Feb. 2019)

- **Total Accounts Opened : 34.73 crores**
- **Total Amount Deposited Rs. 92,678.45 crores**
- Total Rupay Debit Card issued : 27.51 crores
- Out of Total accounts, 60% opened in Rural Area.
- Out of Total accounts 53% opened by women..
- Average Amount deposited per account : Rs. 2,668
- Total number of Bank Mitras delivering branchless banking services 1.26 Lac
- Guinness Book of World Record: 1,80,96,130 account opened in a single week from 23rd August to 29th August 2014.
- Number one State (by Maximum accounts opened) : Uttar Pradesh
- First Indian State Achieve 100% financial inclusion : Meghalaya (on 20th May, 2015)

TABLE 03 PMJDY: UPDATED PROGRESS REPORT IN DIFFERENT TYPE OF COMMERCIAL BANKS OF INDIA (FROM 28th AUGUST 2014 TO 27th FEB. 2019)

| Bank Type | Total Number of Accounts (In Crore) | % of Total | Total Amount Deposits (In Rs. Crore) | % of Total | Total Number of Rupay Cards Issued (In Crore) | % of Total |
|----------------------|-------------------------------------|------------|--------------------------------------|------------|---|------------|
| Public Sector Banks | 27.80 | 80% | 74,322.25 | 80% | 22.77 | 82.5% |
| Regional Rural Banks | 5.84 | 16.8% | 15,897.80 | 17.2 % | 3.73 | 13.6% |
| Private Sector Banks | 1.09 | 3.2% | 2,458.41 | 2.8% | 1.01 | 3.9% |
| | | | | | | |
| Grand Total | 34.73 | 100 | 92,678.45 | 100 | 27.51 | 100 |

Source: www.pmjdy.gov.in

Analysis:

With the reference to the above table it is noticeable that public sector banks of India have highest contribution, not only in the terms of number of accounts, but also in the terms of total deposits and the number of Rupay cards issued. In all these three terms their contribution is more than 80%. During this period of four and half year, per year more than 7.5 crore accounts are opened and more than 6 crores cards are issued.

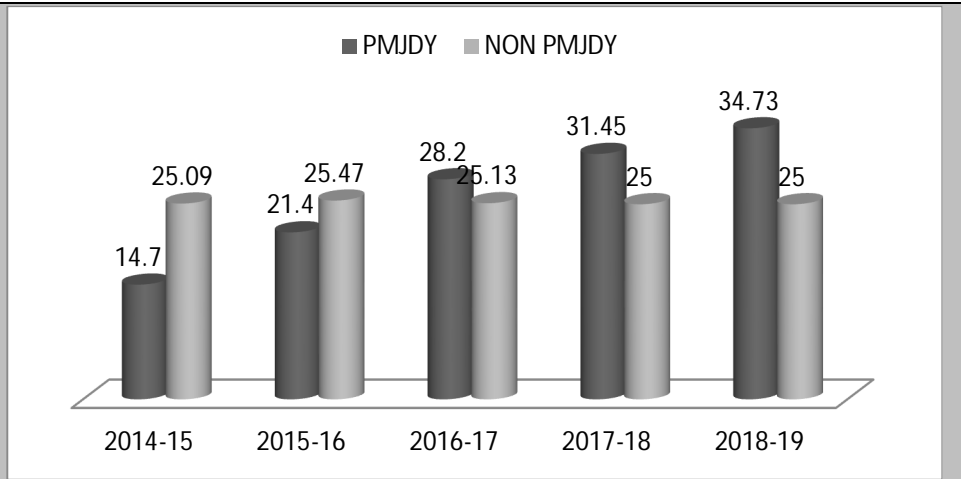
Before commencement of this scheme the total number of basic savings accounts were 25 crore now it is increased to 59 crore that is a remarkable growth in each and every aspect. It means Basic Savings Bank Deposits Accounts has been increased by almost 140% during this period only because of PMJDY. The growth rate of deposits in these accounts is also showing an increasing trend.

9. Contribution OF PMJDY IN FINANCIAL INCLUSION:

9.1 Growth in Number of Accounts:

With the date of the launching of this scheme we can observe a record breaking growth in the terms of number of new PMJDY Accounts from each and every corner of the country. The growth of the Non PMJDY Accounts is now almost in a nominal range. In 2014, at the time of the launching of this scheme number of Non PMJDY Accounts were 25.09 Crore and now in 2019 it is almost at the same level. But during the same period PMJDY Accounts increased from 14.7 Crore to 34.73 Crores, showing a remarkable growth. (Figure 01)

FIGURE 01 CUMULATIVE NO. OF PMJDY AND NON PMJDY ACCOUNTS IN COMMERCIAL BANKS OF INDIA (IN CRORE) (FROM F.Y. 2014-15 TO 2018-19)

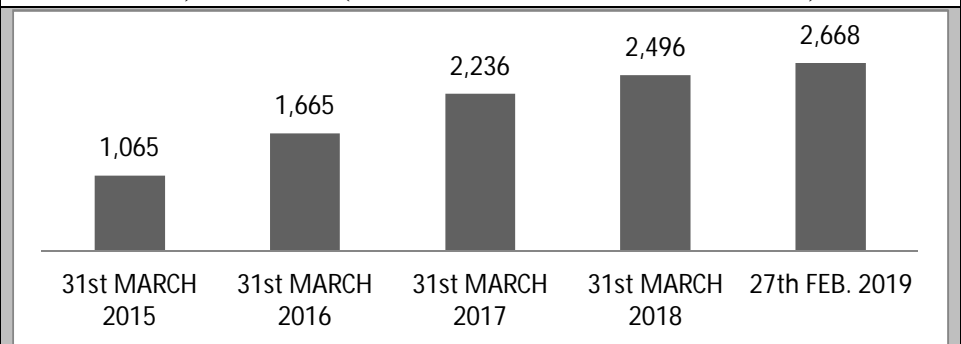


Source: RBI Database and www.pmjdy.gov.in

9.2 Growth in amount deposits in PMJDY:

In the first month of the launching of the PMJDY Scheme amount deposits was Rs. 4,273 Crore, now in Feb. 2019 it is more than Rs. 92,678 Crore, showing a growth rate of more than 100% per annum. There is satisfactory increased in the terms of per account deposits also, with the CAGR of 25.8%, it is increased from Rs. 1,065 in 2015 to Rs. 2,668 in 2019. (Figure 02)

FIGURE 02: AVERAGE AMOUNT DEPOSITED PER PMJDY ACCOUNT (IN RS.) (FROM F.Y. 2014-15 TO 27th FEB. 2019)

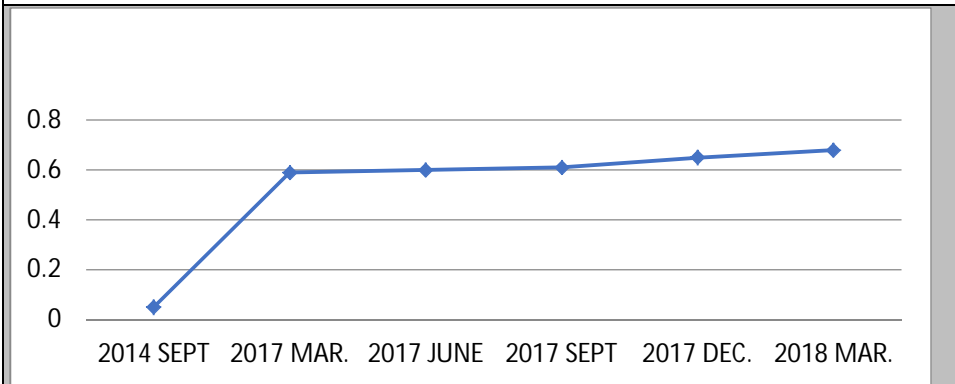


Source: www.pmjdy.gov.in

This significant increase in deposits amount also reflects, when we are computing the share of PMJDY deposit amounts in total deposit amount of the commercial banks. In the first month of the launching of the PMJDY Scheme, total deposits of the commercial

banks were Rs. 79,55,721 Crore out of which the share of PMJDY deposits were only Rs. 4,273 Crore, showing a nominal share of 0.05%. In March 2018, total deposits of the commercial banks are Rs. 1,14,77,288 Crore out of which the share of PMJDY deposits are Rs. 78,434 Crore, showing a satisfactory share of 0.68% (Figure 03)

FIGURE 03 PERCENTAGE OF DEPOSITS AMOUNT IN PMJDY ACCOUNTS ON THE TOTAL DEPOSITS OF COMMERCIAL BANKS.

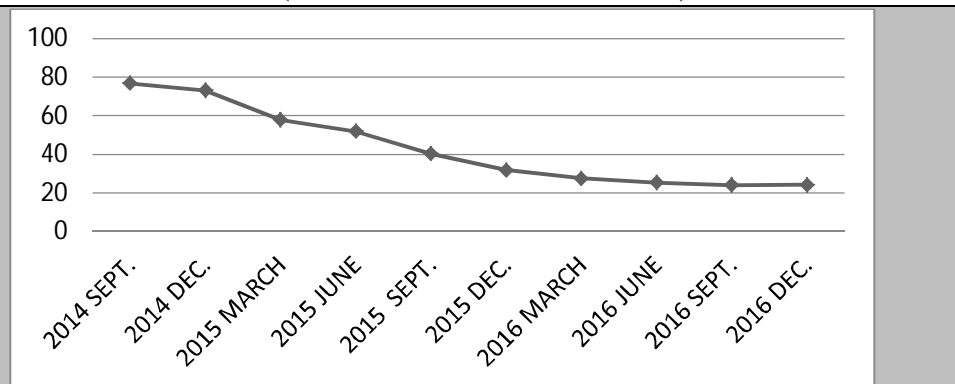


Source: Own calculations of the basis of www.pmjdy.gov.in

9.3 Decrease in Zero Balance Accounts in PMJDY:

An account without any balance or Zero Balance account is one of the major concerns of this scheme right from its commencement. In Sept. 2014 number of zero balance accounts were 4.13 Crore, out of the total accounts of 5.37 Crore. It means 77% of PMJDY accounts were without any balance. But in March 2018 number of zero balance accounts were 6.32 Crore, out of the total accounts of 26.2 Crore, representing only 24.13%. So the number of accounts without balance are increasing gradually. (Figure 04)

FIGURE 04: PERCENTAGE OF NUMBER OF ZERO BALANCES ACCOUNTS OUT OF TOTAL PMJDY ACCOUNTS (FROM SEPT.2014 TO DEC. 2016)



Source: www.pmjdy.gov.in

10. TEST OF NULL HYPOTHESIS BY STUDENT’S T- TEST:

Null Hypothesis (Ho): “There is a consistent growth in Number of PMJDY Accounts during the first two Financial Years (2014-15 & 2015-16) and during the last two Financial Years (2016-17 & 2017-18)

| | |
|---|---|
| Student’s T – Test | $\frac{x_1 - x_2}{S} * \sqrt{\frac{n_1 * n_2}{n_1 + n_2}} = 1.197$ |
| Degree of freedom (d.f.) | (n1+ n2 -2) = 13 |
| Critical Value (at 13 d.f. and 5% significance level) | 2.160 |
| Result | <p>Calculated Value < Critical Value</p> <p>1.197 < 2.160</p> <p>Ho : Accepted</p> |

Source: Own calculation on the basis of PMJDY Database.

11. FINDINGS & CONCLUSION:

Financial Inclusion means easy on-going access (availability) of banking facilities and also use of banking facilities (Deposits and Credits) for every single person at a minimum possible cost Financial Exclusion is a great problem for emerging countries including India.

In this study we have analyzed and discussed the progress of the financial inclusion process in recent years. With the reference to the above analysis and interpretation we can give main findings as under:

- Before the introduction of the PMJDY Scheme from 2002 to 2014, the process of the financial inclusion in India was on, but the pace of such process was too slow as per the requirements of the huge population.
- In terms of the branches and ATMs expansion the growth rate is satisfactory, but in the terms of the new BSBDA opening, the process is very slow, just 1.4 Crore accounts every year for the population of more than 121 Crore. Still, in the terms of international standards we are well behind as the number of branches for per lac population.
- During the pre PMJDY period the growth rate of the deposits and credit is satisfactory due to the healthy competition between the public and private sector banks, as the result we can observe a significant growth also in the terms of per capita deposits/credit.
- Since the introduction of the PMJDY we can easily notice the following significant impact on the process of the financial inclusion process:
 - a. The growth rate of the new PMJDY accounts is very high almost 7.5 to 8 Crore accounts per year, including more than half belongs to the women. On other hand the growth of NON PMJDY accounts is almost zero.
 - b. The growth rate of new accounts of PMJDY during the first two financial years and last two financial years is consistent as the test of hypothesis is showing. It means there is no change in the growth rate of the new accounts of PMJDY Scheme.
 - c. It is purely the result of the PMJDY scheme that now almost 2/3rd population have at least one BSBDA.



- d. The growth rate of the new branch is almost same as pre PMJDY period so the number of the BSBDA per branch increased rapidly.
- e. Initially the growth rate of the deposits amount is the PMJDY was very slow but after the demonetization this is now good. With the increase in the deposits amount commercial banks are now able to provide more credit to the economy.

In Indian Financial Inclusion Process commercial banks, especially the public sector banks contribute through its large no branches and efficient leadership of the central Govt. of India. With support of the Govt., commercial banks, public and awareness programs the PMJDY Scheme become one of the major successes to achieve the goals of the financial inclusion process.

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EMOTIONAL INTELLIGENCE OF SECONDARY SCHOOL STUDENTS OF KERALA

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Abstract

The present study attempts to assess the levels of Emotional Intelligence of Secondary school students and also to compare the level of Emotional Intelligence of Secondary School Students on the basis of Gender, Locality of the school and Management of the school. Descriptive method. In this descriptive study, Emotional Intelligence Scale by Singh and Narain (2014) was used to assess emotional intelligence of 281 Secondary school students of four schools of Thiruvananthapuram district. The results indicated that Secondary School Students have Low to Average levels of Emotional Intelligence. Gender and Locality of the Institution does not have an influence on the Emotional Intelligence of Secondary school students whereas Government school Students have significantly higher level of Emotional Intelligence than Secondary School Students of Private schools.

Key Words: Emotional Intelligence, Self-motivation, social maturation

Introduction

The term emotional intelligence was introduced in 1990 by Dr. John Mayer and Dr. Peter Salovey. Emotional Intelligence (EQ) is defined as the ability to identify, assess, and control one's own emotions, the emotions of others, and that of groups. According to Daniel Goleman, (1996) "Emotional intelligence is a master aptitude, a capacity that profoundly affects all other abilities, either facilitating or interfering with them". Emotional intelligence includes the following five aspects:

1. Self awareness
2. Self management
3. Self motivation
4. Empathy
5. Social skills

Significance of the Study

Adolescence, considered a period of stress and strain, storm and strife, is a crucial stage of growth and development which, marks transition from childhood to adulthood. It is characterized by Identity crisis, rapid physiological and psychological changes, emotional problems, social maturation and moral development. It is a make or break stage in a person's life. M.K.C.Nair (2005) opined that 'Adolescence was a period of experiencing, and expanding. Adolescence needed help and guidance in decision making, problem solving, critical thinking, developing interpersonal skills, self-awareness, empathy, coping with stress and managing emotions. Beneath frequent



violent outbursts, sudden mood swings and related interpersonal problems of an adolescent, there may be a person crying out for a professional help. Extra care was needed while offering help to adolescents problems because it was not easy for teenagers to accept the fact that they need help. Life Skills Education is a good support system for adolescents at the community level’.

Adolescents who are academically brilliant may sometimes be socially and interpersonally incompetent. Despite possessing a high IQ, success may not automatically follow. But by increasing the emotional quotients, the adolescents can become more productive and successful at what they do and they can also help others to become more productive and successful too. High emotional intelligence will definitely help an adolescent to reduce stress by decreasing conflict, improving relationships and understanding.

Research suggests that emotional health is fundamental to effective learning. The most critical element for a student’s success in school is an understanding of how to learn. Some key ingredients for this understanding are – confidence, self control, capacity to communicate and ability to co-operate. These traits are all aspects of emotional intelligence. An intelligent adolescent who is self aware and intrinsically motivated will definitely have very high academic performance. Adolescents with high emotional intelligence will also have good relationship with teachers and parents which also help them to perform well in their examinations. Students with good EQ will not have conflicts with peer group and are not likely to use drugs or alcohol.

Emotional intelligence thus enables the adolescent to develop very good interpersonal relationships and to have better social support. It is a highly desirable and personally valuable attribute to possess. Through life skills training and scientific guidance, we can improve the emotional intelligence of adolescents and thus we can lead them towards a very successful future life.

Recent studies by Abdollahi,et al. (2019), Bahadir (2018),Ebrahimi, Khoshsima and Zare-Behtash (2018), Kirdök and Korkmaz (2018), Al-Tal, Al-Jawaldeh, Al-Taj and Maharmeh (2017), Chandel & Chopra (2017), D’Amico and Guastaferrò (2017), Shah et al. (2017) etc., have all stressed the importance of Emotional Intelligence among various aspects of adolescent lives.

Objectives of the Study

1. To study the level of Emotional Intelligence of Secondary School Students
2. To compare the level of Emotional Intelligence of Secondary School Students on the basis of
 - a. Gender
 - b. Locality of the school
 - c. Management of the school

Hypotheses of the Study

1. The level of Emotional Intelligence of Secondary School Students is average
 2. There are significant differences in the levels of Emotional Intelligence of Secondary School Students on the basis of
 - a. Gender
 - b. Locality of the school
 - c. Management of the school
-



Method adopted for the Study

Studying the levels of Emotional Intelligence of Secondary school students requires a Descriptive methodology that uses Survey as the major technique. Hence the method is adopted for the study is *Descriptive method*.

The background or 'demographic' variables considered for the study along with their sub-samples were Sex (Male/ Female), Type of Management of the school (Government / Private) and the Locality of the school (Rural/Urban).

A Sample of 281 Secondary School students was taken from four schools of Thiruvananthapuram district for assessing the Life Skills and Emotional Intelligence and also for studying the nature of relationship between the two Variables. The four schools for the study were randomly selected on the basis of the following criteria – One Government School and One Private School from Rural areas, and One Government School and One Private School from Urban areas.. All the schools selected had both Boys and Girls.

Table 1 represents the Sub-sample wise distribution of the Sample

Table 1
Sub-sample wise distribution of the sample

| Variable | Sub Sample | Frequency | Percentage |
|--------------------|------------|-----------|------------|
| Gender | Male | 127 | 45.2 |
| | Female | 154 | 54.8 |
| Type of Management | Government | 134 | 47.69 |
| | Private | 147 | 52.31 |
| Locality | Rural | 146 | 51.96 |
| | Urban | 135 | 48.04 |

The Emotional Intelligence Scale (EIS) (Singh and Narain, 2014) was the Tool used to assess emotional intelligence. Emotional Intelligence Scale (2014) by Arun Kumar Singh and Shruti Narain. consists of 31 items in total and all items are divided into four areas, namely (a) understanding emotions, (b) understanding motivation, (c) empathy, and (d) handling relations. The E.I Scale can be used on subjects 12 years and above on age.

The norms for interpretation are

- ❖ Scores 20 and below - Low Emotional Intelligence,
- ❖ Scores from 21 to 26 - Average Emotional Intelligence' and
- ❖ Scores 27 and above - 'High Emotional Intelligence.

. The test-retest reliability of the test was 0.86. The concurrent validity of the scale with Emotional Intelligence Scale developed by Hyde, Pethe and Dhar (2001) was 0.86.

Results and Discussion

1. Analysis of the Levels of Emotional Intelligence of Students

The number of Students having High Emotional Intelligence, Average Emotional Intelligence and Low Emotional Intelligence on the Emotional Intelligence scale (EIS) were identified on the basis of the norms of the Tool, i.e, the Emotional Intelligence Scale developed by Singh and Narain (2014).

Table 2
Levels of Emotional Intelligence scores of Secondary School Students

| N | Low | | Average | | High | |
|-----|-------|-------|---------|-------|-------|-------|
| | Count | % | Count | % | Count | % |
| 281 | 60 | 21.35 | 177 | 62.99 | 44 | 15.66 |

Table 2 shows that 21.35% of Secondary School Students had Low Emotional Intelligence (60 out of 281), 62.99% had Average Emotional Intelligence (177 out of 281) and 15.66% had High Emotional Intelligence (44 out of 281). The results in the table lead to the interpretation that the number of Secondary School Students having Average level of Emotional Intelligence and those having Low Emotional Intelligence are more than those having High Emotional Intelligence. This result suggest a trend that *Secondary School Students have Low to Average levels of Emotional Intelligence*

2 Comparisons of Levels of Emotional Intelligence of Secondary School Students based on Gender

The levels of Emotional Intelligence scores of Secondary School Students obtained by the administration of the Emotional Intelligence Scale were compared on the basis of the Demographic Variable - Gender - using the 'Independent Samples Test of Significance of Means' ('t' test) and the results are presented in Table 3

Table 3
Results of Test of Significance of Means of Emotional Intelligence scores of based on Gender

| Demographic Variables | Sub-Sample | Mean | S.D | N | 't' value | Sig |
|-----------------------|------------|-------|------|-----|-------------------|---------|
| Gender | Male | 23.13 | 2.97 | 127 | 0.18 [†] | p > .05 |
| | Female | 23.19 | 3.46 | 154 | | |

† - Not Significant.

The table shows that there is no significant difference between the Mean Emotional Intelligence scores of 127 'Male' (Mean = 23.13) and 154 'Female' (Mean = 23.19) Secondary School Students with S.D. 2.97 and 3.46 respectively ($t = 0.18$, $p > .05$).

Hence it can be inferred that the level of Emotional Intelligence of Male and Female Secondary School Students do not differ significantly.

3. Comparison of Levels of Emotional Intelligence of Secondary School Students based on Type of Management

The levels of Emotional Intelligence scores of Secondary School Students obtained by the administration of the Emotional Intelligence Scale were compared on the basis of the Demographic Variable - Type of management - using the 'Independent Samples Test of Significance of Means' ('t' test) and the results are presented in Table 4

Table 4
Results of Test of Significance of Means of Emotional Intelligence scores of based on Type of Management

| Demographic Variable | Sub-Sample | Mean | S.D | N | 't' value | Sig |
|----------------------|------------|-------|------|-----|-----------|---------|
| Type of Management | Government | 23.64 | 3.65 | 134 | 2.35* | p < .05 |
| | Private | 22.73 | 2.76 | 147 | | |

* Significant at .05 level.

The table shows that there is significant difference between the Mean Emotional Intelligence scores of 134 'Government school Students' (Mean = 23.64) and 147 'Private School Students' (Mean = 22.73) with S.D. 3.65 and 2.76 respectively ($t = 2.35, p < .05$).

Hence it can be inferred that the level of Emotional Intelligence of Secondary school Students of Government and Private Schools differ significantly and is significant at 0.05 level. The significant 't' values, for the demographic Variable 'Type of Management' ($t = 2.35, p < .05$), in the table indicates that the sub-sample with the greater Mean i.e., *Government school Students have significantly higher level of Emotional Intelligence than Secondary School Students of Private schools.*

4. Comparisons of Levels of Emotional Intelligence of Secondary School Students based on Locality

The levels of Emotional Intelligence scores of Secondary School Students obtained by the administration of the Emotional Intelligence Scale were compared on the basis of the Demographic Variable - Locality - using the 'Independent Samples Test of Significance of Means' ('t' test) and the results are presented in Table 5

Table 5
Results of Test of Significance of Means of Emotional Intelligence scores of based on Locality

| Demographic Variable | Sub-Sample | Mean | S.D | N | 't' value | Sig |
|----------------------|------------|-------|------|-----|-------------------|---------|
| Locality | Rural | 23.03 | 3.49 | 146 | 0.74 [†] | p > .05 |
| | Urban | 23.31 | 2.95 | 135 | | |

[†] - Not Significant

By comparing the Mean Emotional Intelligence scores of Secondary School Students on the basis of the locality of their school in Table 5, it is seen that the Mean Emotional Intelligence scores of 146 Secondary School Students from Rural area (Mean = 23.03) and that of 135 Secondary School Students from Urban area (Mean = 23.31) with S.D. 3.49 and 2.95 respectively. A non-significant 't'-value of 0.74 ($t = 0.74, p > .05$), is obtained. With a non-significant 't' value, it could be interpreted that *Secondary school students of rural and urban areas do not differ significantly in their Emotional Intelligence..*

The results can be summarised as follows

1. Secondary School Students have Low to Average levels of Emotional Intelligence
2. The level of Emotional Intelligence of Male and Female Secondary School Students do not differ significantly
3. Government school Students have significantly higher level of Emotional Intelligence than Secondary School Students of Private schools
4. Secondary school students of rural and urban areas do not differ significantly in their Emotional Intelligence

Tenability of the Hypotheses

The tenability of the hypotheses is summarized and condensed in Table 6

Table 6

Tenability of the Hypotheses

| SL No | Hypothesis | Status |
|-------|--|--------------------|
| 1 | The level of Emotional Intelligence of Secondary School Students is average | Accepted |
| 2 | There are significant differences in the levels of Emotional Intelligence of Secondary School Students on the basis of <ol style="list-style-type: none">a. Genderb. Locality of the schoolc. Management of the school | Partially Accepted |

Implications And Suggestions

The study throws light into relevant concerns that need further deliberation and improvement, on the basis of the findings of the study.. These are presented as follow

- The first conclusion of the study suggested that the level of Emotional Intelligence of Secondary school Students was low to average. The adolescents, in their stage of growth and development are prone to emotional disturbances, temper tantrums and mood swings. This particular finding suggests that Secondary school students are not that successful in coping up with emotions as they are expected to. So special focus on emotional training and development of these students is to be ensured.
- The second to fourth conclusions of the study suggested that although there were no significant differences between Male and Female students as well as between Rural and Urban students in their Emotional Intelligence, Government school students have more Emotional Intelligence than Private school Students. This implies that more attention is to given for the development of Emotional Intelligence of Private students, so that they are not left behind
- National and state statutory bodies in education like the National Council Of Educational Research And Training (NCERT), the State Council of Education Research and Training (SCERT), the National Institute of Educational Planning and Administration (NIEPA), the State Institute of Educational Management and Training (SIEMAT) etc. must ensure that development of Emotional Intelligence is incorporated in the school curriculum.



- The Teachers must use teaching methodologies that incorporate Emotional Intelligence in the classes. Participatory approaches like Role-play, Simulations, Games, Songs, Debates, Case / situation analysis, Small group activities, Debates, Community Living camps etc can improve the Life Skills as well as Emotional Intelligence of students.
- Parents and Local Society needs to be included in the planning as well as implementation process of developing Emotional Intelligence among students. They can be utilised effectively for resource support. Experiential learning and Learning from the community are two areas where parental and societal support can be optimally utilized.

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CHILD LABOUR IN INDIA: A STUDY OF NAGAON DISTRICT IN ASSAM

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Introduction:

Child Labour is a universal phenomenon. Since, it is closely related with socio economic condition of the people. It means the employment of children of regular and sustained labour in any work place which deprives them from their childhood and ability to attend regular school. This practice is considered exploitive and illegal in civilized society .Now a days it is considered as one kind of violation of legal law in so many countries. All though developed countries have got some control over the social economic and cultural problem. But the developing and underdeveloped countries are facing these problems very seriously. Children are the most important property of any country. The child labour is a measuring rod for the socio economic development of a country and a black spot on the face value of the so called modern society.

Some important causes of child labour which are socio- economy, poverty, rapid growth of urbanization, population explosion, gender issues etc. It is more common in developed and underdevelopment countries. Along with these technological backwardness, lack of proper execution of legal laws are also responsible for the rapid growth of child labour in India. An ILO study shows that _

- About 85% of the total child laboures in India are forced work to help the income of their families.
- About 75% of parents allow their children to work from the economic point of view.
- About 45% of parents think that the income earned by their children is essential for the maintenance of their families.

According to the census report of India 2011 found the total number of child labour,aged 5-14 to be at 4.35 million. The problem of child labour is not unique to India, actually it is a worldwide serious problem especially underdeveloped and developing countries.

Historical Background

Child labour is not a new phenomenon in India and world wide. From ancient times, children were needed to do some work either at home or in the field with their parents or teacher. It is found in Manusmriti and some other historical books that the king made education for all children compulsory. In those days



there was a trend of trade of children, who were purchased and converted to slaves by some people. The problem of child labour was identified as a major problem in the 19th century, but legislative measure was taken as early as 1881. In the late 1700s power driven machines replaced hand labour. By 1810, about 2 million school children were working 50-70 hour weeks and most of them came from poor families. When parents could not support their children they entered into factory or any other hazardous work.

Objectives

1. To study child labour and its protective laws.
2. To study the causes of child labour in Assam especially at Nagaon district.

Database and Methodology:

Both primary and secondary sources of data have been used for the present study. Primary data are collected from the field visit making some target with the help of verbal questions and discussion with the child and their parents. The present study is based mainly on secondary data available in books and journals. Relevant books, journals, published and unpublished research papers and different websites have been reviewed.

Main Discussion

Different Locations of Child Labour in India:

One of the unique characters of child labour system in India is the location basis nature of the works. Though the child laborers are spreading in entire country but some states are facing this problem very seriously for example- U.P., Bihar, Lucknow, Tamil Nadu, Maharashtra, Jammu Kashmir etc. Rural child labour is highest in Karnataka, rate of child employment is very less in Kerala. There is mentioned some occupations found more child labour in those areas as than any other places in India-

1. Handloom and power loom industry (Maharashtra, Tamil Nadu)
 2. Carpet weaving (Jammu and Kashmir, U.P., Rajasthan)
 3. Zari and Embroidery (Lucknow)
 4. Diamond cutting and polishing (Surat)
 5. Match and fire works (Tamil Nadu, U.P.) etc.
 6. Domestic work, hotel, restaurant, Garages (Most of the states of India) etc .
- In Assam especially at Nagaon district the number of child labour is increasing day by day. From primary observation and from secondary data it has been found that Nagaon district is located middle of the state of Assam and due to urbanization of most of the areas of Nagaon there is a trend starting to income from early childhood, lack of proper primary education to rural children, economic underdevelopment etc are the main causes of



child labour in deferent parts of Nagaon district. There is mentioned some occupations where found more child labour in Assam especially at Nagaon district - Domestic work, hotel, restaurant, Garages, bricks industries, cutting and polishing industries etc.

Protection of child labour

“Human Right’s & Social Justice.. Lets ends Child Labour” it is the them under which entire world is fighting against violation of human rights and child labour. After independence government of India as well as states governments has been taking various steps to get rid of this problem. Central government has formed several committees, implementing different child protection laws, but in actual practice this social problem is being expanding day by day. The Indian government formed the Gurupadswamy committee to find about child labour and means to tackle it. The Child Labour Prohibition and Regulation Act 1986, National Policy to child 1974, National Policy on child labour 1987, Ministry of Labour and Employment have implemented various projects to rehabilitate the child works since 1988. Article 24 of the Indian constitution imposes restrictions on the employment of children below the age of 14 years in factories mines and other hazardous jobs and article 23 prohibits traffic in human beings. Along with this Government of India has implemented several laws which are related to the protection of child rights. Some of laws are mentioned below-

1. Indian Factories Act 1948.
2. The Mines Act 1952.
3. The Child Labour Prohibition and Regulation Act 1986 etc.
4. The Juvenile Justice of Children Act of 2000.
5. The Right Of Children to free and Compulsory Education Act of 2009 etc

Many NGOs like Bachpan Bachao Andolan , Child Fund , CARE India , Talaash Association , Child Rights and You, RIDE India , Childline etc have been working to eradicate child labour from India . Pratham is India’s largest NGO with the mission every child in school and learning well. Child labour has also been a subject of public interest litigations in Indian courts. Government of India has been trying to prevent child labour through improving the socio economic condition of these labour family.

Causes of child labour in Assam especially at Nagaon district:

Various causes of child labour has been found after studying and analyzing both primary and secondary sources of data. Primary data are collected from the field visit making some target with the help of verbal questions and discussion with the child and their parents. There are some important causes of child labour in Assam especially Nagaon district which mentioned bellow –



- a. **Domestic Labour-** One of the most important causes of child labour in India or entire areas of country is Bonded as well as Domestic Labour. Actually Children in India are legally allowed to do light work but in actual practice they are forced to do hazardous work. Again there is a lack of awareness about child labour as a result of which most of the people using domestic child labour.
- b. **Illegal Activities** – Children are often used to be trafficked for illegal activities such as begging, hotel employee, illegal trader for narcotic things etc. So these types of activities also lead to emergence of child labour in our society.
- c. **Early and Forced Marriages** - Another important cause of child labour in NE India is being forced marriage. Most of the rural uneducated people try to give their child early marriages. Most of the time it has been seen that these early marriages of boys and girls may lead to early child work. In rural areas these children engaged in bricks industries, nut industries, hotel labour etc.
- d. **Poverty** - Poverty is also a vital cause of child labor in Assam and its different parts of the society. In Assam most of the rural people are economically based on agriculture. All Farmers are not the owners of their land so sometime they have to manage economic condition by sending their children to other activities which may lead to child labour in the society.
- e. **Lack of public Awareness** – Lack of public awareness in the society may also lead to violation of human rights and this type of child labour. In rural areas of Nagaon district it is found that due to illiteracy, economic underdevelopment that leads to lack of interest in prevention of child labour.
- f. **Economic underdevelopment-** It is also an important cause of child labor in Assam and its different parts of the society, because in Assam industrialization is so far behind from other parts of the country so economic underdevelopment may also lead to early engagement of children in factories, hotels, and domestic activities.
- g. **Illiteracy** – lack of proper education to the parents is also another cause to lead child labour in the society because they thought that only education may not provide economic strength and huge unemployment is also a vital factor in the increasing of child labour in Assam.
- h. **Proper Implementation of Constitutional law** – Though govt. of India has been taking various steps for preventing illegal activities but in actual practice they are not so much standard to control them.



Sometime these legal measures are not being implemented properly as a result of which it may leads to quantity of child labour and violation of human rights. Above mentioned causes are seen in Nagaon distinct which are accelerating the problem of child labour.

Findings

- a. Lack of proper vocational education, lack of awareness about importance of education to parents of children in state like Assam is one of the major obstacles of child labour as well as women empowerment.
- b. The dropout rates of both boys and girls in Assam remained higher than all India. It also leads to child labour at Nagaon district
- c. The female literacy rate in Assam is less as compared to the other seven sister states of the north region. So it is also a matter of fact that leads early child marriage that indirectly leads to child labour in Assam
- d. Conservative mind, religious orthodoxy, socio-cultural norms of various groups, social discrimination etc are the major constrains of socio- economic development of society which leads to problem of child labour and women empowerment in Assam.

Suggestions:

- a. Socio-cultural attention from entire society should be given to children and women in the complicated and difficult circumstances like domestic violence, social discrimination, early marriage, dowry etc so that violation of women and child rights could control .
- b. The parents of girl child belonging to poor families must be specially educated to understand the importance of education for their girl child as base for women empowerment and prevention of domestic child labour.
- c. To construct consciousness among the people about the usefulness of education to eradicate the socio economic problems of society so that women and children can enjoy their rights.
- d. Both Government and NGO's should take steps for protection of human rights, proper implementation of constitutional laws, schemes for economic development of society, so that it may leads to women empowerment and protection of child rights.



Conclusion:

Poverty and economic under development is the root cause of child labour in Assam especially Nagaon district. Along with these two causes some other causes such as lack of public awareness, illiteracy also lead to child labour in Assam. it can be concluded that Education is the only way for child development and women empowerment in Assam. Only an educated society can realize impotence of education for children and women empowerment. It is an urgent need to make special efforts to enable women and children to become self reliant for confidence building. Thus, to empower them in the real sense in to enable them to flower their talents, faculties, abilities and capacities and realize their full potentialities and real identity as also freedom of thought, expression and action etc. They should strength to handle every sphere of their lives. Through women empowerment society may progress. Women could take initiatives for the rights of their children and can prevent problem of child labour. Both the central as well as state Government and NGO's are trying to solve the problem of child labour from our society.

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SEMANTIC SIMILARITY BETWEEN WORDS BASED ON IMPORT VECTOR MACHINES

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Abstract

Assess the semantic resemblance between words is an important constituent in various tasks on the web applications. such as relation mining, community mining, document cluster, and automatic Meta data extraction. In the web applications, accurately measuring semantic resemblance between two words is a difficult task. Proposed novel method to estimate semantic resemblance using page reckon and text snippets are retrieved from a Web search engine. Specifically, identifying various word co-occurrence measures using page reckon and the page reckons are integrate with lexical patterns extracted from text snippets. A novel N-gram assembly and Fast Text Pattern mining using a modified LZW algorithm and a pattern clustering algorithm used to identifying the numerous semantic relation between two words. The Extreme Learning Machine based distinct layer feed forward network has lower training time to learned optimal combination of page rank -based co-occurrence measures and lexical pattern clusters and it gives more accurate classifier performance such as a Import vector machine. The proposed method drastically improves the precision in a community mining task.

Key :Page Rank, Import Vector Machine, N-gram assembly and fast text pattern mining

Introduction:

Semantic resemblance is a vital concept in web mining applications such as natural language processing (NLP), artificial intelligence (AI), cognitive science and psychology, both in the provisional community as well as in industry. Exact measurement of semantic resemblance between words is important for many tasks such as community mining, relation discovery, and entity disambiguation, require the ability to accurately measure the semantic resemblance between words or entities. The most popular way for people to compare two words and attain knowledge is the resemblance between those two words. For human being, it is easy to say if one word is more similar to a given another word. For example, apple is frequently associated with computers and Mobile phones in the Web. Even though, this sense of apple is not listed in most general-purpose lexicons or phrasebooks. User can interested to search in this sense of apple and not apple as a fruit. New words are frequently being created as well as new senses are dispersed to standing words. Physically maintaining ontology's to capture these new words and senses is costly. In fact, semantic similarity between words is defining a resemblance on relations. Obtaining semantic relation and resemblance



between vocabulary or model is required in many applications in psycholinguistics and Natural language processing.

In the existing system, measuring the resemblance between two *small* text segments using page count is a complex one. In this task text segment range is a single word to a dozen words. Using page counts alone as a measure of co-occurrence of two words have several drawbacks. First, page count analysis ignores the position of a word in a page. The two vocabulary appear in a page they might not be actually related. Another drawback is page count of a polysemy word might contain a permutation of all its senses. For an example, page counts for apple contain, page counts for apple as a fruit and apple as a company. Based on the measure and noise on the Web, some words might co-occur on some pages without being actually related [1]. Because of this reason page counts alone are unreliable when measuring semantic similarity. Commonly acknowledged disadvantage of using snippets is that, because of the huge scale of the web and the huge number of credentials in the result set, Top-ranking results for a query can be processed efficiently for the snippets Ranking of search Results, snippets have been determined by a complex combination of various factors unique to the underlying search engine. Top ranking snippets does not exact semantic resemblance between a given pair of words.

A novel proposed method to estimate the semantic resemblance between words by using page rank and Fast Text Pattern Extraction algorithm. In the huge documents, measuring semantic resemblance between words is a more time consumption process. It takes more time to analyze each document separately. A web search engine provides an efficient interface to the massive information. Page rank and Text segments are two useful information sources provided by most Web search engines. Page rank of a user query is an evaluation of the number of pages that contain the query words. The queried word might appear many times on one page, so page rank is not necessarily equal to the word occurrence. The query of week AND weak page rank has been measured by overall measure of co-occurrence of words week and weak. Page rank for the query “week” AND “weak” in Google is 288, 000, 000, whereas the same for “day ” AND “week” is only 3, 590, 000. So “week” AND “weak” is more than 80 times semantically related to weak than day.

Measuring the resemblance between two short text segments using page rank has become more and more important for many Web-applications. Such as determination of resemblance between two queries (query reformulation) and the relationship between the customers’ query and present keywords (search advertising), and product keyword recommendation (similarity between the given product name and suggested keyword).

Text segments, a brief interface of text mined by a search engine around the query term in a document, provide useful information regarding the local circumstance of the query term. Semantic similarity measures defined over Text segment have been used in query expansion [2], personal name disambiguation [3], and community mining [4]. Processing Text segments is also efficient because it averts the trouble of downloading web pages, Might be time consuming depending on the size of the pages. The proposed method that considers both page ranks and Fast Text Pattern Extraction



using a modified LZW algorithm and patterns were clustered from text segments that overcome the above mentioned problems.

Our contributions:

Proposed an Fast text pattern extraction-based approach to compute the semantic resemblance between words or objects using text segments retrieved from a web search engine. In the proposed method, word subsequences in text snippets were considered by a Fast text pattern extraction algorithm. The set of patterns have been extracted and grouped to identify the different prototype that illustrates the identical semantic relation.

Integrate different web-based similarity measures such as page rank and Text segments. The import vector machine trains an identical word-pair have been extracted from lexical database as optimistic training instances and the generation of negative training instances to classify synonymous and non-synonymous pair of words. The proposed scheme outperforms on a web based semantic similarity measures on a benchmark dataset.

Related Works:

The calculation of similarity between two words is based on the length of the shortest path connecting the two words in the classification [7]. If a word having multiple senses then multiple paths might exist between the two words. In such cases, calculation of similarity between two words based on only the shortest path between any two senses of the words. In this all links in the classification represent a uniform distance. The area of ranking semantic relations includes [10], “semantic ranking” is to rank queries returned within semantic Web portals. The page rank has been provided by User query result and the original information data. Result of the number of related super classes and the original knowledge-base has been used to derive the actual similarity between a user query and the original knowledge base.

Page counts based method using lexical pattern extraction and pattern clustering to exactly quantify semantic similarity between words. In this method includes lexical patterns extraction to recognize relation between words and Support Vector Machine to integrate machine learning approach to optimize results.[6] Semantic similarity measures have been used in various task in natural language processing such as word-sense disambiguation [3], language modeling[7], synonym extraction [7], and automatic thesauri extraction [5]. Semantic similarity measures are important in much Web-related application. A user query is customized using synonymous words to develop the relevancy of the search in the query expansion [8]. If there exist a previous query that is semantically related to the current query, then it can be either suggested to the user, or internally used by the search engine to modify the original query.

Proposed Method:

The proposed method exactly determines the relation between two words or entities. For example, the two given words E and F, similarity construction function is $S(E,F)$. The range of S is 0 to 1 , if S is 0 then E and F is not similar and S is 1 then E and F is more relevant. Evaluate the similarity between two words E and F by using page rank and Text snippets mined from Search Engine. Text patterns were extracted by Fast text

pattern extraction algorithm then Single layer feed forward network such as Import vector machine to train patterns and classify similar and dissimilar words. The S(E,F) is estimated by the Import Vector Machine score.

Evaluate the similarity between two words, gem and jewel, First page rank have been retrieved from the search engine for “Gem”, “Jewel”, “Gem and Jewel” Page Rank - based similarity scores includes the global co-occurrences of two words on the Web and it does not include local context of two words. Local context of two words can be represented by Text Snippets from the search engine. The text patterns are extracted from snippets by using modified LZW algorithm. Next find the frequency of text pattern Gem and Jewel retrieved from the snippets. The text patterns from the snippets are grouped by pCluster¹ algorithm.

Page Rank Based Co-Occurrence Measures:

Page present on the web is represented by page rank of integer value. The original Page Rank algorithm which was described by Larry Page and Sergey Brin is given by

$PS(A) = (1-d) + d (PS(T_1)/C(T_1) + \dots + PS(T_n) / C(T_n))$ where,

- PS(A) – Page Rank of page A
- PS(T_i) – Page Rank of pages T_i which link to page A
- C(T_i) - number of outbound links on page T_i
- d - damping factor which can be set between 0 and 1.

The co-occurrence measures of Jaccard, Overlap (Simpson), Dice, and Point wise mutual-information (PMI) are used in proposed method to assess the semantic similarity using Page Rank.

N- Gram and Fast Text Pattern Extraction using a Modified LZW algorithm:

Introduce a novel fast algorithm to extract text patterns from large size text and give statistical information about patterns' frequency and length. If pattern word count is fixed (N), then it is a generation for **N-gram** of the input sequence. N-grams are used in various areas of statistical natural language processing and genetic sequence analysis.

Pattern Extraction:

Pattern mining is the process of parsing a sequence of items to find or mine a certain pattern of items. In the **n-gram** model, pattern length is fixed and regular expressions can be applied for variable length patterns. They can also be random and depend on the context and pattern repetition in the patterns dictionary.

Two Important Concept of this algorithm is

- The parsing item is a word, not a letter
- No destination buffer and compressed buffer for parsing

Extracted patterns have been maintained by Binary tree. It gives high speed at run-time to find and obtain new items to the dictionary.

Pattern Clustering: PCluster¹ Algorithm:

In the existing method the clusters were formed from lower dimensions to higher dimensions. Using the low dimensional clusters to form high dimensional clusters is very expensive. In the Proposed pCluster¹ algorithm first finds the clusters in higher dimensions and then find low dimensional clusters which is not included in high dimensional clusters. it avoids generating clusters which are part of other clusters.

Pair wise Clustering Principle:

In the proposed clustering method first find pair wise clusters, because we cannot directly find the clusters on Maximum Dimension Set. In the Pcluster method first find the pair wise clusters between objects. Given objects x and y , we define function $f(a, b)$ on any two dimensions $a, b \in T$ as:

$$f(a, b) = |(d_{xa} - d_{ya}) - (d_{xb} - d_{yb})|$$

In this not necessary to compute $f(a, b)$ for Every two dimensions a, b in T , as long as we know the largest and smallest values in $S(x, y, T)$.

We use $\rightarrow_s(x, y, T)$ to denote a sorted sequence of values in $\rightarrow_s(x, y, T) = s_1, \dots,$

s_k

Notations used in PCluster Algorithm:

D = A set of objects

A = Attributes of objects in D

(O, T) A sub-matrix of the data set, where $O \subseteq D, T \subseteq A$

x, y, \dots Objects in D

a, b, \dots Attributes of A

d_{xa} Value of object x on attribute a

δ -User-specified clustering threshold

nc - User-specified minimum # of columns of a pCluster

nr User-specified minimum # of rows of a pCluster

T_{xy} A maximum dimension set for objects x and y

O_{ab} maximum dimension set for columns a and b

P-Cluster Algorithm:

Input: x, y : two objects,

T : set of columns,

nc : minimal number of columns,

δ : cluster threshold

Output: All δ -pClusters with more than nc columns

$s \leftarrow d_{xi} - d_{yi}$; /* i.e.,

$s_i \leftarrow d_{xi} - d_{yi}$ for each i in T */ sort array s ;

start $\leftarrow 0$;

end $\leftarrow 1$;

new \leftarrow TRUE; /* a boolean variable, if TRUE, indicates an untested column in [start, end] */

repeat

$v \leftarrow S_{\text{end}} - S_{\text{start}}$;

if $|v| \leq \delta$ then /* expands δ -pCluster to include one more columns */

end \leftarrow end + 1;

new \leftarrow TRUE;

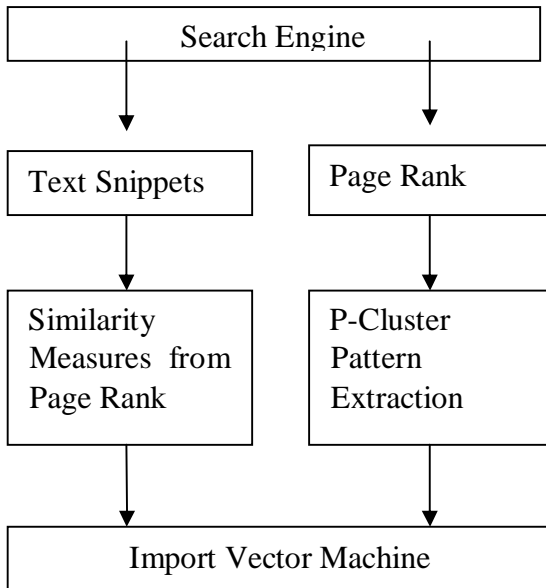
else

Return δ -pCluster if end - start $\geq nc$ and new = TRUE;

start \leftarrow start + 1;

new \leftarrow FALSE; until end $\geq |T|$;

Return δ -pCluster if end - start $\geq nc$ and new = TRUE;



Training: Import Vector Machine:

A proposed a new classification model called the import vector machine (IVM), which is built on kernel logistic regression (KLR). Binary classification and multiclass classifications were performed by the IVM. The IVM provides an estimate of the underlying probability. The IVM model uses only a fraction of the training data to index kernel basis functions. This gives the IVM a potential computational advantage over the SVM. Using the manually created English dictionary Wordnet to generate the training data required by the proposed method. For each sense of a word, a set of Equal words are listed in WordNet synsets. The 3000 nouns were selected from WordNet, and pair of equal words had been extracted from a synset of each selected noun. If selected noun had a different meaning, leading sense of word had been considered for the same meaning. Wordnet does not contain non-synonymous words, so the determination set of negative training instances is difficult.

A set of non-identical word pairs had been created by the arbitrary shambling method. First randomly select two identical word pairs from the set of identical word pairs. The words had been exchanged between another one word pair to create two new word pairs. For example, from two identical word pairs (P:Q) and (R:S), The NEWLY generated two pairs are (P:S) and (R:Q). The newly generated word not appeared in any of the wordnet synsets. The new word pairs were selected as non-identical wordpairs. The 3000 non-identical word pairs had been generated. Finally IVM trained 3000 identical word pairs and 3000 non identical word pairs.

Measuring Semantic Similarity:

The Page rank based four co-occurrence measures and lexical patterns from snippets by P-Clusters shows the similarity between two words. In the proposed method IVM machine learning approach to combine both page rank-based co-occurrence



measures, and snippets-based lexical pattern P-clusters to construct a unique semantic similarity measure.

Conclusion and Feature Enhancement robust:

The proposed semantic similarity measures have been used in search engine like Google. In the proposed method we introduced a new page rank based co-occurrence measures and P-Cluster pattern extraction for extracting lexical patterns from Text Snippets. The Page rank and P-Cluster based semantic similarity between two words is more precision. IVM was trained with relationships recognized between the given words. The experiments are made with synonymous and non synonymous word pairs that are collected from Word net synsets. The result of proposed method have shown that the proposed method is better than the existing method that are used to measure semantic similarity between words.

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ek/; fed fo | ky; la dh Hkrd fLFfr; lq vuq; lx , oamuds cfr fo | kfk; la ds -fVdlsk dk v/; ; uA

jle jkt fl g * 'WkFkz f'k(k foHk) gau-c-x<eky fo'ofa | ky; | Jluxj x<eky
'ladj fl g** 'WkFkz f'k(k foHk) gau-c-x<eky fo'ofa | ky; | Jluxj x<eky
cjsjek eLgh*** cQd j f'k(k foHk) gau-c-x<eky fo'ofa | ky; | Jluxj x<eky

I jjiak

I ekt , oa jk"V ds fodkl ds fy , ; kx;] I f'k(kr) food'khy 0; fDr; la dh vko'; drk gsrh gA tks f'k(k ds)kjk ijk fd; k tk I drk gA dLkjh vk; lx 1964&66 us viuh fji kZ eafy [lk g&Hkjr dk Hkx; dk fuelz k ml dh d(Mvka ea gsjgk gA"mrjrk[k.M+ jkt; cuus ds dln mrjrk[k.M+ekv; fed fo | ky; ifj"kn dh ifj"kn dh LFkik uk 22 fl frcj 2001 ea gq/va orzku ea 10 gtkj lsvf/kd Ldy ifj"kn lsl) gA ft l s iro"lz 3 yk [k lsvf/kd ijh(kfFkz ifj"kn dh ijh(kk ea l eefyr gsr gA mrjrk[k.M+ ds i kM+fts ea 300 lsvf/kd ljdkh ek; fed fo | ky; gsf tues 70 gtkj dls yxHkx ek; fed Lrj ds fo/kfFkz v/; ; ujr-k-gA fo | ky; ka ea tgl , d vlg ekufo; I d k/ka dk vHko gS ogh nq jh vlg Hkrd l f'k l fo/kv/la l sfoghuA fo | ky; Hkou fo/kfFkz ka ds fy , I thnj vkd"lcl gq fo/kfFkz ds vkoxeu gq l qe gq Hkou dh nhokja ij vPNs fopkj , oa fp= vldr gA fo | ky; ea cPpla ds vk; q vlg d'k ds vuq kj Qfubj gA ckyd vlg ckyd/vla ds fy , vvx vpx muea l QkA dh 0; oLFk Hh gA fo | ky; ea iqrdr; gsf ft l s fo/kfFkz dls fo'k; dh iqrdr ds vrfjDr l UnHkz iqrdr ds v/; ; u dk vol j feysk l kfk gh muds Kku ea of) gschA cLr v/; ; u dk mfs; ek/; fed fo?ky; ; k dh Hkrd fLFfr; lq mudk vuq; lx , oamuds cfr fo?kfk; ka ds -fVdlsk dk v/; ; u djuk gA U; kn'kz ds : i ea; k-PNd U; kn'kz fo/k l s i kM+ tuin dsek/; fed fo?ky; ; k ea v/; ; ujr 228 fo?kfk; ka dk p; u fd; k x; k gS cLr v/; ; u ea vldm ds l ag.k ds fy , 'WkFkz }kjk }kjk fo?ky; ; k dh Hkrd fLFfr; lq a fo?ky; ; dh l jpuj d'k d'k i k B i iqrdr dh mi y ckr k f; ; kx'kyk fo?ky; ; vlg f'k(k 0; oLFk l s l UrqV) iqrdr; ds -fVdlsk l s l Ecfl/kr c'koyh dk fuelz k fd; k x; kA cLr vldm ds fo'syk.k , oa voykru ds fy , cfr'kr l k l kdh; cfof/k dk c; kx fd; k gS l 'kdk ds fu"dl'z cLr gq gsd fo?ky; ; l jpuk ds cfr vfedrj fo?kfk; ka dk -fVdlsk udjk red ik; k x; k gso?ky; ; d'k d'k dh est d'k f' ; kei dh xqloUk dh l urqV ds cfr vfedrj fo?kfk; ka dk -fVdlsk l dkj red ik; k x; k gso?kfk; dk utfj; k fo?ky; ; f'k(k 0; oLFk l s l UrqV ds l UnHkz ea l dkj red jgk gso?ky; ; ea i kA dls cgrj cukus ds fy , fo?ky; ; dh l e; l j . h ea cfrnu 1 ?k/s vfed vfed tkmus dls 88-6 cfr'kr fo?kfk; ka us Loh-fr cnu dh gso?ky; ; ea iqrdr; ds cfr fo?kfk; ka dk -fVdlsk #fpdj ugh ik; k x; k g

eq; 'kn & ek; fed fo | ky; | iqrdr; | i kM+ tuin c; kx'kyk

iLrouk& vfuok; Z , oa l kM+fed f'k(k fd l h ykd=kfU=d nsk dh jh+gshr gA I ekt , oa jk"V ds fodkl ds fy , ; kx;] I f'k(kr) food'khy 0; fDr; la dh vko'; drk gsrh gA tks f'k(k ds)kjk ijk fd; k tk I drk gA fd l h Hh jk"V ds fodkl dk irk og dh f'k(k 0; oLFk l s yxrk gA , d phuh dgkor gsd , d l ky dh ; kstuk cukuh gsr rls Ql y mxkvlg nl l ky dh ; kstuk cukuh gsr rls i M+ yxkvs vlg ; fn l k l ky dh ; kstuk cukuh gsr rls euf; ka dk fuelz k djkA euf; ka dk fuelz k l s rkr ; Z ; g gsd f vPNsdqy) f'k(kr 0; fDr; ka dls r s j dkjA dLkjh vk; lx 1964&66 us viuh fji kZ eafy [lk g&Hkjr dk Hkx; dk fuelz k ml dh d(Mvka ea gsjgk gA" 1986 dh jk"V; f'k(k uhr eaek; fed f'k(k ds cks ea fy [lk x; k gsd & ek; fed Lrj ij dec) I fu; ksr rFk yphys 0; kol kf; d f'k(k dk; zle w# fd , tk; ka fo'fo | ky; vk; lx 1948&49 us f'k(k 0; oLFk ij fVli . h djrs gq dgk gsd gekjh ek; fed f'k(k gekjh f'k(k 0; oLFk dh l cl s detj dMh gsvlg ml srjUr l qkjk t #jh gA dLkjh f'k(k vk; lx 1964&66 ds vuq kj ek; fed f'k(k ds mls; mri kndrk ea of) djuk l kelftd vlg jk"Vh; , dh dj . k djuk vlg v/ku dh dj . k dh ifdz k dls rhoz djuk gA ek; fed f'k(k l keld; r% 14 l s 18 o"lz ds cPpla dls nh tkus okh f'k(k tks d'k 9 l s 12 rd nh tkrh gA gekj nsk ds l fo/kku ea f'k(k dls leort l ph eaj [lk gA ft l ij dlnr ljdkj , oa jkt; nksula ljdkj a fu; k; d , oa vfuok; Z f'k(k l s ohr u jgs l kfk gh ogk f'k(k xqkor rkiwz Hh gsrh pfg; A bl ea l cl s egroi wz gS fo | ky; h f'k(k vlg ml ds vLrxr Hh ckydha dh f'k(k ft l ij vfdk /; ku nus dh vko'; drk gA cgrj gsrk fd f'k(k ij foHku vk; kxka ds)kjk tks fl Qkfj'k dh x; h gsd dly tMhi h dk 6 iir'kr /ku dlnr rFk jkt; ljdkha vius ctV eaj [ls rkd f'k(k ea l qk) gsl da v/; fo'k; la dh vlg f'k(k egroi wz fo'k; gsfj Hh ljdkj bl vlg /; ku ugh ns jgh gsf ft l s f'k(k ds ctV ea dka [kkl l qkjk ugh gqvk gA forrh; o"lz 2019&20 ds ctV ea f'k(k ds fy; s dy ctV dk 99311.52 djkm+ ; lk; s j [ls x; s; g s tks fd fi Nys forrh; o"lz 2019&20 dh nyuk ea 5 djkm+ vfdka f'k(k ds ctV dk fo | ky; h f'k(k ds fy , forrh; o"lz 2020&21 ea 59845 djkm+ ; lk; s j [ls x; s; g s ogh fi Nys forrh; o"lz 2019&20 ea 56536.63 j [lk x; kA orzku ctV ea dsky fodkl ds fy , Hh 3 gtkj djkm+ j [ls x; s; gA ; g , d vPNk dne gsydu f'k(k ds fy , tks ctV dk vko/ u fd; k x; k gsm ds fgl k l s Hko"; ea dka l dkj red cnyko ckus ds meIn de fn [k jgk gA ljdkj dls ljdkj Ldyka dh l k [k dls cplus dh vko'; drk gsf ft ds fy , vius dy tMhi h dk 6 iir'kr f'k(k ij [k pZ djuk gschA fo | ky; ka ea tgl , d vlg ekufo; I d k/ka dk vHko gS ogh nq jh vlg Hkrd l f'k l fo/kv/la l sfoghuA fo | ky; Hkou fo/kfFkz ka ds fy , I thnj vkd"lcl gq fo/kfFkz ds vkoxeu gq l qe gq Hkou dh nhokja ij vPNs fopkj , oa fp= vldr gA fo | ky; ea cPpla ds vk; q vlg d'k ds vuq kj Qfubj



gA clyd vġ clydvkġ dsfy, vyx vyx muea l OĶĀ dh 0; oLFk Hh gĶ fo |ky; ea iġrdky; gġft l sfo/kĶFĶZ dġ fo |k; dh iġrdġ ds vrfjDr l UnĶZ iġrdġ ds v/; u dk volj feyġk l Fk gh mucs Kku ea of) gġġĶ mRrġk[k.M+ġĶT; cuus ds cġn mRrġk[k.M+ek/; fed fo |ky; iġ "ġn dh iġ "ġn dh LFĶi uk 22 fl rġġ 2001 ea gġvĶĶ ft l dk eġ;ky; ġkeuġj] uġġrly ftys ea gĶ orġġu ea 70 gġġ l s vġ/kd Ldġ iġ "ġn l s l e) gĶ ft l s iġro "Ķ 3 yġ[k l s vġ/kd iġhĶFĶZ iġ "ġn dh iġhĶ ea l Eefyr gġrs gĶ mRrġk[k.M+ ds iĶM+ ftys ea 300 l s vġ/kd l ġġġġ ek/; fed fo |ky; gġftues 70 gġġ dġs yxĶx ek/; fed Lrġ ds fo/kĶFĶZ v/; ; uġRġ-gĶ mRrġk[k.M+ġĶT; ea vġ/kdĶ ek/; fed fo |ky; Ķ ea gh mPp iĶFĶed dĶ; a6 l s 8 rd l pġfyr gġrs gĶ mRrġk[k.M+ ea l ġġġġ fo |ky; Ķ ea iġro "Ķ NĶ= l Ķ; k ?V ġġ gġ tġs fd , d flpġr dk fo |k; gĶ ġĶT; ea l ġġġġ fo |ky; Ķ ea fĶĶ(ĶĶĶ dh deh ds l eġpġ vġ; fġu feyrs gġ l Fk gh fo |ky; Ķ ea HĶġrd l fġvĶĶĶ dk vĶĶo Hh gĶ cġġ l s fo |ky; Ķ ea HĶouĶ dh l FĶfR NĶ=Ķ ds vudġy ugh gĶ dġġ fo |ky; Ķ ea fo/kĶFĶZ Ķ ds fy, lĶ; Ķr ek=Ķ ea u Ofuġp gġ u vyx vyx NĶ=&NĶ=ĶvĶ ds fy, 'ĶĶĶ; gĶ cġġ l s fo |ky; Ķ ea 'ĶĶĶ; mi; lĶ dġus yġ; d ugh gġft l s NĶ=&NĶ=ĶvĶ dġs vud l eġ; ĶvĶ dk l Ķeuk ġġġ i MĶk gĶ bu l eġ; ĶvĶ ds l eġvĶ ds fy, l ġġġ dġs fĶĶ(Ķ ea l Ķġġ dh vĶo; drġ gġft l s fĶĶ(Ķ dġs fo'ol fu; rĶ cuġ ġġġ vġġ ge vĶuġ fĶĶ(Ķ 0; oLFk dġs fo'olrġġ; cuġ l dsĶĶ gl ġġ rĶy 1/9999] us l ĶeĶtd Lrġ] vĶĶĶĶ NĶ= l EĶl/Ķ] fuĶĶrĶ 0; ogġġ] fo |ky; iġĶ l u dk 'ĶĶ(Ķd mi yĶc/Ķ ds l UnĶZ ea v/; ; u fd; k , oafu"ĶZ fudġġ fd vĶĶĶĶod , o NĶ= l EĶl/Ķ] fo |ky; iġĶ l u dk 'ĶĶ(Ķd mi yĶc/Ķ iġ l ĶĶĶĶ i HĶo i MĶk gĶ l qġrĶ] ĶĶ o e; ġġġ 1/2000] us fo |ky; okrĶoj.k dk mPp mi yĶc/Ķ okys fo/kĶFĶZ; Ķ iġ i HĶc dk v/; ; u fd; k , oafu"ĶZ fudġġ fd mPp mi yĶc/Ķ okys fo/kĶFĶZ; Ķ iġ mucs fo |ky; okrĶoj.k dk l ĶĶĶĶ i HĶo i MĶk gĶ yġ[k Ķ uġġ; .k iĶ.Ms] 1/2004] us NĶ=Ķ dh 'ĶĶ(Ķd mi yĶc/Ķ iġ foĶĶu pġĶ dh i HĶo'ĶyĶrĶ dk v/; ; u fd; k , o a iĶ; k fd fo |ky; ds 'ĶĶ(Ķd , oavĶd'ĶĶ okrĶoj.k dk NĶ=Ķ dh 'ĶĶ(Ķd mi yĶc/Ķ iġ l ĶĶĶĶRed i HĶo i MĶk gĶ f=iĶĶġġ (Ķeġ] 1/2009] us fo/kĶFĶZ Ķ dh oĶĶfud vĶĶoĶr iġ fo |ky; ds 'ĶĶ(Ķd okrĶoj.k ds i HĶo dk v/; ; u fd; k vġġ fu"ĶZ ea iĶ; k fd 'Ķġġ , o a xĶĶ. (Ķ=Ķ ds 'ĶĶ(Ķd okrĶoj.k , o a oĶĶfud vĶĶoĶr ea l ĶĶĶĶ vĶrġ iĶ; k x; ĶĶĶĶġ 1/2006] us 'ĶĶ(Ķd mi yĶc/Ķ rFĶ euloĶĶfud ĶġĶĶ ds Ķp l EĶl/Ķ dk v/; ; u fd; k , oafu"ĶZ ea iĶ; k dk cġyĶ rFĶ clydvkġ ds 'ĶĶ(Ķd mi yĶc/Ķ ea l ĶĶĶĶ gĶ

'ĶĶ 'ĶĶĶ & fo?Ķy; l s dh HĶĶrd l FĶfR; Ķ muck vug; lĶ , o a mucs ġr fo?ĶFĶ; Ķ ds -fVdġs dk v/; ; u A

v/; ; u dsmġ; &

- fo?Ķy; dh l ġġġ ds ġr fo?ĶFĶ; Ķ ds -fVdġs dk v/; ; u ġġĶA
- fo?Ķy; ea dĶĶ dĶġ est dĶġ] ; Ķe i Ķ dh l FĶfR ds ġr fo?ĶFĶ; Ķ ds -fVdġs dk v/; ; u ġġĶA
- fo?ĶFĶ; Ķ dġs l ĶĶ iġrdġs dh mi yĶĶrĶ ds l UnĶZ es v/; ; u ġġĶA
- fo?ĶFĶ; Ķ }ĶĶ ġ; lĶ'ĶyĶ ea ġ; lĶ dk v/; ; u ġġĶA
- ġ; lĶ'ĶyĶ ea ġ; lĶ , o a ġĶDvdy l s foĶĶu dh voĶġġ.ĶuĶvġs dġs l e>Ķus dh -fV l s xĶoĶĶ ds l UnĶZ ea v/; ; u ġġĶA
- ġ; lĶ'ĶyĶ es fo?ĶFĶ; Ķ ds vudĶo dk v/; ; u ġġĶA
- fo?Ķy; vġġ fĶĶ(Ķ 0; oLFk l s l UrĶV dk v/; ; u ġġĶ
- fo?Ķy; dh l e; l Ķġ.Ķ ea ġr fġu 1 ?Ķ/Ķ vġrĶjDr ds l UnĶZ es fo?ĶFĶ; Ķ ds -fVdġs dk v/; ; u ġġĶA
- fo?ĶFĶ; Ķ }ĶĶ lĶrĶnu iġrdġy; es l e; 0; rġr ġġus ds l UnĶZ es v/; ; u ġġĶA

'ĶĶ foĶ/Ķ & ġLrĶ v/; ; u ea o.ĶĶĶed 'ĶĶ foĶ/Ķ ds vĶrĶr l oĶ.Ķ foĶ/Ķ dk ġ; lĶ fd; k x; k ġ; o a 'ĶĶ dh xĶĶĶRed foĶ/Ķ dġs vĶ; k x; k gĶ

'ĶĶ dh tul Ķ; k & ġLrĶ v/; ; u ea 'ĶĶ dh tul Ķ; k ġrĶ i ĶĶĶ tuĶn ds ek/; fed fo?Ķy; l s ea v/; ; uġr fo?ĶFĶZ Ķ dġs l fefYyr fd; k x; k gĶ

U; Ķn'ĶZ & ġLrĶ v/; ; u ea U; Ķn'ĶZ ds fy, ek/; fed fo?Ķy; l s ea v/; ; uġr 228 fo?ĶFĶZ Ķ dk p; u fd; k x; k gĶ

iġ Ķr mi ġġ.Ķ vĶĶMġ ds l xġ ds fy, 'ĶĶFĶZ }ĶĶ fo?Ķy; l s dh HĶĶrd l FĶfR; Ķ fo?Ķy; dh l ġġġ dĶĶ dĶġ i ĶĶ iġrdġs dh mi yĶĶrĶ ġ; lĶ'ĶyĶ fo?Ķy; vġġ fĶĶ(Ķ 0; oLFk l s l UrĶV] iġrdġy; ds -fVdġs l s l EĶl/Ķr ġ'ukoyĶ dh fuelĶ k fd; k x; k A

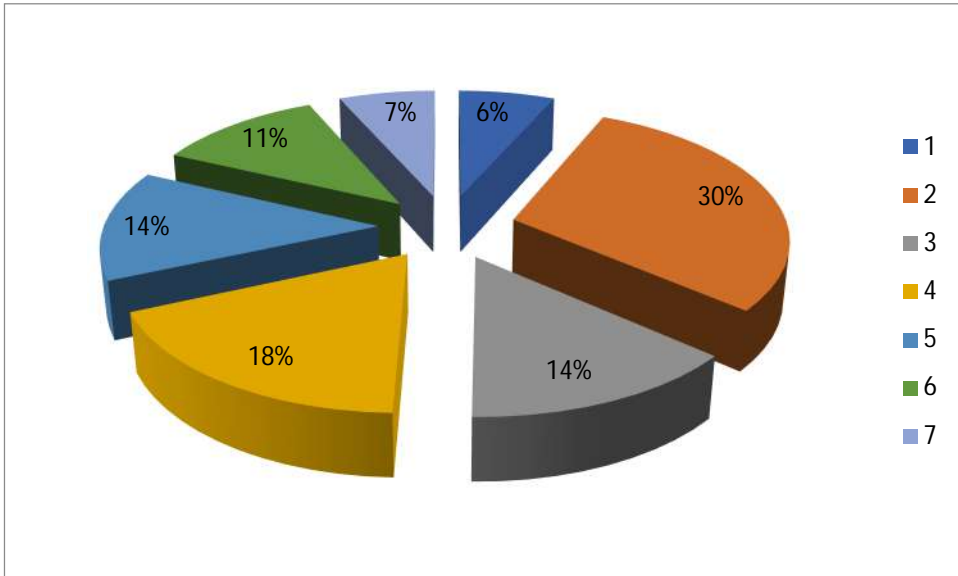
iġ Ķr l ĶĶ; dh & vĶĶMġ ds fo'yġ.k ds fy, ġr'Ķr dk ġ; lĶ fd; k x; k gĶ

iġ.Ķe , oafu"ĶZ & fo?Ķy; dh l ġġġ ds ġr fo?ĶFĶ; Ķ ds -fVdġs dk v/; ; u A rĶyĶ l Ķ; k 1-1

| fo?Ķy; dh l ġġġ | | Frequency | Percent |
|-----------------|------------|-----------|---------|
| HĶou dh l FĶfR | , dne [ĶĶc | 15 | 6.6 |
| nĶoĶĶ dh i vX | ĶĶĶ ġĶk | 68 | 29.8 |
| HĶou dh Nr] | FĶĶĶ ġĶk | 32 | 14.0 |



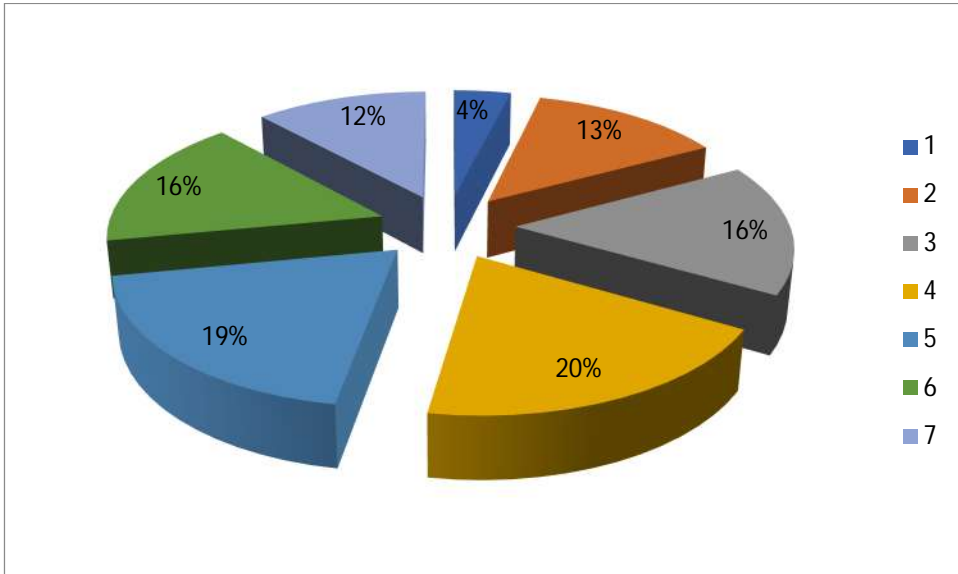
| | | | |
|---|-------------|-----|-------|
| ckfj'k ea ty fj l ko d{kd{k dh fLFkr | Bhd Bkd | 41 | 18.0 |
| | Fkk/k vPNk | 31 | 13.6 |
| | dkQh vPNk | 26 | 11.4 |
| | , dne cf->k | 15 | 6.6 |
| | fo?kFkE | 228 | 100.0 |



rkfydk l [; ; k 1-1 ds voykdu l sLi"V g\$fd fo?ky; dh l jpk ft l es hkou dh fLFkr] nhokj la dh i {Vx} Hkou dh Nr] ckfj'k ea ty fj l ko , oa d{kd{k dh fLFkr ds l UnHkZ ea fo?kFk; la ds -f"Vdks k ds voykdu fd; k x; k ft l es 6-6 cfr'kr fo?kFk; la us , dne [kjkc] 29-8 cfr'kr fo?kFk; la us dkQh cjk] 14 cfr'kr fo?kFk; la us Fkk/k cjk] 18 cfr'kr fo?kFk; la us Bhd Bkd] 13-6 cfr'kr fo?kFk; la us Fkk/k vPNk] 11-4 cfr'kr fo?kFk; la us dkQh vPNk , oa 6-6 fo?kFk; la dk -f"Vdks k fo?ky; l jpk ds cfr , dne cf->k ik; k x; k g\$vr fo?ky; l jpk ds cfr vfekdrj fo?kFk; la dk -f"Vdks k udjkrRed ik; k x; k g\$A

fo?ky; ead{kk d{[est d{[[; ; keie dh fLFkr dscfr fo?kFk; la ds -f"Vdsk dk v/ ; ; u rkfydk l [; ; k 12

| fo?ky; ead{kk d{[| | Frequency | Percent |
|-------------------|-------------|-----------|---------|
| est d{[[; ; keie | , dne [kjkc | 9 | 3.9 |
| | dkQh cjk | 30 | 13.2 |
| | Fkk/k cjk | 37 | 16.2 |
| | Bhd Bkd | 44 | 19.3 |
| | Fkk/k vPNk | 44 | 19.3 |
| | dkQh vPNk | 37 | 16.2 |
| | , dne cf->k | 27 | 11.8 |
| | fo?kFkE | 228 | 100.0 |

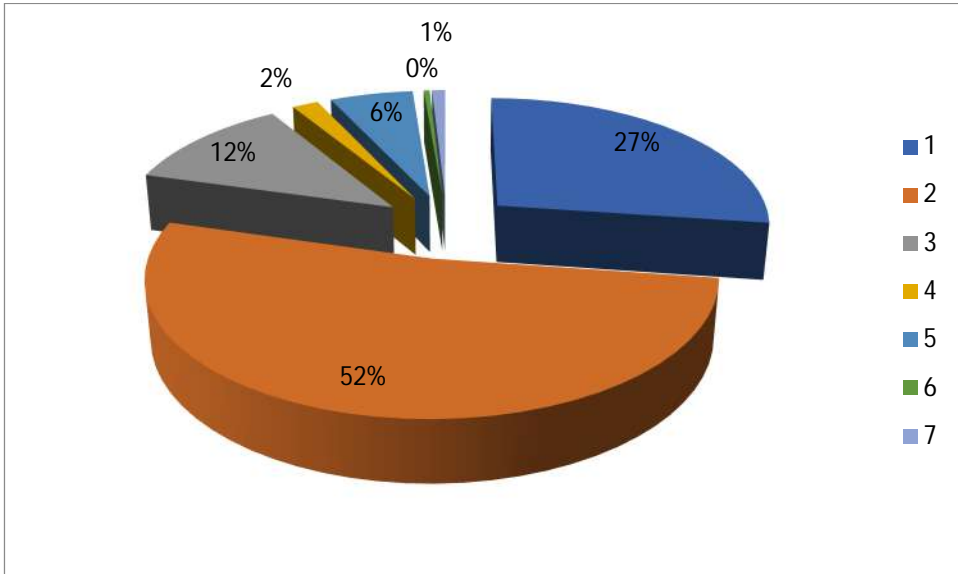


rikfydk l f; k 1-2 ds voykdu l sLi"V gSfd fo?kky; ea d{kk d{k dh est d{f E }'; kei e dh xqkoUkk dh l rfi"V ds l EcUek ea fo?kAFk; ka ds -f"Vdlsk ds voykdu fd; k x; k ft l es 3-95 cfr'kr fo?kAFk; ka us, dne [kjk] 13-16 cfr'kr fo?kAFk; ka us dkQh cjk] 16-23 cfr'kr fo?kAFk; ka us FkkMk cjk] 19-30 cfr'kr fo?kAFk; ka us Bhcl Bkl] 19-30 cfr'kr fo?kAFk; ka us FkkMk vPNk] 16-23 cfr'kr fo?kAFk; ka us dkQh vPNk , oa 11-84 fo?kAFk; ka dk -f"Vdlsk d{kk d{k dh est d{f E }'; kei e dh xqkoUkk dh l rfi"V ds cfr , dne cf->k ik; k x; k gsvr fo?kky; d{kk d{k dh est d{f E }'; kei e dh xqkoUkk dh l rfi"V ds cfr vfekdrj fo?kAFk; ka dk æf"Vdlsk l dkjRed ik; k x; k gSA

ikBî iqrdsdh miyCerk dk v/; ; u

rikfydk l f; k 13

| ikBî iqrdsdh miyCerk | Frequency | Percent |
|-----------------------|-----------|---------|
| , d l lrlg l sde l e; | 62 | 27.2 |
| , d l lrlg | 119 | 52.2 |
| nls l lrlg | 27 | 11.8 |
| rhu l lrlg | 4 | 1.8 |
| 4 l lrlg | 13 | 5.7 |
| 6 l lrlg | 1 | .4 |
| 8 l lrlg | 2 | .9 |
| fo?kAFk | 228 | 100.0 |

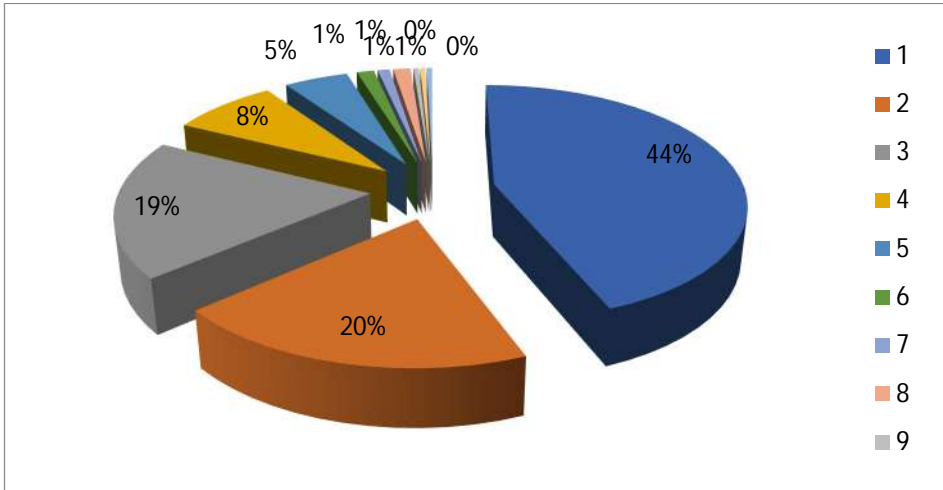


rkfydk l f; k 1-3 ds voykdu l sLi"V gSfd fo?ky; ea l = çkjEHk gksus ds l kfk fo?kAFk; ka dks i l rds mi yÇek gksus ds l UnHkz ea vè; ; u fd; k x; k ft l es ik; k x; k fd 27-19 çfr'kr fo?kAFk; ka dks l = çkjEHk gksus ds , d l l rkg l s de l e; ea i k Bî i l rds mi yÇek gks rkrh gS rFk 52-19 çfr'kr fo?kAFk; ka dks l = çkjEHk gksus ds l l rkg ckn] 11-84 çfr'kr fo?kAFk; ka dks l = çkjEHk gksus ds 2 l l rkg mi jkUr] 1-75 çfr'kr fo?kAFk; ka dks l = çkjEHk gksus ds 3 l l rkg ckn] 5-70 çfr'kr fo?kAFk; ka dks l = çkjEHk gksus ds 4 l l rkg ds vlrjky e] 0-44 çfr'kr fo?kAFk; ka dks l = çkjEHk gksus ds 6 l l rkg ds vlrjky ea rFk -99 çfr'kr fo?kAFk; ka dks l = çkjEHk gksus ds 8 l l rkg vlrjky ea i k Bî i l rds mi yÇek gks i krh gSA

ç; kx'kyk eaç; kx l s l EcflEkr vkdyu dk vl; ; u

rkfydk l f; k 14

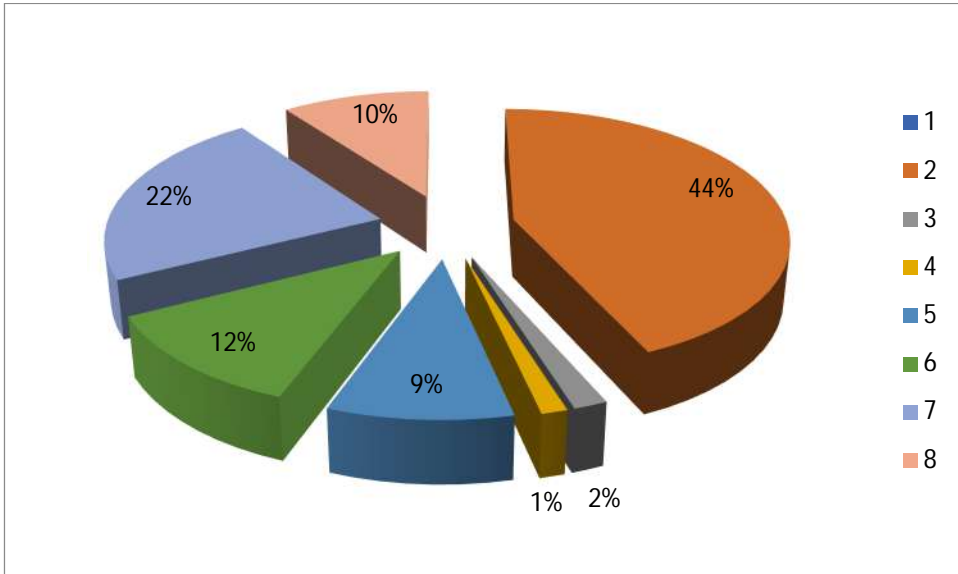
| ç; kx'kyk eaç; kx l s l EcflEkr vkdyu | Frequency | Percent |
|---------------------------------------|-----------|---------|
| Ulqgh | 99 | 43.4 |
| , d ckj | 44 | 19.3 |
| nks ckj | 42 | 18.4 |
| rhu ckj | 18 | 7.9 |
| plj ckj | 11 | 4.8 |
| i k p ckj | 3 | 1.3 |
| N ckj | 2 | .9 |
| l kr ckj | 3 | 1.3 |
| vkB ckj | 1 | .4 |
| u k S ckj | 1 | .4 |
| n l ckj | 1 | .4 |
| ckj g ckj | 3 | 1.3 |
| fo?kAFk | 228 | 100.0 |



rkfydk l f; k 1-4 ds voyksdu l sLi"V gsfid , d ekg eaç; l s'lkkyk eaç; l s l s l EcflEkr vkdyu djus i j i k; k x; k fcl 43-4 fo?MFKÉ ekg ea , d ckj Hh ç; l s'lkkyk eaç; l s ugh djrs gsrFlk 19:30 çfr'kr fo?MFKÉ ekg ea , d ckj] 18-4 çfr'kr fo?MFKÉ ekg ea nls ckj ckj] çfr'kr fo?MFKÉ ekg ea rhu ckj] çfr'kr fo?MFKÉ ekg ea pkj ckj] çfr'kr fo?MFKÉ ekg ea i l p ckj] çfr'kr fo?MFKÉ ekg ea N ckj] çfr'kr fo?MFKÉ ekg ea l kr ckj] çfr'kr fo?MFKÉ ekg ea vkB ckj] çfr'kr fo?MFKÉ ekg ea uks ckj] çfr'kr fo?MFKÉ ekg ea nl ckj] çfr'kr fo?MFKÉ ekg ea ckjg ckj , oa çfr'kr fo?MFKÉ ekg ea i l aeg ckj ç; l s'lkkyk eaç; l s djrs g s

ç; l s'lkkyk eaç; l s , oaçDVdy l sfoKlu dh voekj . l u k v s d l s l e > l u s d h - f V l s x q l o U k k d s l l n h z e a v / ; ; u r k f y d k l f ; k 15

| foKlu dh voekj . l u k v s d l s l e > l u s d h - f V l s x q l o U k k d s l l n h z e a | | Frequency | Percent |
|--|--------------|-----------|---------|
| ç; l s'lkkyk eaç; l s , o çDVdy | , dne [kjkc | 99 | 43.4 |
| | dkQh çjk | 4 | 1.7 |
| | FkkMk çjk | 3 | 1.3 |
| | Bhd Bkd | 21 | 9.2 |
| | FkkMk vPNk | 27 | 11.8 |
| | dkQh vPNk | 51 | 22.4 |
| | , dne cf-> k | 23 | 10.1 |
| | fo?MFKÉ | 228 | 100.0 |

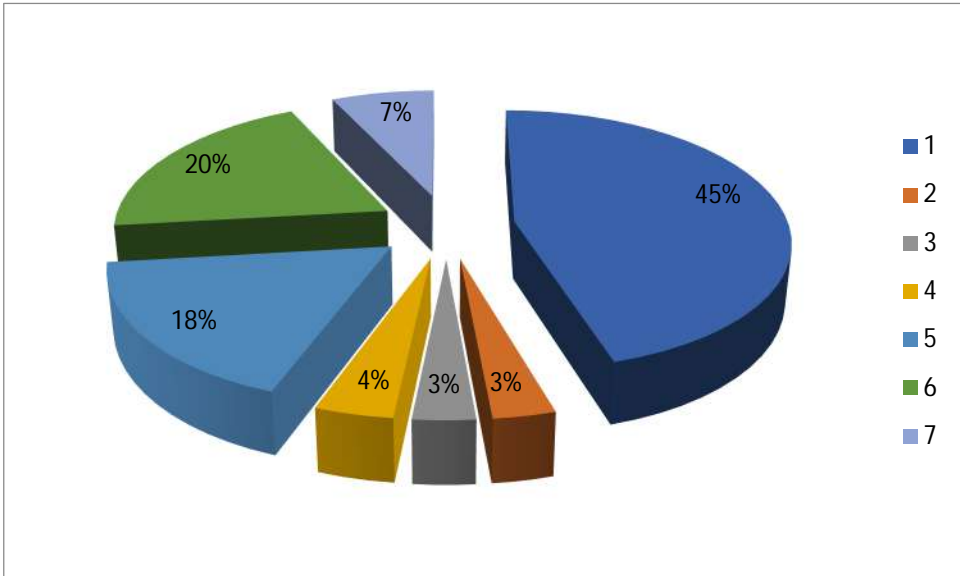


rkfydk l ĩ ; k 1-5 ds voykdu l s Li "V gš fd , d elg ea ç ; l s x'kkyk ea ç ; l s x , oa çšDVdy l s dks foKku dh voelkj . kulkvls dks l e>kus dh -f"V l s xqloUtk ds vçdu ds l UnlkZ ea 43-44 çfr'kr fo?%WfK; ka us , dne [lĳkc] 1-7 çfr'kr fo?%WfK; ka us dKQh çĳk [1-3 çfr'kr fo?%WfK; ka us FkkMk çĳk] 9-2 çfr'kr fo?%WfK; ka us Bhcl Bkd] 11-8 çfr'kr fo?%WfK; ka us us FkkMk vPNk] 22-44 çfr'kr fo?%WfK; ka us dKQh vPNk , oa 10-1 çfr'kr fo?%WfK; ka us , dne cf<+ k Lohdk; l fd ; k gšA

ç ; l s x'kkyk eafo?%WfK; l a ds vutĳo

rkfydk l ĩ ; k 1-6

| fo?%WfK; ka ds vutĳo | | Frequency | Percent |
|------------------------------------|--------------|-----------|---------|
| ç ; l s x'kkyk fo?%WfK; k ds vutĳo | , dne [lĳkc | 103 | 45.2 |
| | dKQh çĳk | 7 | 3.1 |
| | FkkMk çĳk | 7 | 3.1 |
| | Bhd Bkd | 9 | 3.9 |
| | FkkMk vPNk | 40 | 17.5 |
| | dKQh vPNk | 45 | 19.7 |
| | , dne cf<+ k | 16 | 7.0 |
| | fo?%WfKĒ | 228 | 100.0 |

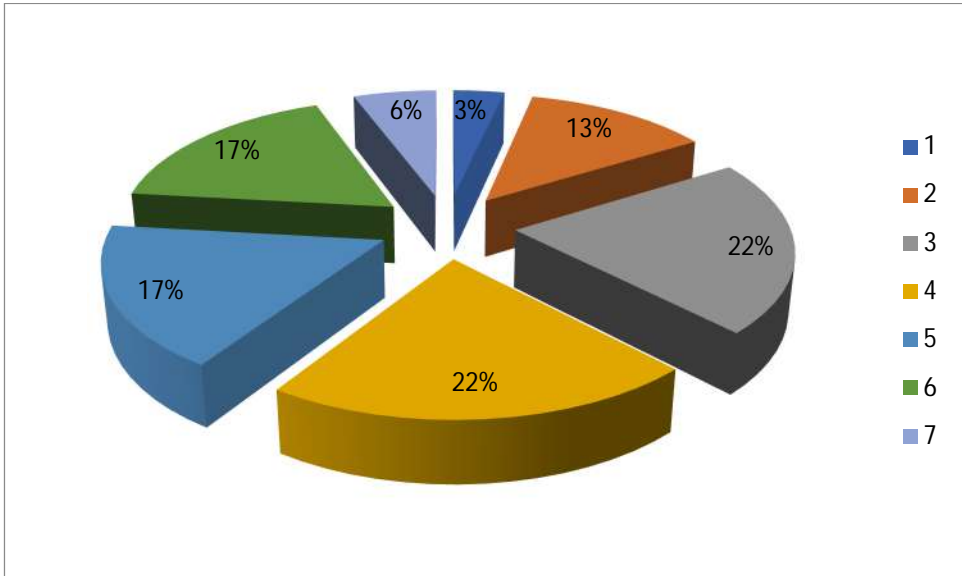


rtfrydk l f; k 1-6 ds voyktdu l s Li "V gSfd c; l s'kcyk fo?kAFk; ka ds vuttko ds l UnHk ea 45-2 cfr'kr fo?kAFk; ka us , dne [kjk] 3-1 cfr'kr fo?kAFk; ka us dkh cjk] 3-1 cfr'kr fo?kAFk; ka us FkMk cjk] 3-9 cfr'kr fo?kAFk; ka us Bhd Bkd] 17-5 cfr'kr fo?kAFk; ka us FkMk vPNk] 19-7 cfr'kr fo?kAFk; ka us dkh vPNk , oa 7-4 cfr'kr fo?kAFk; ka us , dne cf+ k Lohck; Zfd; k gSA

fo?ky; vlg f'k(k 0; oLFk l s l UrqV ds l UnHk esv/; ; u

rtfrydk l f; k 1-7

| fo?ky; vlg f'k(k 0; oLFk l s l UrqV | Frequency | Percent |
|-------------------------------------|-----------|---------|
| , dne [kjk | 8 | 3.5 |
| dkQh cjk | 29 | 12.7 |
| FkMk cjk | 49 | 21.5 |
| Bhd Bkd | 49 | 21.5 |
| FkMk vPNk | 40 | 17.5 |
| dkQh vPNk | 40 | 17.5 |
| , dne cf+ k | 13 | 5.7 |
| fo?kAFk | 228 | 100.0 |

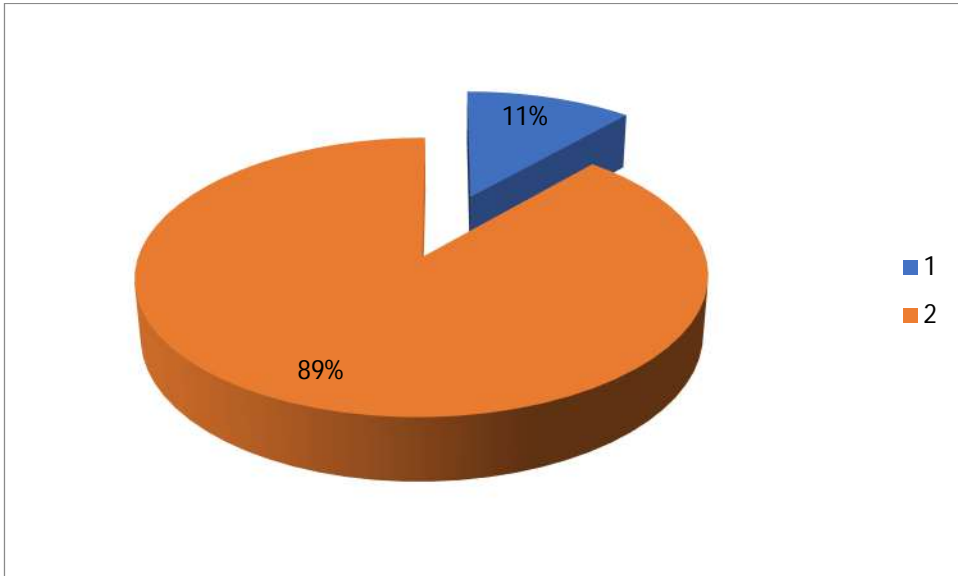


rkfydk I ; k 1-7 ds voykclu I s Li"V gš fd fo?ky; vlg f'k(kk 0; oLFk I s I Urq"V ds I UnHkZ ea 3-5 cfr'kr fo?kAFk; ka us , dne [kjkc] 12-7 cfr'kr fo?kAFk; ka us dkQh cjk] 21-5 cfr'kr fo?kAFk; ka us FkkMk cjk] 21-5 cfr'kr fo?kAFk; ka us Bhcl Bkcl] 17-5 cfr'kr fo?kAFk; ka us FkkMk vPNk] 17-5 cfr'kr fo?kAFk; ka us dkQh vPNk , oa 5-7 cfr'kr fo?kAFk; ka us , dne cf<+ k Lohcl; Zfd; k gSA

fo?ky; dh I e; I kj.h eaçfrnu 1 ?k vfrjDr

rkfydk I ; k 1-8

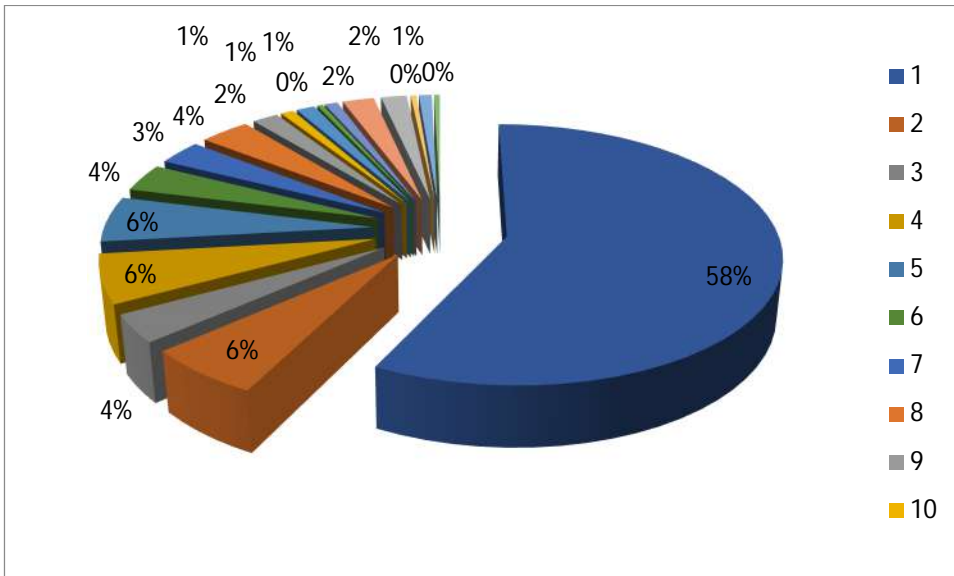
| rkfrfcl; k | Frequency | Percent |
|-------------|-----------|---------|
| vfrjDr I e; | 26 | 11.4 |
| | 202 | 88.6 |
| | 228 | 100.0 |



rkfydk l f; k 1-8 ds voykdu l sLi"V gsfid i-<kA dks vlg vfedl cgrj cukus ds fy, fo?kky; dh le; l kj.kh ea
 çirfnu 1 ?k/s vfedl vfedl tih/aus dks 88-6 çir'kr fo?kky; la us Loh-fr çnku dh gsrFKk 11-4 çir'kr fo?kky; la us
 Loh-fr çnku ugh dh gSA

ikrdky; eslkirfnu fo?kky; la }kjk le; 0; rhr
rkfydk l f; k 1-9

| ikfrfdz, k | Frequency | Percent |
|---|-----------|---------|
| elg ds vlrjky ea dkhk ugh | 131 | 57.5 |
| , d ?k/k | 14 | 6.1 |
| 2 ?k/k | 8 | 3.5 |
| 3 ?k/k | 14 | 6.1 |
| 4 ?k/k | 13 | 5.7 |
| 5 ?k/k | 8 | 3.5 |
| 6?k/k | 7 | 3.1 |
| 7 ?k/k | 8 | 3.5 |
| 8 ?k/k | 4 | 1.8 |
| 9 ?k/k | 2 | .9 |
| 10 ?k/k | 3 | 1.3 |
| 12 ?k/k | 1 | .4 |
| 13?k/k | 2 | .9 |
| 14?k/k | 5 | 2.2 |
| 15?k/k | 4 | 1.8 |
| 18?k/k | 1 | .4 |
| 20?k/k | 2 | .9 |
| 24?k/k | 1 | .4 |
| fo?kky; ds ikrdky; ea çir elg ve; ; u ds fy, le; 0; rhr | 228 | 100.0 |



rkydk l f; k 1-9 dsvoylkdu l sLi"V gsfokky; ds i l r dky; ea cfr ek v e; ; u dsfy, l e; 0; rhr dk fo'y sk.k dju s i j i k; k x; k fd 57-5 cfr'kr fo?kFkE fo?ky; ea fLFkr i l r dky; ea ve; ; u dsfy, , d ek g ds v l r j k y ea d H H t k r s g h u g h g s v l j u g h i l r dky; l s d k A i l r d t k j h u g h d j o k r s g s r F k k 6-14 cfr'kr fo?kFkE cfr ek g , d ?kA/ 3-51 fo?kFkE 2 ?kA/ 6-13 cfr'kr fo?kFkE 3 ?kA/s cfr ek g l 5-70 cfr'kr fo?kFkE cfr ek g 4 ?kA/ 3-51 cfr'kr fo?kFkE cfr ek g 5 ?kA/ 3-07 cfr'kr fo?kFkE cfr ek g 6 ?kA/ 3-51 cfr'kr fo?kFkE cfr ek g 7 ?kA/ 1-75 cfr'kr fo?kFkE 8 ?kA/s cfr ek g l 1-32 cfr'kr fo?kFkE 9 ?kA/ 2-19 cfr'kr fo?kFkE 14 ?kA/s, oa 1-75 cfr'kr fo?kFkE 15 ?kA/s cfr ek g fo?ky; ea fLFkr i l r dky; ea t k j m l d s l A k e k u l a d k m i; l o c d j r s g A

fu" d " v & fo?ky; dh l j p u k f t l e s h k o u dh f L F k r i n h o j k a dh i v x i H k o u dh N r i c k j ' k e a t y f j l k o , o a d { k d { k dh f L F k r d s l U n i H z e a f o ? k F k ; k a d s - f v d l s k d s v o y l k d u f d ; k x ; k f t l e s f o ? k y ; l j p u k d s c f r v f e d r j f o ? k F k ; k a d k - f v d l s k u d k j k R e d i k ; k x ; k g s 6-6 c f r ' k r f o ? k F k ; k a u s , d n e [k j k c] 29-8 c f r ' k r f o ? k F k ; k a u s d k Q h c j k l 14 c f r ' k r f o ? k F k ; k a u s F k k M k c j k l 18 c f r ' k r f o ? k F k ; k a u s B h d B k d l 13-6 c f r ' k r f o ? k F k ; k a u s F k k M k v P N k l 11-4 c f r ' k r f o ? k F k ; k a u s d k Q h v P N k , o a 6-6 f o ? k F k ; k a d k - f v d l s k f o ? k y ; l j p u k d s c f r , d n e c f + k i k ; k x ; k g s f o ? k y ; d { k k d { k d h e s t d j E } ; k e i e dh x q l o U k k dh l a r i v d s c f r v f e d r j f o ? k F k ; k a d k - f v d l s k l d j k R e d i k ; k x ; k g s f t l e s 19-30 c f r ' k r f o ? k F k ; k a u s B h d B k d l 19-30 c f r ' k r f o ? k F k ; k a u s F k k M k v P N k l 16-23 c f r ' k r f o ? k F k ; k a u s d k Q h v P N k , o a 11-84 f o ? k F k ; k a d k - f v d l s k d { k k d { k d h e s t d j E } ; k e i e dh x q l o U k k dh l a r i v d s c f r , d n e c f + k i k ; k x ; k g s v e ; ; u e a i k ; x ; k g s f d v f e d r j f o ? k F k ; k a d s f o ? k y ; e a l = c k j E H k g k u s d s 2 l l r k g d s v l r j k y e a i k B i i l r d s m i y c e k g l s t k r h g s 27-19 c f r ' k r f o ? k F k ; k a d s l = c k j E H k g k u s d s , d l l r k g l s d e l e ; e j 52-19 c f r ' k r f o ? k F k ; k a d s l = c k j E H k g k u s d s 1 l l r k g d n , o a 11-84 c f r ' k r f o ? k F k ; k a d s l = c k j E H k g k u s d s 2 l l r k g m i j k u r i k B i i l r d s m i y c e k g l s i k r h g s f o k k u d s f o ? k F k ; k a j k j c ; l o c ' k y k e a c ; l o c l s l E c f l e k r v l d y u d j u s i j i k ; k x ; k f d 43-4 f o ? k F k E e k g e a , d c k j H h c ; l o c ' k y k e a c ; l o c u g h d j r s g s r F k k 19-30 c f r ' k r f o ? k F k E e k g e a , d c k j l 18-4 c f r ' k r f o ? k F k E e k g e a n l s c k j c ; l o c ' k y k e a c ; l o c d j r s g s v r v f e d r j f o ? k F k E e k g e a , d n l s c k j g h c ; l o c ' k y k e a t k j c ; l o c d j r s g s c ; l o c ' k y k e a c ; l o c , o a c B D V d y l s f o k k u dh v o e k j . k u k v l s d l s l e s k u s dh - f v l s b l dh x q l o U k k d l s 43-44 c f r ' k r f o ? k F k ; k a u s , d n e [k j k c d g k g s 9-2 c f r ' k r f o ? k F k ; k a u s B h d B k d l 11-8 c f r ' k r f o ? k F k ; k a u s F k k M k v P N k l 22-44 c f r ' k r f o ? k F k ; k a u s d k Q h v P N k , o a 10-1 c f r ' k r f o ? k F k ; k a u s , d n e c f + k l o h d k ; Z f d ; k g s o r e k u e a f o ? k y ; v l j f ' k { k 0 ; o l F k k l s l U r i v d s l U n i H z e a 3-5 c f r ' k r f o ? k F k ; k a u s , d n e [k j k c] 12-7 c f r ' k r f o ? k F k ; k a u s d k Q h c j k l 21-5 c f r ' k r f o ? k F k ; k a u s F k k M k c j k l 21-5 c f r ' k r f o ? k F k ; k a u s B h d B k d l 17-5 c f r ' k r f o ? k F k ; k a u s F k k M k v P N k l 17-5 c f r ' k r f o ? k F k ; k a u s d k Q h v P N k , o a 5-7 c f r ' k r f o ? k F k ; k a u s , d n e c f + k l o h d k ; Z f d ; k g s f t l e s v f e d r j f o ? k F k E d k u t f j ; k f o ? k y ; f ' k { k 0 ; o l F k k l s l U r i v d s l U n i H z e a l d j k R e d j g k g s f o ? k y ; e a i < k A d l s c a r j c u k u s d s f y , f o ? k y ; d h l e ; l k j . k h e a c f r f n u 1 ? k A / s v f e d v f e d t k A / s d l s 88-6 c f r ' k r f o ? k F k ; k a u s l o h - f r c n k u dh g s r F k k 11-4 c f r ' k r f o ? k F k ; k a u s l o h - f r c n k u u g h dh g s v r v f e d r j f o ? k F k E b l i k e a g s f d f o ? k y ; f n u p ; k z e a v e ; ; u dsfy, 1 ?kA/k cfr'fnu c<k; k tk l drk gsfokky; ea fLFkr i l r dky; ds l U n i H z e a i k ; k x ; k f d f y , , d ek g ds v l r j k y 57-5 cfr'kr fo?kFkE i l r dky; ea ve; ; u ds ea d H H t k r s g h u g h g s v l j u g h



fo?ky; i?rdky; lsdka i?rd tkjh djokrgsvj ek= 6-14 cfr'kr fo?kfk? ek? ea ,d ?k/k 3-51 fo?kfk? 2 ?k/s 6-13 cfr'kr fo?kfk? 3 ?k/s 5-70 cfr'kr fo?kfk? c?rekg 4 ?k/s 3-51 cfr'kr fo?kfk? c?rekg 5 ?k/s 3-07 cfr'kr fo?kfk? c?rekg 6 ?k/s 3-51 cfr'kr fo?kfk? c?rekg 7 ?k/s 1-75 cfr'kr fo?kfk? 8 ?k/s c?rekg 1-32 cfr'kr fo?kfk? 9 ?k/s 2-19 cfr'kr fo?kfk? 14 ?k/s ,oa 1-75 cfr'kr fo?kfk? 15 ?k/s cfr'kr ek? fo?ky; ea fl?r i?rdky; ea tkdj ml ds l d kekula dk mi ; lx djrs gsvr v? ; u ea ik ; k x ; k fd fo?ky; ea i?rdky; ds cfr fo?kfk? ; ka dk -fVdls k #fpdj ugh gA

eglo&ek/; fed f'k{k fo?kfk? ka ds fodkl dh vo?k? .kvla ea l cl segroi w? dMh gA tks fo?kfk? ; ka ds l kelft d] 'k{k}kd] u?rd vj? p?kf=d fodkl ea egroi w? h?edk fuHkrh gA bl f'k{k l s fo?kfk? ka ekuf d] k?kRed] l t?kRed fopkj ka ea ifji Dork vkrh gA bl Lrj dh f'k{k i?r djds fo?kfk? l h[ls Kku dk vuq ; lx 0; ogfjd thou ea djus yxrs gA l kfk gh rdudh Kku Hh i?r djrs gsvt l l s vPNs dky ukxfjd nsk dks fey t?rs gA f l l s jkV? i xfr ds i Fk ij vks c<us yxrk gsvj vlrjkVh; Lrj ij [; kfr i?r djrk gA

l h?z l ph

i.k.Ms] jke'kdy] 2012] Hkjr ea f'k{k 0; oLFk dk fodkl] Jh foulr i?rd efnj] vixjk&2A x?rk] l E i h? vj? , E x?rk 2010] Hkjr; f'k{k dk bfrgl] fodkl , oa l el; k, ? 'k?nk i?rd Hkou] byk?k?nA ekuo l d k/ku fodkl ea ky;] 1986] jkVh; f'k{k ufr 1986] Hkjr l jdkj] uA fnYyha ekuo l d k/ku fodkl ea ky;] 1993] ; 'k?y l fe?r dh f'k{k f'k{k fcuk cks- d? Hkjr l jdkj] uA fnYyha f?Nk; k] T; k?r] 2012] mPp ek/; fed fo|ky; ka ds xg okrkoj.k] fo|ky; okrkoj.k , oa 'k{k}kd mi yf?k dk mudh dsj; j dsifr fu.kz {kerk ij i Meusokys i Hk?ka dk v/; ; u] 'k?k x?f? f'k{k foHkx] d?ny [k.M fo'fo |ky;] >ka ha yk] j eu] fogkj] j eu] 'ke?z 2009] Hkjr; f'k{k dk bfrgl] fodkl , oa l el; k, ? vj? yk cap fmi k? ej BA



AN ANALYTICAL STUDY OF DEFECTIVE INVESTMENT PORTFOLIO AND ITS EFFECT: A STUDY OF FAILED URBAN COOPERATIVE BANK IN PUNE REGION

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Abstract

Cooperative banks in India are more than 100 years old. Cooperative banks came into existence with the enactment of the Agriculture Credit Cooperative Societies Act, 1904. Cooperative banks have become an essential part of the success of Indian financial inclusion story. Though Cooperative banks play an important role in economic development of the country, in recent years, a large number of banks have shown signs of weakness. The operational efficiency of most banks are known to be unsatisfactory, characterized by low profitability, ever-growing non-performing assets (NPAs), Defective Investment portfolio, relatively low capital base, and an overall mismanagement.

The RBI Act, instructs that all Urban Cooperative Banks in the country have to keep in the form of liquid assets, a certain proportion of their Net Demand and Time Liabilities, in their own vault. This is called Statutory Liquidity Ratio (SLR). The SLR holdings should be in the form of cash, gold or in the form of Government approved securities. It is mandatory for every bank to maintain SLR at a minimum percentage of its deposits, as specified by the RBI. Research indicates that defective investment portfolio (SLR investments) adversely affects a banks' financial position.

This study relates to the investigative analysis of a failed Urban Cooperative Bank in Pune region. The study shows how a defective investment portfolio (SLR investments) of the bank under study adversely affected the profits, CRAR (Capital to Risk Asset Ratio), bank deposits, and the liquidity position of the bank and ultimately leads to bank failure. Due to the defective investment portfolio (SLR investments), the bank under study suffered a huge loss and the profit and the CRAR of the bank became negative. It also reduced the total deposits of the bank under study. Negative CRAR showed that the bank could not absorb a reasonable amount of loss and this reflected in the poor performance of the bank. The bank under study experienced a severe financial crisis which lead to its failure.

Key Words: SLR, Defective Investment Portfolio (SLR investments), Bank Failure, Profitability, Cooperative Bank.

Introduction

In recent years, a large number of Urban Cooperative Banks have shown signs of weakness. The operational efficiency of the banks is unsatisfactory and are characterized by low profitability, ever-growing non-performing assets (NPA),



defective investment portfolio (SLR investments), relatively low capital base, mismanagement etc.

The RBI Act, instructs that all Urban Cooperative Banks in the country have to keep in liquid assets, a certain proportion of their Net Demand and Time Liabilities, in their own vault. This is called Statutory Liquidity Ratio (SLR). The SLR holdings should be in the form of cash, gold or in the form of Government approved securities. A defective investment portfolio (SLR investments) is known to adversely affect the bank's financial position.

Rationale of the Study

This research is conducted to investigate the reasons of the failure of Urban Cooperative Banks. In this study, Investment Portfolio (SLR investments) factor is considered. This factor is considered to be very important for the success of any bank. A defect in this factor is known to adversely affect the bank's financial position. In order to protect the interests of shareholders, creditors, investors, employees and society, RBI has imposed a limit on SLR and Non SLR investments of an Urban Cooperative Bank.

The researcher has made an attempt to study and investigate the reasons behind the failure of an Urban Cooperative Bank in Pune region.

Statement of the problem

Though Urban Cooperative Banks plays a vital role in the Indian economy, they are facing many problems like rising competition, scams, low capital base, no clear-cut loan, defective investment policy, high NPAs, poor governance, dual control and many more. During the year 1999 to 2017, one hundred and fourteen banks were liquidated in Maharashtra and forty-eight banks were merged. In Pune district, six banks were liquidated, and five banks were merged. Failure of the bank adversely affects the different groups, directly and indirectly, related to the bank and the society at large.

The intent of this case study is to find the reasons for the failure of an Urban Cooperative Bank in Pune Region. This case study makes an attempt to investigate the cause and effect of defective investment portfolio (SLR investments) of a failed Cooperative Bank. Hence the title of the study is **“An analytical study of Defective Investment Portfolio and its effect: A study of failed Urban Cooperative Bank in Pune Region”**

Case of the Failed Bank

According to the Audit Report submitted by the Special Auditor of Cooperative Societies, Pune regarding Investment in Government Securities by the bank in the year 2001-02, it shows that the failed bank was involved in a security scam of Rs. 44.50 crores. The bank did not follow the rules of RBI for SLR investments. According to RBI circular October 22, 2001, a bank can invest 15% of its NDTL into Government securities. But in the year 2001-02, the SLR of the bank was 39.69%. The said bank had advanced the money of Rs. 44.50 crores to Home Trade Ltd. to purchase Government securities. These securities never came to the bank. This resulted in a huge loss for the bank. The bank under study suffered huge losses due to defective investment (SLR investments).

Objectives of the Study

1. To study the investment portfolio structure of the bank under study.
2. To suggest appropriate measures to avoid failure of Urban Cooperative Banks.



Research Methodology

In this study, a research design is used which is quantitative in nature as it allows a larger sample size. Data is collected from different secondary sources.

The Period under Study: The duration of the study is from the financial year 1998-1999 onwards, based on the availability of data.

Secondary sources: Secondary data is collected through the sources viz Annual Reports, Balance Sheet, Profit and Loss Account and Due Diligence Report of the failed bank, Textbooks, Journals, Magazines, Research Articles, RBI Reports, Expert Committee Reports.

Tools used for the representation of data: Graphical representation.

Data Analysis and Interpretation: Data analysis is based on the Annual Report and Due Diligence Report of the failed bank from the year 1998-99 onwards, based on the availability of data.

Hypothesis

Hypothesis 1:

H1 It is believed that defective investment portfolio leads to Bank failure.

Literature review

Babita Agarwal (2012):

This book provides the information about the evolution of cooperatives in India, the problems of cooperatives and different policies and measures to strengthen them. This book also focuses on the role of cooperatives in the changed scenario in the context of liberalization, privatization, and globalization. It also includes the historical preview of Urban Cooperative Banks.

Bapat V.V. (2003):

This book gives detailed information about the banking business. A person reading the book will be well equipped with the knowledge about banking. This book gives information about different aspects like asset classification, rules regarding CLR and SLR, managing the investments, cash dealing, loan disbursement of the banks, types of loans etc.

K. C. Shekhar and Lekshmy Shekhar (2007):

This book focuses on the supervisory and developmental role of RBI towards Urban Cooperative Banks. This book also includes the structure and geographical spread of Urban Cooperative Banks and their operational and regulatory environment, and the background of Urban Cooperative Banks. It also explains how Urban Cooperative Banks play an important role in the development of Indian economy. This book also states the problems of Urban Cooperative Banks like NPA, lack of professional management, dual control etc.

Kulkarni P. R. (1st edition 2007):

He focuses on the principles of cooperative banking, the structure of cooperative institutions, features of multistate Cooperative Societies Act 1984, legal aspects of banking operations, various types of securities and laws relating to securities and modes of charging. He also elaborates on the various banking related laws.

Limitations of the Study

1. Various factors are responsible for bank failure. Among those, only Investment portfolio factor (SLR investments) is taken for the study.
2. The study is based on available data which is limited up to the financial year 2006-07.
3. The name of the bank is withheld due to obvious reasons.

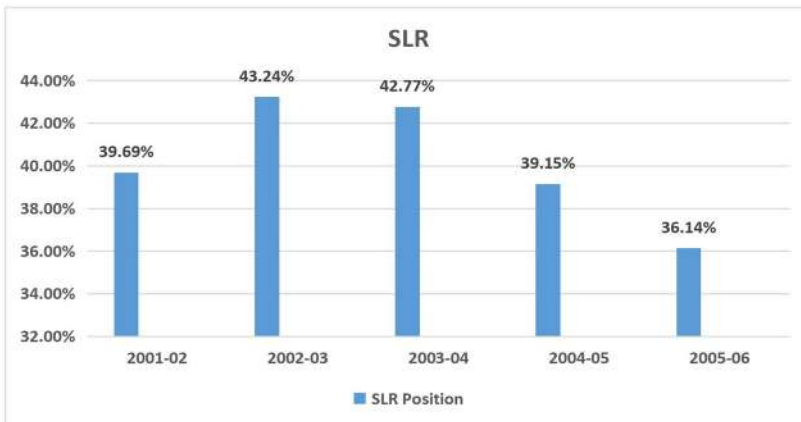
Analysis of failed Urban Cooperative Bank based on Annual Reports and Due Diligence Report

Following is the analysis of the failed Urban Cooperative Bank based on Due Diligence Report and Annual Reports of the failed bank for the year ended 1998 to the year 2007. According to the availability of data. The data is presented in the form of a graph and interpretation is given. The following analysis is done based on the factor defective investment portfolio which affects the financial position of the bank.

1. Defective SLR

According to RBI circular October 22, 2001, a bank can invest 15% of its NDTL into Government securities. According to the Annual Report, there was a default in the bank's SLR position, in the financial year 2001-02. This was caused due to the bank's money of Rs. 36.25 crores blocked in Government securities. The table below shows that the SLR investment of the bank was more than the requirement of RBI from 2001-02.

Graph 1.1: SLR (In Percentage)

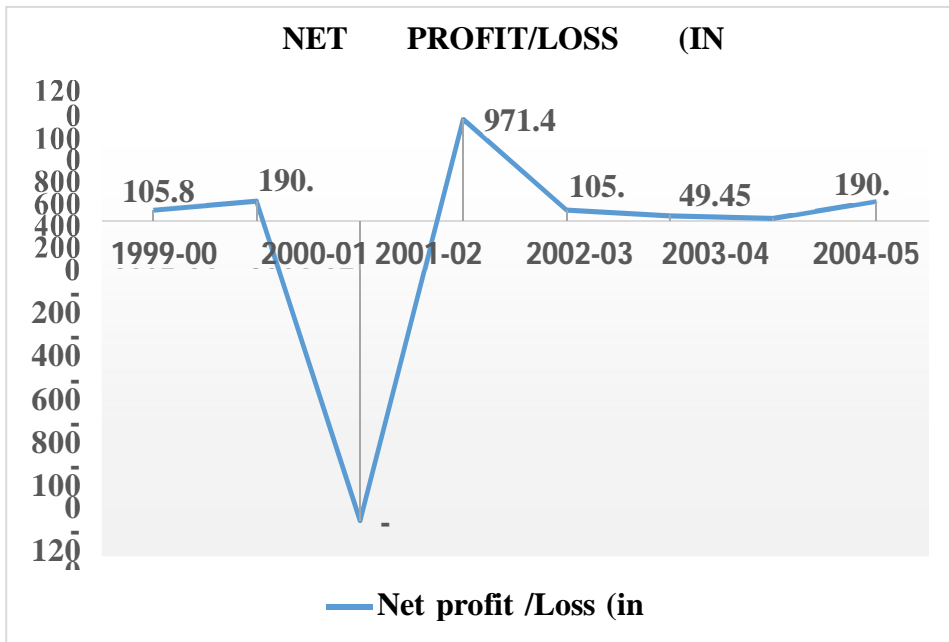


The above graph shows SLR position of the bank in percentage from the year 2001-02 to 2005-06. As per the Annual Report, banks SLR position was defaulted in the financial year 2001-02, as banks money of Rs. 36.25 crores were blocked in Government securities. At the end of the year, 31/3/2002 bank's SLR investment was Rs. 70.04 crores which was more than RBI instructions by Rs. 12 crores. According to RBI instructions, SLR investment should be Rs. 58.60 crores at the end of 31/3/2002.

2. Huge losses

Profitability of the bank indicates the performance of operational efficiency as well as measures banks' diversifying earnings through non-interest income activities and management of their costs.

Graph 2.1: Huge Losses (In lakhs)

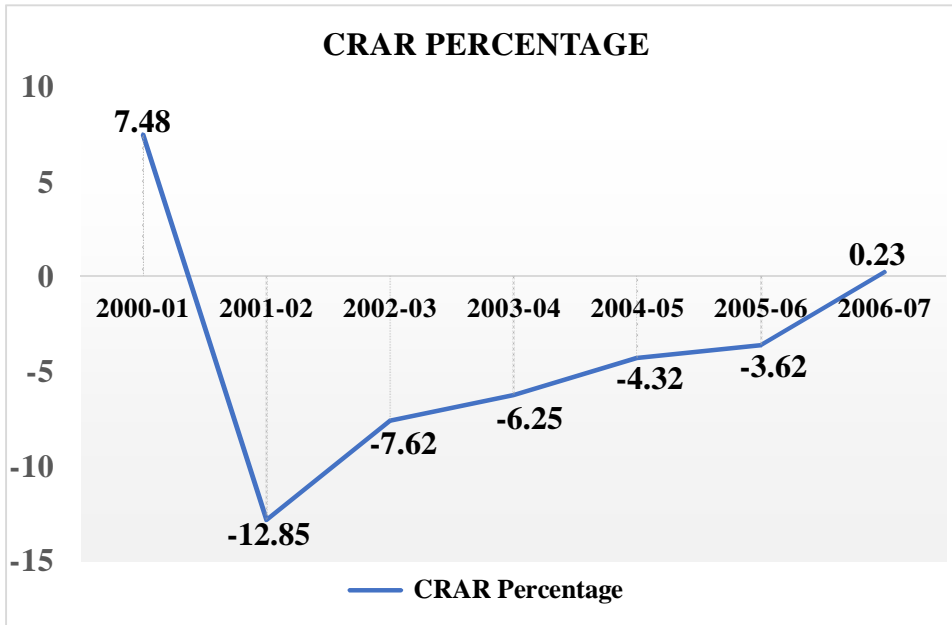


The above graph shows net profit/loss of the bank from the year 1999-00 to 2006-07. As per the special Audit Report dated 15/5/2007, the bank had suffered tremendous loss in 2001-02 i.e. Rs. -2862.84 lakhs, due to the defective investment portfolio (security scam). Except for the year 2006-07, the bank was not able to earn huge profit. In the year 2002-03, the profit was Rs. 971.48 lakhs due to the sale of securities. After that, the bank had not contributed much to the profit. The year 2006-07 shows a profit due to the recovery of some NPA accounts.

4. Negative Capital to Risk Asset Ratio

According to RBI's Master Circular as on 1st July 2015, from the year 2005, the CRAR is expected to be maintained at a minimum 9% by Urban Cooperative Banks. Before the year 2005, minimum CRAR was 7%.

Graph 3.1: Capital to Risk Asset Ratio (Negative)

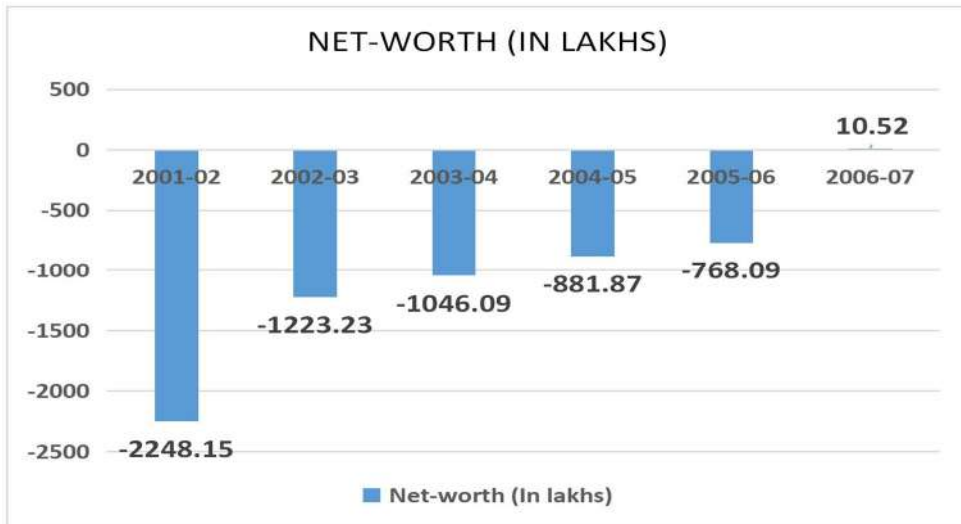


The CRAR of the failed bank became negative from the year 2001-02 due to huge loss suffered by the bank and remained negative up to the year 2005-06. In the year 2001-02 the CRAR of the bank was negative 12.85%. It remains negative till the year 2005-06. In the year 2005-06 the CRAR of the bank was negative 3.62%. The bank was not able to maintain CRAR according to RBI rules.

5. Negative Net-worth

Net-worth of a bank consists of share capital, reserves and surplus of the bank. Higher Net-worth helps the bank to have adequate solvency besides fulfilling the CRAR norms prescribed by RBI. Low Net-worth would exhibit the bank's weakness and the bank would suffer from the inadequate capital to prove its solvency.

Graph: 4.1: Negative Net-worth



The above chart shows the net-worth of the bank from the year 2001-02 to 2006-07. In the year March 2002, the bank was involved in security scam for the amount of Rs. 48.53 crores.

According to the instructions of RBI, the bank made 100% provision for the loss. It results in the negative net-worth of Rs. 2,248.15 lakhs at the end of the year 2002. The net-worth of the bank remains negative till the year 2005-06. In the year 2005-06 the net-worth of the bank was negative Rs. 768.09 lakhs.

Conclusion

On the basis of the study of annual reports of the failed Urban Cooperative Bank, the following are salient findings as a conclusion.

1. Due to defective investment, the bank under study suffered a huge loss of Rs. 2,862.84 lakhs. This shows that defective investment adversely affected the profitability of the bank.
2. Due to defective investment the said bank suffered heavy losses which resulted in erosion of paid-up capital. The paid-up capital of the failed bank was eroded by Rs. 777.26 lakhs.
3. Due to huge loss suffered by the said bank, it eroded the depositor's and shareholders' money. The deposits of the bank under study were eroded by Rs. 929 lakhs.



4. As a bank under study suffered a huge loss due to defective investment, its net worth became negative, due to the erosion of paid-up capital and depositor's money. This created a liquidity crisis.

5. Defective investment of the said bank affected the CRAR adversely. Due to defective investment, the bank suffered a loss and need for additional capital arose. In the year 2001-02, the CRAR of the bank under study was (negative) -12.85% due to a heavy loss of Rs. 2862.84 lakhs suffered from defective investment, and in the year 2005-06 the CRAR of the bank was negative [-3.62].

Recommendations

1. The bank should follow the RBI norms regarding SLR to avoid a financial crisis.

2. The bank should follow RBI rules regarding the limits of investments and make investments through recognized agents.

3. The internal auditor should critically analyse the fraud-prone areas in the internal audit report, so that the corrective steps can be taken on time to reduce the risk of loss. The auditor should mention the authentic facts regarding investments in the audit report.

4. The bank should follow the auditing standards for a proper audit. The Management committee should implement suggestions given in the statutory audit report, internal audit report, and RBI inspection report.

5. The concurrent audit should be conducted on a regular basis and the report of this audit should be delivered on time.

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PROBLEMS OF FEMALE WORKERS IN THE UNORGANISED SECTOR IN INDIA

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Abstract

A professional women of today still struggles with the harsh realities of discrimination, exploitation and violence in organizations, societal and family pressures and suffers from the bitter effects of the balancing act which she is expected o perform for handling work palce and household chores. Globalisation is a multi-dimensional process of economic, political, cultural and ideological change. It has led to increasing violations of women economic, political, cultural rights in large measure due to withering away of the developmentalist State, the feminization of poverty, the expansion of religious fundamentalisms and new form of militarism and conflict. Often being unorganized, facing recurrent inequity in employment and harassment at work and violation of their human rights, with low levels of education, limited technological skills, women workers easily become marginalized and hardly derive any benefits from the ever new opportunities emerging in an open and competitive world trade.

Keywords: Globalisation, Women, Skill, Opportunities, Competitive and Economic.

Introduction:

Women now a days are advancing in every walk of life. Even male dominated fields are invaded by them. This woman has broken out of the confinement of four walls of a house and conventional domestic duties of the household she has been playing since times immemorial. Ironically, sometimes she is admired for playing multifaceted role but more often than not, accused of not conforming to the traditional and the unquestionable societal code of conduct laid down for her. In the post-independence period, the Indian society has been experiencing a constant ebb and flow of changes influencing the status of women. The foundation for independent woman in independent India was laid by the British who introduced the legislative structure. Therefore, through Five year plans, attempts are being made to understand and define the role of women in the development of the economy. The concept of employment of women has started



playing a dominant role in economic life of country. Employment opportunities available to the women have assumed wider dimensions with the advent of industrialization not only in developed countries rather in developing countries as well. It has been increasingly realized that women along with men play a meaningful role in the context of prosperity of the country as well as for the purpose of raising standard of living of the residents of that country. It has been well established that women play an important role in economic and social life of the country. Globalisation has drawn millions of women into paid employment across the developing world. But these women workers are systematically being denied their fair share of the benefits brought by globalization. Commonly hired on short-term contracts or with no contract at all women are working at high speed for low wages in unhealthy conditions. They are forced to put in long hours to earn enough to get by. Most have no sick leave or maternity leave, few are enrolled in health or unemployment schemes and fewer still have savings for the future. The harsh reality faced by women workers highlights one of the glaring failures of the current model of globalization.

The changing patterns of economic development in the liberalization era have put a heavy burden on women, which is reflected in their health status. The small farmers, landlessness, forced migration both temporary and permanent, have undoubtedly affected women's health, nutritional and emotional status. The growth of small and cottage industries has depended heavily on female labour. Women work in industries like tanning, tobacco, cashew, coir, textiles, garment, fish processing and canning, construction and domestic work, etc. In all these industries, they toil long hours at low paid, skilled or unskilled workers. As a result they face serious health problems related to work place, hazards of pollutants on women who work during adolescence, and pregnancy have serious consequences on women. Women work the most; paradoxically they earn the least in life. The additional social responsibility shouldered by them, their subordinate status in society, patriarchal family set up, socio-economic backwardness, proneness for occupation in the unorganized sector with low productivity and marginalization in employment opportunities account for their poor or low earning skills, illiteracy, ignorance and surplus labour and thus face high level of exploitation. This hampers their bargaining power for higher wages and any opportunities for further development.

On the whole technological advancement has on the one hand provided attractive employment perspective to women while on the other hand it has operated against their interest in the sense that the other related factors adversely affecting the employment of the women has cumulatively made the position of women workers comparatively difficult. The relevance of varied factors having direct impact on the scope of employment opportunities available



to the women workers vary from one country to another and the patterns that emerge had to be interpreted within each country against the whole complex of social, historical, technical and economic factors which formed the highly coloured objective and subjective background with the employment of the women in society which are passing through the process of rapid economic change and social development. In most of the developing countries wide spread unemployment and under-employment pose varied problems for the working women. In order to understand diversity involved in this regard it becomes imperative to study each specific case in the context of existing plan and the complexities involved in respect of prevailing unemployment and underemployment among the women workers.

Definition of unorganized sector:

Although, it is difficult to give a concise and holistic definition of unorganized labour. Unorganized labour stands for scattered and fragmented workforces working individually sometimes loosely associated, in various occupations. Unorganized labour is not formally cohesive in any recognized association and union with defined ideology, goals and areas of specialization. The unorganized sector of the economy in India is the largest sector in term of employment of the workforce. It consists of agriculture and such related activities as forestry, livestock and fishing as well as non-agriculture.

The In the unorganized sector, work situations are not in official record and working conditions are not protected by law. So the problems of female workers in unorganized sector are not properly known. It has been pointed out by Hart that one of the major problems is that working conditions are worst. Due to population growth and urban migration, the active labour force was growing at a much faster rate than availability of jobs in the organized sector. The focus of development policies was gradually shifting from pure economic to growth with equity and the eradication of poverty. Interest was, thus generated in sectors outside the organized economy that was providing a livelihood to a large section of the poor. Hence, the concept of the unorganized sector was born. In defining the unorganized sector, self- employed with or without family labour and microenterprises with less than five workers, is also included.

Review of literature:

The literature review shows that more focus is more on organized sector rather than unorganized sector of working women advocates for more facilities to women in the workplace, suggesting that it is an important part of developmental strategy as well as an act of social justice:



Dave (2012) focuses on the socio-economic conditions of women migrant workers, nature of work, working conditions, wage discrimination and other problems faced in working unorganized sector. She conducted this study on 350 women migrant workers who were involved in construction work, agriculture area and domestic paid workers. The study reveals that most of the migrated women were working in construction industry. They are exploited in great extent. They were not paid fairly for doing same work in comparison of men and for same hours of work. The main causes of their problem were illiteracy and poverty.

Nahid sultan (2014) In the article ‘ Health problems among women building construction workers ’ focuses on the construction labourers problems. The author observed that among 134 women construction labourers (71%) majority of women were brick breakers and 28% were weight carrier. Author observed that mostly women labourers suffered from respiratory problems, backache, continuously and headache because of their work.

P. A. Ansari (2016) In his study ‘ Inclusion of Migrants: Some Innovative Practices in India ’ focuses on problems like identity crisis, child education, and health problems faced by internal migrants in India. The author states that women migrants are the most vulnerable group among migrants who face more violence. The author gives suggestions that capacity building programmes should be organized by government to increase their confidence and working skill.

R. Rasheeda Banu and S. Sampath (2018) In this study ‘ Working conditions and Issues of women workers in an unorganised sector-special reference to construction sector of Thuraiyur Taluk, Tiruchirappalli’ focuses on health issues of construction worker in Thuraiyur Taluk, Tiruchirappalli. The study reveals that mostly women construction workers affected from urinary tract infection and 66% women suffered from musculoskeletal problems. Mostly women construction labourers have an allergic to dust.

Methodology:

In this study exploratory approach has been adopted and data are collected from secondary sources such as: published research articles, books, reports, Indian statistical report and literature available in website.

Objectives:

The study has been undertaken with the following main objectives:

- To analyze the problem faced by women workers in unorganized sector.
 - To define the different categories of women workers in India.
 - To suggest measures for overcoming the problems of women workers in unorganized sector.
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Categories of women workers in unorganized sector:

Rag pickers: Rag picker is a person who salvages reusable or recyclable materials thrown away by others to sell or for personal consumption. There are millions of waste pickers worldwide, predominantly in developing countries. The global population of urban dwellers is expected to double between 1987 and 2015, with 90% of this growth occurring in developing countries. The United Habitat Report found that nearly one billion people worldwide live in slums, about a third of the world's urban dwellers.

Domestic workers: Domestic workers are more vulnerable than other kinds of workers because they are not officially classified as workers at all and are therefore not covered by laws that apply to workers.

Beauticians: A large number of women are employed as beauticians. A large portion of the beauty saloons/parlours fall under the unorganized sector and are characterized by informal employment. According to a study on Human Resource and Skill Requirements in the Unorganized Sector: mapping of human resource skill gaps in India till 2022 carried out by National Skill Development Corporation, Mumbai, the demand for personal care/ body care would drive the demand for beauticians.

Construction labourers: The construction industry provides direct employment to at least 30 million workers in India (but recent expansions has resulted in a higher number: trade unions estimate that there were roughly 40 million migrant construction workers in India in 2008. Women work mainly as unskilled workers.

Garment workers: The garment industry is a sub- sector of the textile industry and also generates many jobs for migrant workers. India's readymade garment exports increased significantly as a share of total exports (12% or Rs 254780 million in 2001-02). The women work as helpers to male/female tailors (called as masters). These workers include those involved in knitting clothes/woolens.

Problems of women in unorganized sector:

A large number of women from rural areas migrate to cities and towns all over India. Most of these women and girls are illiterate and unskilled. They work in inhuman conditions in cities as their living standard is extremely poor. It is a recognized fact that there is still no society in the world in which women workers enjoy the same opportunities as men. The women unorganized sector are facing so many problems:

Lack of education: Illiteracy is the biggest problem because they do not get time to educate themselves. In childhood, they have to start working early which do not allow them to go school.



Insufficient skill & knowledge: Majority of female do not have proper training and skills aligned to their task. This result is excessive stress and inefficient working.

Exploitation of the female labour: Female worker are more vulnerable to exploitation by employer. They can be easily threatened of their job for indecent favours.

Insecure job: Absence of strong legislation controlling the unorganized sector makes the job highly insecure in this sector.

Non sympathetic attitude of employer: Temporary nature of employment in this sector does not allow the bond between the employee and employer to establish and become strong.

Extreme work pressure: Female are overworked, they work twice as many hours as worked by their male counterpart.

Irregular wages payment: There is lack of controlled processes in unorganized sector which results in to untimely payment of wages to the workers. When it comes to payment to female, it is even worst.

Wage discrimination: Female do not get similar payment to the male for same work.

Seasonal employment: Many of the unorganized sector industries are seasonal. These industries includes fruits processing, pickle making, agricultural sector, construction sector etc. They have to fetch another employment when there is no work during off season.

Physical problems: The working conditions are not healthy. Work place is not ergonomically designed. This results into workers facing fatigue resulting physical problems. Female workers are mostly on such tasks where they need to remain in one position such as agriculture. This results on to saviour problems such as backache and knee-ach.

Conclusion:

The working women today aids the economic status of the household and the society as a whole. For an independent India, the saying is apt, “A free race cannot be born of slave mothers.” This civilization is yet to witness the real power of the women carving picture perfect in the present day world of globalisation and liberalization. As far as the impact of technology is concerned, there is shift from subsistence to a market economy which has a dramatic negative impact on women. Where technology has been introduced in areas where women worked, women labourers have often been displaced by men. Violence against women and girls is the most pervasive human rights violation in the world today. Economic necessity compels women to work outside for meager wages and without social security. Women face a lot of sexual harassment in the course of employment. Due to their inability to work for long hours stands in the way of their job career. The unorganized sector is larger in



rural areas as compared to urban areas. The female participation in this sector is more than male. Women worker face grave problems. Their condition is highly unpredictable and have constraints related to their work such as insecurity, wage discrimination, absence of medical and accidental care, lack of continuity etc. this is due to their seasonal intermittent of work, low level irregular patterns of earning and employment, absence of employer-employee relationship and weak administrative structure.

Suggestions:

- Since women workers lack in skill, skill development programmes should be provided to them to enhance their skill level.
- It is very much essential to create awareness among women workers about the institutional support available to them to protect their rights.
- Efforts shall be made to change social outlook towards women in general and women workers in particular. Mass media can play a great role to change social outlook towards women workers.
- A comprehensive law is needed to protect the rights of women workers.
- Any kind of exploitation including sexual harassment of women workers is to be prevented and stringent action needs to be taken against the wrong doer.
- Mass media should be used to communicate the social message relating to women's equality.
- Criminal justice system should be more effective to deal with the cases relating to the exploitation of women workers and punishment should be very high in comparison to the degree of exploitation.

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MOODBIDRI – A HISTORICAL JAIN HERITAGE CENTER IN MEDIEVAL SOUTH INDIA

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Abstract: The refreshing natural beauty, the grandeur of archeological treasure, the rich historical heritage of 2500 years and ‘Tapobhumi’ of Jain munis have given Moodbidri a unique place in the historical, religious, cultural and tourist map of India attracting not only thousands of Jain pilgrims but also the tourist from all parts of the world for the past several centuries. Moodbidri popularly known as ‘Jaina Kashi’ is one of the major centre of Jainism in South India. It is situated at a beautiful spot in the midst of hills covered with lush green bamboo trees, this place also known as Moodubidire. Those who are interested in the heritage of their culture feel proud to present and propagate it to the masses with a lofty ideal to create awareness about the great principles of Jainism. Moodbidri had been occupying a very prominent and proud place in the historical annals of Jainism in the Deccan. It has ever remained so very close to it throughout the long centuries of Jain kingdoms, which at one time dominated the whole of the extreme southern peninsula of India. Moodbidri proved always to be a great source of strength and spiritual guidance to the rest of the southern peninsula. Recent researches in Moodbidri avenues had shown incredible contributions in shaping the South Indian history, culture, religion, and still maintain its old charm as an important heritage center in South India.

KEY WORDS: Heritage, Culture, Jaina Kashi, Jainism & Tapobhumi

Introduction: The refreshing natural beauty, the grandeur of archeological treasure, the rich historical heritage of 2500 years and ‘Tapobhumi’ of Jain munis have given Moodbidri a unique place in the historical, religious, cultural and tourist map of India attracting not only thousands of Jain pilgrims but also the tourist from all parts of the world for the past several centuries. Moodbidri popularly known as ‘**Jaina Kashi**’ is one of the major centre of Jainism in South India. It is situated at a beautiful spot in the midst of hills covered with lush green bamboo trees, this place also known as Moodubidire. Those who are interested in the heritage of their culture feel proud to present and propagate it to the masses with a lofty ideal to create awareness about the great principles of Jainism.

Moodbidri lies at the distance of 12 miles from Venur and 22 miles due east from Mangalore. It is truly called the terminus of Jain archeology and culture. Moodbidri lies in open plain and amidst the green fields of rice and gardens of coconut areca and betel-nut. While journeying from Jainbidri to Moodbidri one passes through the dense jungles of cardamom, clove and sandalwood grows and the profusely charming natural scenery all round, which remain enshrined in one’s memory for ever.



Moodbidri had been occupying a very prominent and proud place in the historical annals of Jainism in the Deccan. It has ever remained so very close to it throughout the long centuries of Jain kingdoms, which at one time dominated the whole of the extreme southern peninsula of India. Moodbidri proved always to be a great source of strength and spiritual guidance to the rest of the southern peninsula. Recent researches in Moodbidri avenues had shown incredible contributions in shaping the South Indian history, culture, religion, and still maintain its old charm as an important heritage center in South India. It contains 18 ancient Jain temples; the most striking of them is that of Lord Chandranatha so far as the architectural beauty is concerned. It has about 1000 pillars richly decorated. The very form of the Basthi is so striking in appearance that **Dr. Ferglusson said “the nearest approach to the type is to be found only in Nepal”** close by lie a few tombs of the past Bhattarakas, though once might have been very imposing, but now be in today decay.

Ancient History: Moodbidri is on National High way 13. It is assessable from Mangalore 36km. It is the Jain Kashi of the south. This place got the name Moodbidri comes from two words ‘Moodu’ ‘Bidiru’. ‘Moodu’ means ‘East’ and ‘Bidiru’ means ‘Bamboo’. This place is also known as ‘Moodu Venupura’. Moodbidri, though now reduced to a small town in the Mangalore Taluk of the South Kanara district, was once an important Jain town known widely as a great seat of international trade. It is said about its past glory that at one time it contained about 40 multi– millionaires besides hundreds of millionaires, who had trade connections throughout the east and west, including Java, Malaya, Sumatra and other Islands of East Indies in the East and Persia, Africa and other Persian colonies in the East Africa in the West. Merchants from those countries thronged the streets of Moodbidri. A glorious reference about the said Basthi can also be found in the diary of one **Abdul Razzak**, a Persian trader, who after visiting this wonderful temple remarked with astonishment **“It is unique and has no rival throughout the world. Its images seem to have been made of solid gold”**. It was built in 1430 A.D. at the exorbitant cost of Rs. 9,00,00,000. There is no temple of this unique variety throughout the whole peninsula below Narmada.

Growth of Jainism: History of Jainism in Moodbidri can be traced back to the beginning of 13 century A.D. It was during 14th and 16th century this city witnessed an unprecedented growth as a centre of Jain religion, culture and art –architecture. Jainism is strongly practiced in Moodbidri. The Thousand Pillar temple is one of the most famous and holy shrine of the Jains across the country. It is also Gurubasadi which houses the treasured Dhavala texts. There are other Basadis namely, Ammanavara Basadi, Leppada Basadi etc. there are several quite number of Hindu temples as well as Moodbidri. Here 18 lakes, 18 Jaina basadis, 18 temples and 18 roads connecting to the city of Moodbidri.

Name of the 18 Jain Basadi: Gurubasadi, Thousand Pillar Basadi, Badaga Basadi, Settra Basadi, Ammanavara Basadi, Bettakeri Basadi, Koti Basadi, Vikramashetty Basadi, Kallu Basadi, Leppada Basadi, Derama Shetty Basadi, Chola Shetty Basadi, Mahadeva Shetty Basadi, Bykanathikari Basadi, Kere Basadi, Padu Basadi, Sri Jaina Matta Basadi, Jaina Patashala Basadi.

Tribhuvana Tilaka Chudamani Basadi: Tribhuvan Tilak Chudamani Basadi is one of the Jaina basadi of wonderful architectural beauty. It consists of on unique Chaityalaya



(Shrine) with, 1,008 idols of wonderful workmanship and craftsmanship east out of a rare metallic alloy which glitters like gold in spite of antiquity. An array of 32 idols of Jain thirthankaras of precious stones like emeralds, rubies, sapphire etc. is indeed an exclusive precious and prized possession of this mutta. The most ornament and the largest basadi is the Tribhuvana Tilaka Chudamani Basadi also known as Chandranatha Basadi formed for its 1000-pillared hall. The sanctum of this basadi houses an 8 ft tall bronze image of Lord Chandranath Swami which is considered as an image of utmost importance in Jainism.

Tribhuvan Tilak Chudamani Basadi had a huge 3 stored monuments were constructed by the collective efforts of the rulers, the Jain Swamiji, merchants and also the common people by their ancient city. The most beautiful part of this temple is the open pillared hall in front, consisting by a rich variety of ornate pillars. The pillars and roof this open hall was decorated with beautiful and minute carvings typical of Vijayanagara style. The various parts of this huge temple represent the Vijayanagara art at its list. The 58 ft tall free standing single stone pillared called Manastambha in front of the basadi, is indeed a marvel by art? Moodbidri's Tribhuvana Tilaka Chudamani Basadi is vary from other basadis by its rich diversity in stone art etc. It is popularly known known as **“Thousand Pillar Temple.”**

This basadi is surrounded with fort and it is huge 3 floors attached to the temple. At the entrance is a huge monolithic pillar called Manastambha at 58 ft hight. 7 mantapas attached to the basadi. 1.Gopura dwara mantapa, 2. Bairadevi mantapa 3. Chitradevi mantapa 4. Namaskara mantapa 5. Laxmi devi mantapa 6. Thirthankara mantapa 7. Grabhagriha mantapa. The seven mantapas constructed together and have been spread over a large area. In garbhagriha 8 ft tall idol of Shri Chandranath Swami is installed.

In the 14th century on the day 27-03-1430 it was Sunday known for its specialty of chaitra shudda panchami they installed the glorious idol of Chandranath in grabhagriha. Grabhagriha and laxmi mantapa added to the basadi.

It was on the date of 07-04-1451 the well known shettie's bought up the construction of Thirthankara and Namaskara mantapa. After that it was Chitradevi who led the foundation for the mantapa by name “Chitradevi”. Followed by pepper quean Chenna Bairadevi bought up a mantapa by her name Bairadevi Mantapa in the year 1462 A.D.

The ruler of Vijaya Nagara Bairavaraya gave the copper coverings for the 3rd foundation. A dwajastambha also copper coverings. It was his wife Rani Nagaladevi who contributed many silver utensils for pooja worship. In front of the basadi tall 58 ft Manastambha at the enterance of the basadi was installed. The construction works of the basadi completed between 1430-1476 A.D., mention in the inscription found inside the temple. Thousand Pillar temple pillars, columns hallways and roof all closely resembles in Nepal and Kashmir with the different that the material used here was stone rather than wood. Percy Brown writes of the carvings in the Chandranatha Temple that they are “all executed with incredible precision, patience and skill. So they are their beauty is enhanced by the immediate setting’, of glass and thus, within a stone wall, and of the wider context, namely, of a town that nobly carries forth on ancient spiritual (and architectural) tradition.



Gurugala Basadi: This basadi was originally founded by Jain Guru. The coronation ceremony of the guru to the Jaina matt is conducted here from many long years. Therefore this basadi is called as Gurugala Basadi. As rare philosophical works such as Dhavala, Jayadhavala and Mahadhavala are found in this complex. Basadi is also called as Siddanta Basadi. It is said that these texts are brought here from Bankapura of Dharwad district. Valuable metals like gold, silver, quartz, diamonds, rubies, pearls and other precious stones are studded in 33 images.

Gurubasadi also known as Siddhartha Basadi and Hale (old) basadi with the 23rd Thirthankara, lord Parshwanath as the presiding deity, is believed to be the earliest of the Jain monuments of this place 714A.D. the sanctum of the basadi is adorned with a beautiful 3.6(12ft) tall stone idol of parshwanatha (as the presiding deity) and rare Jain palm leaf manuscripts of 12th century A.D. known as 'Dhaval Texts'.

The main deity in this basadi is Bhagwan Parshwanatha Swami. The image is 9 feet high and is carved in black stone. According to the simhapeeta inscription of the idol, this idol was created in 714 A.D. however, the outer structure and mantapa were created in 1135 A.D. the value of basadi is estimated to be around 6 Cores. In 1924 the idols in second floor were copper plated by the then Charukeerthi Swamiji. On the left side of the basadi is Ammanavara basadi. This has the idols of 24 different Theerthankaras and images of Saraswathi –Padmavathi, Brahmadeva which too are worshipped.

Nyaya Basadi: In Jain literature, Nishidi Mantapas are prominent. One such structure is the popularly known as Nyaya Basadi at Kodangallu. The inscription at this Samadhi place at Kodangallu speaks about the details of its construction. This inscription is published by the Government of India in its work 'South Indian Inscription Vol. VII'. According to this inscription, the construction stands on a four sided Adhistana (Raised platform) on which 8 pillars are assigned on top is a flat roof of Chalukyan model. There are no carvings on this simple structure. This is called as Nyaya Basadi as this open quadrangle structure, it is believed to be a justice delivering place or where issues of the people were solved. Thus is a classic example of Nishidi Mantap. This basically was the place where Chandrakeerthi devaru muni a well respected personality of the period had passed away. At this point of this time his ascetic disciples, peoples of bidire town and a prosperous Jain trader Ponthu Shetty together built this Nishid Mantapa.

Nyaya basadi built in 1632 A.D. surrounded by the nature's beauty. This nyaya basadi has the footprints of famous Chandrakeerthi muni and Nishidi Mantapa. This being not only an important site for the history of Moodbidri, cultural ideas but even an indispensable part of Jain architecture as Nishidhi Mantapa.

Chouta Palace: Moodbidri was the seat of the Choutas a Jain ruling family who were originally located at Puthige about 5 km from here. They move their capital to Moodbidri in the 17th century. The remains of the 17th century Chouta palace are known for its carved wooden pillars and ceilings. The Chouta rulers initially ruled from Ullala Mangalore Taluk and later from Puttige and Moodbidri. These rulers were the feudatories of Vijaya Nagara, Keladi Nayakas, Hyder Ali and Tippu Sultan until 1800 A.D. The Chouta dynasty was ruled by 23 rulers, the source of information regarding the Chouta rulers is inaccurate to say the list.

The Chouta rulers may have migrated from Shivamogga region to Dakshina Kannada region. It is referred that initially they were followers of shivism but later turned out to



be followers of Jainism a form written by one of the chouta prince goes as follows “Tirumalanarayan of Suryavamsha (believed to be the first Chouta ruler) ruled this land and was succeeded by Rayana Chouta (Channaraya Chouta). If the above source of information is right, then Tirumala Raya ruled from 1160-1179 A.D. There are no inscriptional references or profess regarding him.

The Chouta rulers used to constantly engage in war and peace activity with Bhairava Arasu of Karkala, Samantas of Mulki, Bangas of Bangvadi, and Heggades of Pannamburu. In inscription from Kaikini of North Karnataka describes a battle between a Chouta rulers and a Vijayanagara (feudatories) subordinate in which the Chouta rulers were defeated.

Ganapathi Rao Aigal is of the opinion that Channaraya (II ruler) Choutas shifted their capital from Ullala to Puttige. The Successors of Channaraya who is known as ‘Bojaraja Chouta had matrimonial relations with Samantas of Mulki. By doing so increased his power politically and established reputation.

The next ruler Channaraya II (1403-1470) added in the building of 1000 pillar Basadi of Moodbidri. It is said that Bhojaraja Chouta was patronized by Krishnadevaraya of Vijayanagara by giving the Royal Emblem by Vijaya Nagara. The next ruler was Rani Abbakka Devi waged war against the Portuguese who were causing miseries to the local people. By waging war and defeating Portuguese Rani Abbakka Devi earned a respectable place in the History of Karnataka.

Future rulers of the Choutas co-existed with the Bangaru of Bangadi. During this time they shifted their capital from Puttige to Moodbidri. In 1763 Hyder Ali defeated the Keladi Nayakas. As a result the Choutas become independent. The Choutas ruled according to the requirement of Hyder ali and Tippu Sultan. After the death of Tippu the Karnataka came under the administration of British and the Choutas lost their administration power and were reduced to be known only as a Royal family. This area was ruled by the Alupas for a long period of time. The Chouta bloodline have ruled over Moodbidri and made their capital. The chouta place was built in 1642. The main pillars inside the palace are decorated with beautiful carved designs and portraite the notable ones. They are “**Navanari Kunjara and Pancha Nari Turaga**”. Navanari Kunjara is a carving which is made up of nine women who were standing like an elephant, but when closely observed able to distinguish the 9 women individually. Other carving called Panchanari Turuga which consists of 5 women who looks like a horse.

The palace is completely built of brick stones. The premise of the palace also consists of a watch tower. Entering to the palace leads to the veranda, which supposedly used for administration and other such purposes. The palace is supported by 4 primary pillars and 12 auxiliary pillars. In the courtyard articles related to ‘Bhootaradhane’ worship (this is a form of spirit worship) there are a total of 7 rooms the courtyard consists of two rooms. The roof of the terrace is made of tiles. These tiles were manufactured by J.H. Morgan and sons (1840) Mangalore Tiles Company.

Shree Jain Matta: Moodbidri mutta is also one of the most ancient muttas linked to the past Jain history of 2400 years. Chronologically is also linked with Sri Kundakundacharya, the founder of Moolasangha. The Jain Matta at Moodbidri is headed by a Bhattaraka belonging to the Moolasangha order at Moodbidri. 100s of bhattarakas succeeded since then and earned laurels for their high achievement in every



sphere of learning via Jaina Ethics, Grammar Nyaya, Sanskrit, and Kannada and wrote many books of immortal literature. It has rightly earned the distinction of been called the last bastion of Jainism, Jain ethics and Jain literature for so many past centuries. None could be rightly rival it in this respect it is only the matter of history. It is in fact the last bastion of glory which ones belongs to Jainism in the Deccan Moodbidri is also a great seat of Jain Bhattarakas and one of the most prominent Jain Mutta, founded as early as 2400 years ago. The Bhattarakas hold the hereditary title of 'Charukirtiswami'. They have been the hereditary pontiffs of Jain and king's alike and wielded a great influence and commanded great respect in royal bourbons of all the surrounding states. The name 'Charukeerthi' and titled 'Pandithacharya' is still borne by the Bhattarakas of Shravanabelagola and Moodbidri. The 31st occupant of the Shravanabelagola throne composed Jainacharya 'Parampara Mahima' preserving the oral tradition of the order. The Bhattarakas of this Mutt have been very famous for their high accomplishments in learning of Sanskrit, Prakrit, Jain ethics and philosophy. Moodbidri is also called 'Jain Kashi' for being a great seat of Jain learning and is well known for and wide.

The Moodbidri Jain Shastrabhandar is the richest of all the Jain Shastrabhandar throughout India and contains very ancient and unique works of famous Jain Acharyas written on the palm leaves. It is common knowledge to all of us that the renowned Jain scriptures Dhavala, Jayadhavala and Maha Dhavala were once the property of this Bhandar, and could only see the light of the day after great efforts and exorbitant expenses incurred by Seth Manikchand Zaveri, J.P. Bombay, Seth Hirachand Nemchand Dorpi of Sholapur and Lala Jambuprasadji Jain Rayes of Saharanpur (U.P.).

The Jain matta and basadi is the residence of pontiff Swasti Shri Bhattaraka Charukeerthi Panditacharyavarya Swamiji. In Jain matt mula swami was a small black stone idol of Parsvanath swami 23rd thirathankara. It is measured about 1.5 feet height. Swamiji with the help of public continues the daily pooja worship and responsible for preservation and renovation of the matta and basadi. Other basadis were also maintained by swamiji. Many students were resides in matta and receives spiritual and secular education. Approximately 4000 religious texts were preserved in a systematic and secure manner. A collection of 55 copper inscriptions related to Moodbidri and surrounding basadis are preserved in Rama Rani Samshodana Kendra near to Jain Matta.

Old Pond: In the vicinity of this pond a small man made pond can be seen, in which there is a hidden tunnel. In its current states the pond is completely void and is under the protection of the Archaeological department. All session's water availability is there in the pond.

Center of Jain Literature: Moodbidri was a centre of a Jain literature. Rathnakaravarni the doyen of Medieval Karnataka literature and the author of Bharatesha Vaibhava belonged to this place period of 16th century. The famous Jain canonical text known as dhavala text and also number of palm leaf manuscripts of immense literary value one in the possession of the Jain monastery are found in Moodbidri. During Mughal assaults, the old Jain texts are shifted from Shravanabelagola to the safer Moodbidri. Rediscovered in the 1800 these manuscripts copied to the Kannada script. The collection of three ancient manuscripts Dhavala, Jayadhavala and Maha dhavala



collectively called Siddhanta in Digambara tradition. Moodbidri is an ancient center of Jain learning.

Jaina Sacred Tombs: Moodbidri is popularly known as Jaina Kashi as it is place of historical importance for the people of Jaina religion. Besides having the Thousand Pillar temple this is also the home and final resting place of many exalted jaina gurus and this sacred tombs. Among them tombs two are built by wealthy men named Ambeshetty and Addu sheety can be found. There are some remarkable monuments to the late Bhattarakas. These monuments are known as Nishidhikas in Sanskrit are shaped like pyramidal stupas.

The tombs are made of block stone and the apexes of these stones are missing. These tombs are known as ‘**Mudija**’. These tombs are located at Betakeri, near Moodbidri. Here there are 23 tombs of Jaina gurus two of them are partially damaged. Only two of the tombs have the apex at the top (kalasa), there is also an inscription in front of these tombs.

Conclusion: The city of Moodbidri has a large population of Jains who kept the spirit of Jainism still alive. Many Jain festivals are also being celebrated here throughout the year very grandly. It continued to be the most sought after pilgrimage of the Jains from all over the country. Recent researches in Moodbidri avenues had shown incredible contributions in shaping the South Indian history, culture, religion and still maintain its old charm as an important Jaina heritage center in the History of South India.

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VEDIC KNOWLEDGE AS PIVOT OF BRINGING STRUCTURAL REFORMS IN EDUCATION

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ABSTRACT

Imparting value based education to youth of the country is the primary basis of a cultured society. The Vedic literature is full of fundamental knowledge, wisdom to impart this in a realistic sense.

Vedas relate to science, technology, social values, and rituals and are an important contributor to bring changes in the psyche of a nation in particular and world in general. The wisdom has been passed through generations through civilized society across the world through leaders like Mahatma Gandhi, Martin Luther King, and Nelson Mandela and more recently through pioneer in the work of two Indo-Pak Leaders – Kailash Satyarthi & Malala Yusufjai.

Vedas provide leading thoughts, hypothesis theories for deepening and developing the logical methods of rational learning memory in depth perception & in replacing concepts and ideas that need alteration with the changing dynamics of the society, the nation and the our planet.

Vedic system of education requires constant interaction between teachers and pupil for the purpose of training, guidance and futuristic method of living. The literature available through this has deep impact on Medicine, Science, Technology, Science Arts, Philosophy, and Law and in helping the holistic development of an individual personality.

There is a strong need to embed the traditional Indian education system based on knowledge and wisdom with the modern concepts so as to cause evolutionary changes in our system of Academics, Administration, and Planning & Management.

INTRODUCTION

It is globally accepted that education is the basis of empowerment, acquisition of knowledge and wisdom and a catalyst for improving the quality of life of an individual and social life of a nation. This potential has been harvested in various ways. Abundant literature is available from Vedic times to the present day that can provide and in some societies has laid the foundation of



scientific knowledge and experience. It has pulled out humans from dark, unrealistic ‘corridors’ of superstition, unscientific and irrational attitudes, and motivation and behavior.

Vedic knowledge provides basic educational concepts which facilitate development, learning and human potential realization. Its pivot is “self-consciousness.” Vedas emphasize that without an understanding of pure consciousness one cannot attain and understand ultimate reality. This reality is the basis of understanding the nature of full human potential i.e. physical, mental, emotional and behavioral.

There is an old saying that ‘it takes a new seed to yield a new crop’. This is true for Vedic knowledge which is multispectral in scope and content. It is perennially relevant as it has tremendous futuristic vision. Has pure consciousness and its realization has a central theme. It needs to be integrated into our educational system. Vedic knowledge is an “Omnipresent” and “omnipotent” seed whose crop (knowledge, wisdom, learning, experience, etc.) can be harvested to meet the challenges of new era of humans across the world. Only knowledge based societies will become powerful and dominate the world. The elements of science, technology, planning, management chastising a correct course by the societies for its citizens to become meaningful if the basic concepts of Vedic science are embedded and weaved into it.

OBJECTIVES OF THE PRESENTATION

Taking pure consciousness as exposed by Vedic knowledge, the presentation involves examining the following four segments-

1. Experimental and scientific evidence for the existence of pure consciousness in every human who forms the integral part of any society from a global perspective.
2. Knowledge and experience of pure consciousness. This can be used to transform our understanding of the basic educational concepts including knowledge, development, learning, inculcation of moral values, code of conduct, scientific and technological awareness etc.
3. New educational practices that need to be introduced in the form of new courses that provides information, knowledge, interactive wisdom and skills. This would be the basis for giving experimental and intellectual understanding of consciousness. It will provide new approaches to the teaching of the traditional subject matter that emphasize wholeness of awareness and refinement of emotions and care for the functional aspects.



This has a role in supporting experiences of consciousness and its implications based on educational institutions and empirical research.

4. Significant enhancement of academics outcomes/ Structural enlightenment in student would contribute directly to the realization of the highest ideas and ideals of any society globally. It will deeply impact on economic growth, social progress, peace and harmony in society.

It is the age of change globally, from changes in the nations to societies. We are now witnessing unpredictable at times anomalous change in individuals. Youth of every country is affected by this what we teach, why and where we teach and how we teach are now of fundamental value in funneling knowledge, skill, experience via educational processes.

We talk of educational reforms but unable to find any consensus on its scope, content, manner of dissemination, feedbacks, corrections of errors etc. No tangible social progress or reform can be achieved without addressing these questions and finding solutions for them.

Quality of education is experiencing numerous challenges across the globe. Some of these are:-

1. Teacher- taught relationship is neither abrasive nor joyous. The Vedic system of *Guru - Shishya Parampara* can be a guiding force to resolve this fractured relationship.
2. Class rooms have become points of “affective neutrality”.
3. There is emotional disengagement with increasing pressure to perform at high level.
4. The academic, administrative and financial atmosphere in schools, colleges, universities, research center displays an alarming mixture of boredom, cynicism and anxiety.

The cumulative effect of this is waste of human resource. We are failing to furnish in our educational system the intellectual elements of understanding and experience of pure consciousness. This Vedic stipulation with all its simple and intricate modes and modulation can transform education.

Vedic knowledge provides to everyone the basics reality of life both subjectively and objectively. This entails speech, action, and behavior which are indeed fluctuations of consciousness. All life emerges from it and is sustained. The whole university is the expression of consciousness.

Systematic exposition of Vedic knowledge through our interdisciplinary curricula will help in getting direct experience and in empirical testing- as the criteria and foundation of knowledge. It will generate creativity, state of

awareness, infinite energy, intelligence, perfect orderliness, wakefulness, alertness freedom and wholeness.

Knowledge according to Vedic science of education has several structures-

- Structure of knower, process of knowing and known.
- Observer, process of observation and observed.

In Vedic term these roles were performed by Rishi, Devta and Chhandas. The Rishi (Observer), the Devta (Process of Observation), Chhandas (The objects of Observation). This is the level of absolute education where the knower to the embodiment of total knowledge, pure knowledge and its infinite organizing power.

The following figure of sums up the principle components of presentation:

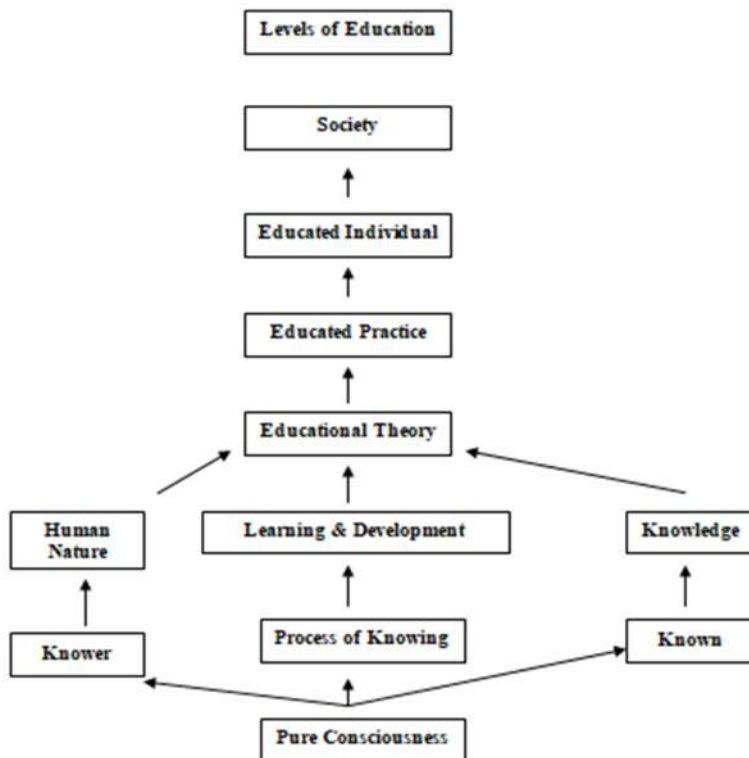


Fig.1 Significance of Pure Consciousness as proposed in Vedic Knowledge for basic educational concepts.



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EVALUATION OF NEW FOREIGN TRADE POLICY OF SIXTH TRADE POLICY REVIEW

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INDIAN ECONOMY

In the cut throat outlook of global economic condition still India holds out a promise of strong and steady growth. National and international factors have provided a significant fillip to Indian growth such as decline in international oil prices, moderation in inflation and domestic reform initiatives. Primary sector which includes agricultural incomes in the country have come under severe stress on account of rising input cost and insufficient earning of farmers for their produce. India has the challenge of ensuring food security, particularly for the large number of poor below poverty line. Other concern is to develop a robust manufacturing base to generate employment for the large numbers of work force adding each year. Government works on the acute infrastructure deficit. The heading new beginning is the glimpse of the work.

KEYWORDS- Foreign Direct Investment, Make in India, infrastructure, Ministry of Commerce and Industry, GST, R&D.

INTRODUCTION

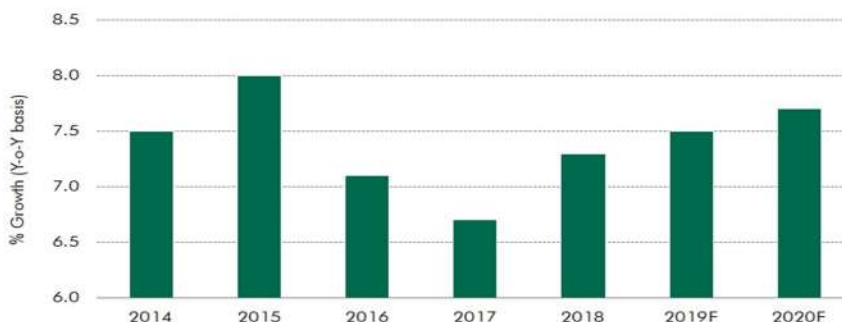
NEW FOREIGN TRADE POLICY

New foreign trade policy is introduced for the period 2015-20. The FTP aims to make trade a major contributor to the country's economic growth and development concerned to provide a stable, sustainable and predictable policy environment for trade in merchandise (goods) and services. While India's foreign trade policy towards greater liberalisation.

India outreach programmes and specialized training to develop new entrepreneurs and manufacturers to participate in global trade markets. The FTP has a special objective to provide trade facilitation for ease of doing business. Amendments provides the reduction in the number of documents required for exports and imports to three as per international benchmarks. India is moving ahead in the direction of creating an electronic governance system through

digital India in which exporters and importers would be able to submit all relevant documents online.

Expected growth through Foreign Trade Policy (Sixth Trade Policy Review)



India has steadily on a path of trade liberalization with transparency. India moving on the road of becoming increasingly integrated in the global economy. While growth in balance of payment accounts indicates slowed down during the review period, deficit trade trends as imports have been higher than exports, an indicator of the openness of Indian market. International trade deficit has remained high with heights of more than 190 billion USD in 2012-13, accounts 11% of the country's GDP. The indicated alarms as is one of the highest amongst large economies.

The FTP tariff structure reflects the country's continuous efforts in trade liberalization. As per the stats the Secretariat Report bound MFN rate for all products is 50%. The applied rates are much lower for agricultural goods (13% for all products and 9.5% for non-agricultural Products).

GLOBAL TRADE ARCHITECTURE OF INDIA

India in international market is negotiating seven such agreements including the Regional Comprehensive Economic Partnership. Five decades earlier, India have few colors on global canvas in terms of trade. The new FTP have brought the new ray of light to Indian market which enhancing the trade prospects. The FTP generate an employment opportunities. Mega-regional trading arrangements are lying a strong foundation in world Trade dynamics in terms of competition.



LITERATURE REVIEW

India's growth process has been noted by **Ramachandra and Rao** focus on the dynamics of trade. The theory of which is proved by **Satya** with the view trade have assisted development process of India. He brought the concept of achieving self-reliance by increasing efficiency in production and productivity in India to be the part of international market.

Hew and Saxena brought the issues of infrastructure shortage in the concern of the international trade. The evaluation of **Hew and Saxena** have laid emphasis on the performance and prospects of India's exports declining share of India in the world market is due to technological backwardness and core trade related issues. **Hausmann** (2006) quotes the **Export diversification is nit explained by macroeconomics factors** in a research based on 1992-2003 statistics. Through statistics he have constructed an index of income level of country's export.

Prasad and Balassa give the concept of trade structure or composition of country's export and import. Later mentioned India export basket is proving Indian under utilisation if natural resources in tern of factor and products. **Balassa** analyse that the manufacturing sector plays the significant role in country structural economic development inequality terms if reforms.

RESEARCH METHODOLOGY

Literature Review ,Stylized Fact Analysis are the concern while research. Commerce and Industry and Finance Ministry statistics have been analyzed in the research with previous years literature. The reforms are assessed on the foreign policy in regards of it's implementation and impact on economy. The data is obtained from various fields visit, ministry etc along with literature.

NEW BEGINNINGS

The last half decade is of new beginnings with brand new agenda for reform, growth and investment is announced by the government (better governance with less government) committed to improving the ease of doing business with simplified procedures, facilitating industry in trade and business to be efficient and employment orientated.

New dynamism in the Indian economy recognizes the critical importance of the manufacturing sector to boost and sustain economic growth by driving mass



production and production with the government initiative "Make in India" (aims to facilitate investment, foster innovation, create jobs, develop a skilled workforce and develop high quality manufacturing infrastructure) . All these FDI reform measures have been consolidated to ensure that India's products are of world standard with measures required to protect consumers, quality standard of the merchandise produced and enhance India's capacity to manufacture products.

Similarly many services sectors have been identified for internal reforms improvement of physical infrastructure, for which a new National Infrastructure Investment Fund has been set up and aimed at raising their competitiveness and quality with a view to enhancing India's engagement in international trade in services. India have hosted first successful Global Exhibition on Services which served as a platform to strengthen our engagement in trade in services and attract FDI inflows into the services sector.

There is a special emphasis Foreign Direct Investment (FDI) norms across sectors (limits have been raised in insurance, railways and defence production) . Objective of reforms are the ease of doing business. An "e-Biz", set up to serve as a one-stop shop for delivery of services to investors and to cater the needs of business and industry on a platform through the entire life cycle of the business by Government to Business portal. The portal has a provision to apply and pay online for a list of selected Central Government services along with state government support.

A major transformative reform is the Goods and Services Tax (GST) have been introduced which removes multiple layers of taxation resulted in Indian trade and industry competitiveness with integrating markets, reducing inflation and the cost of production.

A culture of innovation, R&D and scientific research in India puts up a step in this direction, allocation of fund provided in year's Budget. Major focus is on broadband connectivity of the country, the Digital India programme will also contribute to making India a knowledge and innovative economy. A Self-Employment and Talent Utilisation mechanism and an Innovation Mission have been established to nurture entrepreneurship and innovation Government initiative Start-up is prime focus. Government want to deliver on some pressing issues for micro, small and medium enterprises (MSMEs), such as providing access to funding and addressing the inverted duty structure in some key segments manufacturing.



The Annual Budget of the Government of India has delivered on some pressing issues for micro, small and medium enterprises (MSMEs), such as providing access to funding and addressing the inverted duty structure in some key segments.

Government various new initiatives Foreign trade policy such as "Make in India", "Digital India" and "Skill India" which prepares India to respond to external environment challenges and to keep in step in international trading architecture. India aims to be a global player till 2020 by boosting India's exports of merchandise and services. India's aims to accelerate growth in world exports from 2% to 3.5% share.

Ministry of Commerce and Industry Foreign Trade Policy (FTP) 2015-20 Mid-Term Review

- The scope of Merchandise and Service Exports from India Scheme, increased MEIS incentive raised for ready-made garments and made-ups by 2 per cent, raised SEIS incentive by 2 per cent and increased the validity of DCS(Duty Credit Scrips) from 1.5 year to two years.
- In August 2019, Ministry of Commerce plans to introduce new foreign trade policy for next 5 years. The policies aimed at providing incentives and guidelines for increasing export in financial years 2020-25.
- Government drafted the plans in December 2018, to set up trade promotion bodies in 15 countries to boost exports from Small and Medium Enterprises (SME) in India. All export and import-related activities aimed at enhancing the country's exports. The expansion is an effective instrument of economic growth and employment generation in the country.
- In September 2018, Government of India put a step forward for the stability of farmers income. The Ministry has increased the duty incentives for 28 milk items under the MEIS (Merchandise Export from India Scheme).

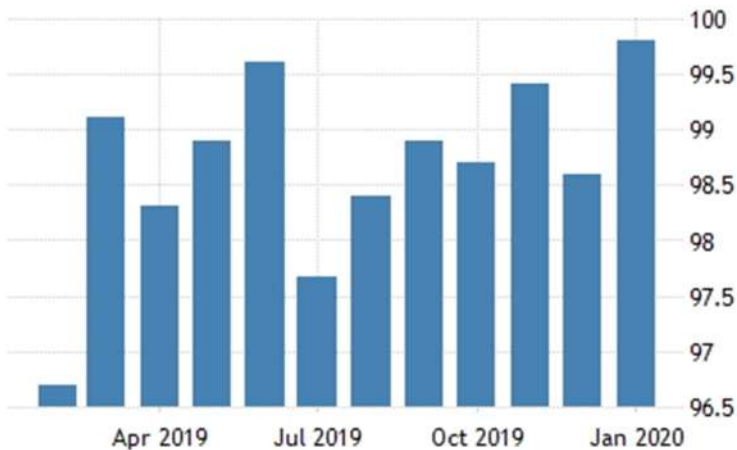
IMPACT OF POLICIES

The FTP have accomplished it's aims in the international export trade along with import. . The data is provided only the glimpse of better globalization prospects of India. The new economic development in government decisions have been proved as transformation in India to cultivate the soil with new investment. The services sector is provided us with relief from trade deficit.

Indian services are quite successful to satisfy the global consumer. The service sector is removing the constraints of India balance of payments account.

The investment harvest will prove better trade bearing fruits. The data is provided only the glimpse of better globalization prospects of India. The new economic development in government decisions have been proved as transformation in India to cultivate the soil with new investment. The investment harvest will prove better trade bearing fruits. The FTP, Finance Minister wait and watch policy is providing fuel to trade and investment. The figure out on next page is complete glimpse of the statement.

Achieved targets are in presentation of bar graph.



CONCLUSION

Due to FTP, India's exports are expected to reach US\$ 330-340 billion by 2019-20 a estimation of Federation of India Export Organisation (FIEO). International market is also capture by Government of India striking deals with the governments of Japan, Australia and China. Hereby, the external sector is increasing its contribution to the economic development of the country as the global market player. Literally, exports to Australia to US\$ 15 billion by 2025 and US\$ 35 billion by 2035 can be achieved by India implementing the FTP 2014-19, by 2020, India's share in world trade can rise to double from the present level of three per cent.



SCOPE FOR FURTHER RESEARCH

The FTP have a huge scope for further investigation research as the era is of globalization, transformation, innovation take birth with every passing day. It is the segment of trade which have the most bright side for new research. The FTP will be delivered for next 2020-2025 will bring new vision with learned experience of previous years. The policies will be drafted with new objectives and aims for next half decade. The expansion of market size will be the target of government in international market as to generate foreign reserve, market worthiness, goodwill.

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**RECONSTRUCTION OF HISTORY IN ANYA YUG ANYA PURUSH BY
DEBENDRANATH ACHARYA**

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ABSTRACT

History is the reconstruction of past. The approaches to the interpretation of the past and the methods of constructing it have differed from civilization to civilization. So too have the methods of constructing it. Novel is one of the popular genres of modern literature. Besides the historians, the novelists have attempted to reconstruct the past from indigenous perspective. Debendranath Acharya is a renowned name of Assamese literature through his novels, short stories, poems and articles. But he is basically known as a novelist. He wrote popular Assamese novels like *Anya Yug Anya Purush* (1970), *Kalpurush* (1976) and *Jangam* (1982). We'll try to discuss the reconstruction of history in *Anya Yug Anya Purush* through this paper.

KEY WORD: History, Reconstruction, Novel.

INTRODUCTION

History is the reconstruction of past. The approaches to the interpretation of the past and the methods of constructing it have differed from civilization to civilization. So too have the methods of constructing it. The aim of the history has been to bare the past completely on the basis of a neatly articulated frame of reference. Each civilization's perception has depended on its peculiar conceptions of time, space, change and self or identity. A historian does not use all the references of the past that he has collected. The constitution of historical facts has always been a matter of selection and point of view. Therefore, the idea is gaining ground that a wholly objective historical record is a fallacy. There cannot be perfectly true past but only competing construction of it with various levels and kinds of empirical support. History is increasingly being seen as different from the past as only one possible mode of constructing it. There is a close relationship between Literature and History. The historians have to depend on literature while they have written the incidents of past. For example, the Indian Itihasas and Puranas are set in the timeless dimension of the ever present.

AIMS AND OBJECTIVES

- The aim of the study is to discuss the reconstruction of history in the Assamese novel *Anya yug Anya Purush* written by Debendra Nath Acharya.
- The study will also reflect the relationship between history and literature.

METHODOLOGY

- The related data of the study are collected from the novel.



- The secondary data are collected from various published work like *Buranji* chronicles.

RECONSTRUCTION OF HISTORY IN NOVEL

Novel is one of the popular genres of modern literature. Besides the historians, the novelists have attempted to reconstruct the past from indigenous perspective. When a novelist has introduced the incidents of past in his novel, then the three layers of time period have connected there- the determined time period when the historical incidents have been happened, second is the writer's time period and the third is the reader's time period. Sometimes; we have seen the differences between the writer's time period and the reader's time period distinctly in the novel. That is why a novelist can reconstruct the history by his novel. Sometimes the novelist reconstructs the unseen past with the help of myth and legends. On the other hand, novel is a creative literature, so we have seen the writer's imagination in it. The writers can include different characters, themes and incidents in their novel. Therefore different novelist can adopt different type of skill to introduce the subject matter in their novel. For these reasons, we have seen so many differences between two novels in same background and same subject matter but written by two different writers. The novelists can reconstruct the historical incidents in their novel. The writer's time period, their perception and their writing skill play an important rule while they reconstruct the past in their novels. There is a difference between historical novel and reconstruction of history in novel. All historical novels are the reconstruction of past but all the novels where we have seen the reconstruction of past are may not be historical novel.

Sir Walter Scot's *Waverly* (1814) is the first historical novel in western literature. In Indian literature, reconstruction of history in novel is commenced through *Durgeshnandini* (1865) written by Bankimchandra Chattopadhyay . In Assamese literature, the method of reconstructing the history by novel is commenced through Padmanath GohainBarua's *Bhanumoti* (1814) and Lakshminath Bezbaroo's *Padumkonwari* (1814). The method of reconstructing the history through novel in Assamese literature is established by Rajanikanta Bordoloi. He reconstructed a part of historical time in his novels *Manomoti*(1900), *Rangili*(1925), *Radha Rukminir Ran* (1925), *Nirmal Bhakat* (1926), *Tamreswarir Mandir* (1926), *Danduwa Droh* (19 28) and *Rahdoi Ligiri*(1930).

RECONSTRUCTION OF HISTORY IN ANYA YUG ANYA PURUSH

Debendranath Acharya is a renowned name of Assamese literature through his novels, short stories, poems and articles. But he is basically known as a novelist. He wrote popular Assamese novels like *Anya Yug Anya Purush* (1970), *Kalpurush* (1976) and *Jangam* (1982). Debendranath Acharya was posthumously awarded the Sahitya Akademi award in 1984 for his novel *Jangam*. In his novels, Acharya attempted to explain the history with his own perception. We'll try to discuss the reconstruction of history in *Anya yug Anya Purush* through this article.

Anya yug Anya Purush is the first novel of Debendranath Acharya. The novel depicts the change in rural social life in context of the modern civilization. The background of the narration of this novel is Garakhiya Dole, a region of Jorhat district during 1826-1894. The writer narrates the socio political issues of that historical time from the



advent of the East India Company to Assam till the First World War. In the starting of the novel, the writer said, "... I write history as I am gives – not as I understand, not as I believe it." That means the novelist has written history. It is the history of an especial time period of the socio-economic life of Assam. He does not write the historical incidents as he has believed this. He has written these incidents as he has known these.

The British declared the war against Burmese in 1824. In this war, the British were gain victory. Thus Burmese and the British signed a peace treaty on 1826. According to the treaty of Yandabu, the Burmese could no longer interfere in the internal affairs of Assam. From that onwards, British started new imperialistic policy on Assam. At that time, many changes were seen in the industrial area of Assam and tea, oil and coal are discovered. For which the train and motor car were introduced in Assam. From 1858, the entire administration of India transferred to Crown from company. The conception of the common people about these historical incidents was expressed through the novel. For example-

There are several companies like train company, oil company, tea company, ship company, etc. In fact, these are one of the part of the 'Estinding' company. The owner of this company is Maharani Victoria who lives in the heaven names *Bilat* and ruled the whole earth from that place. (P-03)

From 1858, the stamp paper system started in India. In the meantime, the coins issued by Maharani Victoria were also circulated in India. This historical data is introduced through the novel-

By shitting Assamese people, she used to take away gold and silvers to her country and brought them back to our country just by imprinting her stamp on them and issued them as her own coins. (P-04)

At that time Mahatma Gandhi started the Civil Disobedient movement in India which had impact even in Assam. Narrating the various political condition of that time, the author reconstructed various incidents related to Gandhi's Civil Disobedient movement and Freedom movement. In rural areas, The Assamese society used to create their own legends by mixing various sources for the better understanding of the people. Although these legends are based on truth, the form of the facts are depends on people's desire. The modern legend about Gandhi is narrated in the novel-

Gandhi said to British- You have made my country poor, so you must move on. I will be the king. County's wealth will remain in country. May people's grief remove and their granary be fulfills. Company said that when you will be king, you will also exploit people, so we.. (P-5)

Sometimes a very significant historical incident may also change into a legend because of time. In 1885, the first railway service of Assam was started at Jorhat. When the author narrates about it, it becomes a legend-

At that time, when someone travels by train from Jorhat Borveta to Jail Road, he was gifted a coin. What those days were! I always used to boarded train from Jorhat to Jail road, always received a coin. Now a days, we need ticket to travel by train. (P-7)

The author narrates the starting of tea plantation in Assam. According to history, Robert Bruce, an Englishman discovered tea with the help of Bisa Gaam, a singpho chief. In



1824, C A Bruce, younger brother of Robert Bruce had a sample of tea leaf to Calcutta for examine these. After that the first experimental tea garden was established at Sadiya in 1935 but it was not success. With this historical incident, the author includes a conversation of Robert Bruce and Maniram Dewan in his novel-

Buruj had found it bitter when he tests it. Arriving to Jorhat, he asked Maniram Dewan what this stuff is. Dewan was too frank to all Sahabs lives in Calcutta. He said that all those were chai-ching that you brought from China. Because of the word chai-ching, the word chah came in existed. (P-17).

It is mentioned above that the first experimental tea garden was established in Sadiya in 1835 but it was not success. After that, in 1837, the tea plantation was started in Chabua, Dibrugarh. It was the first successful tea garden of Assam. In 1839, the tea of Assam was auctioned at tea auction centre of London and then the British government permitted the private companies to establish the tea garden. And then the Assam tea Company was established by Maniram Dewan in 1939. But according to the novel, as soon as the tea plantation at Sadiya was failed, Maniram Dewan has established the Assam tea company and the British again started the tea plantation at Sadiya and then they became success.

The terror of world war has impact on the entire country including the villages of Assam. The impact of world war is also narrated by the author. Taking the advantages of world war, the common people of the villages find out various ways of earning. The author created the characters like Sarukan, Punai Gowal etc to narrate the situation. The author depicts the situation in the novel by including the incident where the Satradhikar was given milk by Punai Gowal which was mixed with water.

The use of poppy and its impact of Assamese society were also narrated in the novel. From 1798, the use of poppy as well as the cultivation of poppy was started in Assam. Use of poppy makes people lazy and useless. In 1860, the government imposed restriction on poppy cultivation as a thought it will decrease to use of poppy and increase the revenue collected from it. The author narrates the impact of poppy in Assamese society through the characters Bistukanta and Shukura. Although the restriction imposed on poppy cultivation, but people used to cultivate it secretly. In the novel, listening to Miri Gam, Beng Belestor went to watch the snake but in that place he came to know about poppy cultivation which was done secretly.

The formation of the origin of Assamese tribe is also narrated in the novel. During the reign of British, the Muslims came from East Bangle and settled in Assam. Above that, the Sikh from Punjab also came here. The British brought many labourers from North India to work in the tea garden of Assam and they also assimilated with the people of Assam. To describe the formation of the origin of Assamese, the author creates a character named Fulu Dorjee. The forefather of Fulu Dorjee came to Assam and learned the cultures and customs of Assam so that they could permanently settled in Assam.

The writer has introduced these historical incidents in the novel through the character of Beng Belestor. Beng Belestor is the narrator of these incidents. Narrating the incidents through a narrator is an ancient tradition of Assamese folk culture. For example, we have seen this tradition in Ojapali, one of the oldest performing arts of Assam. Ojapali focuses on the stories from the epics and puranas through the conversations of Oja and



Pali. Similarly, we can compare the character of ascetic in Assamese culture. An ascetic narrates the incidents through the song. To follow such folk cultures, the author used the character named Beng Belestor who is not so popular in history.

CONCLUSIONS

In the novel, the author analyzed the historical past in the context of present time. The narration of the novel is originated through the recollection of Beng Belestor. Beng Belestor is the impartial evident of the place, time and events of the past. He narrates his speech by various style of speaking. The historical incidents are narrated by the opinion of a narrator, so the traditional order of describing historical events are not followed in the novel.

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ENTREPRENEURSHIP IN INDIA –CONCEPTUAL STUDY

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ABSTRACT:

In this present paper an attempt is made to analyze how Entrepreneurship development in India with different perspectives. They create wealth for their country when many employees perform their duties tirelessly. When performing their activities in a creative way, they can create better wealth. Employees ' creative work allows a nation to obtain wealth by generating possibilities for many others. This causes the desire for a better life, which in turn promotes creativity's action. A country can get money for other activities by collecting tax from the added value in such creativity. The company proprietor also trains himself to set a better living situation. The society also has a strong buying power in a better situation. As a consequence, manufacturers would have an opportunity to supply more consumer products. As product sales continue, wealth will be created in the nation. Many authors therefore argue that entrepreneurship is an ongoing method of wealth creation. Combined with new technology, new thinking and new way of life, this ongoing creativity of work and wealth facilitates better working circumstances.

Entrepreneurship is a guarantee that fresh jobs, wealth and technology will be created. When the need for a better life is accompanied by hard work to accomplish it, the entrepreneurial activities are facilitated. Growing wealth from growing aspiration can be produced. Entrepreneurship alleviates the problems of backwardness, poverty, disease, and educational and medical institutions shortage. This is because from such circumstances many active entrepreneurs are formed. As Joseph Schumpeter said earlier, Entrepreneurship is the creative destruction process. Many issues can be solved when operations are contemporary. In developed nations, for example, agriculture is quite modern. There is a lot of chain of works from the location of manufacturing until the item reaches the clients. Agricultural products are processed for consumption in businesses and circulated.

KEYWORDS: Entrepreneurship, Creativity, New Job Opportunities, Innovation, Generation Of Wealth.

Entrepreneurship

The main sources of human riches and growth are land, resources, capital, and entrepreneurship. It is easy to see, measure and recognize the first three. However, entrepreneurship is something that cannot be readily identified, measured and



acknowledged. In defining the term entrepreneurship, there is no agreement. It is described in various respects in separate research and by distinct academics.

The terminology is derived from the French term "enterprandship" in the 17th century, which means taking the risk of doing something and doing it in a distinct manner than before. It is also interpreted as taking the initiative to do what others can't do. The word Entrepreneurship has been associated with taking responsibility for performing some of the tasks that others cannot do in distinct and new ways since the 17th century.

Here are some of the more appropriate definitions provided to the word in the Ethiopian context. Some academics say a vibrant method of generating incremental wealth is entrepreneurship. First of all, the method of generating wealth is constant according to this definition. Second, this process of wealth creation is carried out in distinct ways than normal. People tend to see easy assignments predominantly. However, people with Entrepreneurship skills tend to conduct operations that require a distinct wealth creation skill than others are used to.

Entrepreneurship is a method and it is an ongoing method linked to business development and continuity. People who are accountable and responsible carry out other duties or responsibilities. But undertaking duties are performed by entrepreneurs who take complete responsibility and impact change. This is because Entrepreneurship has to do with beginning a fresh company in order to create fresh products and provide fresh services. The distinctive way that produces fresh products and services is what makes entrepreneurship what it is.

The second explanation enables to reinforce what we said previously. The Austrian-American economist Joseph Schumpeter defines the word Entrepreneurship differently as the "creative destruction process," meaning that the method of enhancing variables such as transportation, medical service, bank, health service, and residence has altered the former agricultural process to its current form. This better way of doing activities was regarded in Joseph Schumpeter's teaching as the true notion of entrepreneurship. According to him, Entrepreneurship was the task of establishing a fresh way / thing or upgrading the current thing or manner.

Entrepreneurship and Its Development

“Change is the law of life. And those who look only to the past or present are certain to miss the future” John F. Kennedy.

It has been around two hundred years since Entrepreneurship as a notion was adopted as one aspect of resource, according to some sources. This is related to Adam Smith's theories (1734) and other subsequent emerging economists. For the same number of years, the question whether entrepreneurship is a natural ability or a skill that



can be learned has been unanswered. Some argue that it is innate while others say that through training it can be obtained.

Although it is accepted that the concept of entrepreneurship has been going on for about two hundred years, there is still one question as to whether all the actions that brought about change in the globe before that are not business activities. If they aren't what? This brings us back to the 14th century to see how operations were being carried out. The 14th century was the time of primitive agricultural activity. There were bad means of communication and transportation in France, for instance. The government was unable to move around and collect tax as a consequence. This scenario gave danger to some farmers who could be considered entrepreneurs beginning to collect the farmers' tax. In collecting the farmer's tax, this type of activity was called the Entrepreneurship.

Some farmers who could generate more first pay the government tax from their own product in this tax collection activity. Then they begin to collect the tax from the licensed farmers. This is an significant activity that requires the choice of the farmers to take the danger (tax collection). If the quantity of tax paid to the state exceeds the collection, bankruptcy will certainly occur. If the quantity of tax paid by the state is lower than the tax gathered by the peasants, the collector will make profit.

These farmers and their operations were associated with the following entrepreneurial activity of the fifteenth and sixteenth centuries. Having made a profit from their collection of taxes; some have begun to feel that they have insufficient land to make more cash. As a consequence, they began to feel the vision of growing more land by using the cash they could generate to employ more individuals. They confronted difficulties from other individuals while looking for fresh territory and fighting war. They also faced nature's own challenges. The entrepreneurs of these moments, resisting all these issues, were the ones who could grow more land and extract minerals.

Some books convey as military expedition entrepreneurs the entrepreneurs of the 15th and 16th centuries. The primary phenomenon at this moment was due to this motion from one location to another and the formation of a village life system and other associated occurrences.

The building operations were provided more attention in the seventeenth century. At this time, the activities of entrepreneurship were mostly on construction. The primary building operations were the building of highways, schools, residential buildings, offices, bridges, etc. As permanent residence in one location became evident, this enabled the various sections of society to be provided with various services such as schooling, health, bridge construction and other fundamental infrastructure growth.

It started pottery, weaving, leather crafts and other creative works. Hence, the entrepreneurial movement of the seventeenth century set the ground for civil engineering. The result of this moment was the builder entrepreneurs or building entrepreneurs.



The time for industrial entrepreneurship was the eighteenth century. This is a transition period from construction activity and other associated activities to better fresh industrial operations, especially the industrial revolution in Great Britain observed fresh results and industrial growth being produced.

In its focus on industrial manufacturing and industrial creativity, the eighteenth century industrial entrepreneurship is distinct from other operations. This demonstrates that it is the moment of the emergence of industrial entrepreneurs. The current scenario is a clear indication that the world has been altered by the industrial revolution. The foundation of current

Meaning Of Entrepreneurship:

The definition of entrepreneurship has been debated among scholars, educators, researchers, and policy makers since the concept was first established in the early 1700's. The term ' entrepreneurship' derives from the French verb ' entreprendre' and the German word ' entrepreneurship,' both meaning ' entrepreneurship.' Bygrave and Hofer defined the business process in 1891 as ' involving all the functions, activities and actions associated with perceiving opportunities and creating organizations to pursue them.'

In 1934, Joseph Schumpeter introduced the modern ' entrepreneurship' definition. According to Schumpeter, ' the execution of new combinations we call enterprise' and ' individuals whose function it is to execute them we call ' entrepreneurs.' Schumpeter linked entrepreneurship to the creation of five basic ' new combinations,' namely: the introduction of a new product, the introduction of a new production method, the opening of a new market, the conquest of a new supply source. Peter Drucker suggested that the practice of ' entrepreneurship.'

Entrepreneurship begins with action, new organization being developed. This organisation may or may not become self-sustaining and may never actually receive substantial revenue. But when people establish a fresh organisation, they enter the paradigm of entrepreneurship. Entrepreneur is a French-language borrowed word that relates to a individual who undertakes and runs a fresh enterprise and assumes some responsibility for the intrinsic hazards. It's about taking risks and facing difficulties to be in company or an entrepreneur. Entrepreneurs create businesses specifically designed to take advantage of a specific chance. This provides them an edge over older firms that have been intended to respond to previous difficulties and need to modify in order to adapt to the needs of today. Entrepreneurs are able to construct fresh businesses. They can also use buyouts and turnarounds to rejuvenate current businesses. In current businesses, they can also create new businesses, which can be called corporate entrepreneurship.

Importance of Entrepreneurship:

1. **Management capacity development:** The primary utility of entrepreneurship lies in the reality that it helps to identify and develop entrepreneurial organizational capacity. An entrepreneur is studying a dilemma, identifying its



options, comparing the cost-benefit-related options and lastly choosing the best alternative. This workout enables sharpen an entrepreneur's decision-making abilities. Furthermore, entrepreneurs use these organizational capacities to create fresh technologies and products instead of older technologies and products that result in higher performance.

2. **Organizational creation:** Entrepreneurship results in organizational development when entrepreneurs gather and coordinate physical, human and economic resources and direct them through organizational abilities towards setting goals.
3. **Improving living norms:** By establishing productive organizations, entrepreneurship helps make the community accessible to a broad range of products and services, resulting in greater living standards for citizens. Possession of luxury vehicles, computers, mobile phones, shopping malls ' fast development, etc. are indicators of people's increasing living standards, and all this is due to entrepreneurs ' attempts.
4. **Means of economic growth:** Entrepreneurship includes creating and using creative thoughts, maximizing production from provided resources, developing managerial abilities, etc., and all these variables are so vital to a country's development.

Characteristics of Entrepreneurship:

Entrepreneurship is characterized by the following features:

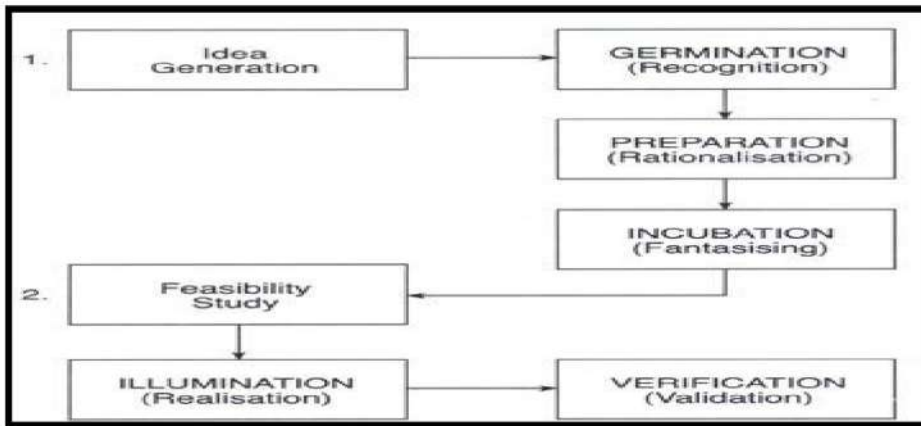
1. **Economic and dynamic activity:** business is an financial activity because it includes the development and functioning of a company to generate value or wealth by making the best use of scarce resources. Given that this value creation activity is continually carried out in the middle of an uncertain company setting, entrepreneurship is therefore considered a vibrant force.
2. **Innovation:** Enterprise includes an ongoing search for fresh concepts. Entrepreneurship requires a person to continually assess current company methods to evolve and adopt more efficient and efficient systems. This means that entrepreneurship is an ongoing attempt to achieve synergy (performance optimization) in organisations.
3. **Profit potential:** the profit potential is the probable amount of return or compensation for the contractor for taking the danger of turning an concept into a real enterprise. Without profit potential, entrepreneurs ' attempts would stay an abstract and theoretical entertainment activity only.
4. **Risk bearing:** the core of entrepreneurship is the readiness to take risks resulting from fresh insights. New ideas are always timely and their findings may not be immediate and positive.

An entrepreneur must be patient to see fruit in his attempts. During the interim period, the contractor has to take risks. If an entrepreneur is not prepared to take risks, entrepreneurship will never succeed.

Entrepreneurial process: Enterprise is a method, a journey, not a destination. This method has been carried out by all successful contractors including Bill Gates

(Microsoft), Warren Buffet (Hathaway), Gordon Moore (Intel) Steve Jobs (Apple Computers), Jack Welch (GE). The company is established and run by three parts-entrepreneurial work, promotion and operation. The work is limited to two steps, i.e. creating an concept and preparing a report on feasibility.

Figure No. – 1.0
Entrepreneurial Process



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Functions of an Entrepreneur

There has been a lot of confusion about an entrepreneur's responsibilities. An entrepreneur was designed as a multifunctional entity. According to classical economists, he had to play the part of a capitalist who gave the money to an organization. Thus considered as the proprietor of that company and had an interest in exchange for his investment, not as a businessman with revenues from the hazards and uncertainties he carried. There was no difference between profit and interest. However, in contemporary companies where ownership is segregated from leadership, this faith could not be valid. To offer a more concrete definition of the word "entrepreneur," he was allocated distinct roles. He is considered to be a promoter, coordinator, organizer, risk-taker, uncertainty-bearer, innovator and policy maker. This is why the tasks of an entrepreneur appear to be complicated in nature.

In connection with circumstances in the underdeveloped countries, Peter Kilby recognized thirteen tasks of an entrepreneur. He categorized them into four groups which are follows:

1. **Exchange Relationship:** Involves perceiving business possibilities, gaining control over scare assets, buying inputs, product marketing and competition response.
2. **Political administration:** Involves dealing with government bureaucracy, handling the company's human relationship, maintaining client and provider relationships.

- 3. **Management Control:** Involves Finance Management and Production Management.
- 4. **Technology:** Involves the acquisition and supervision of plant installation, industrial engineering, system upgrading & product quality and the introduction of current manufacturing methods and products.

Kilby proposed that only the first two tasks would be performed by an entrepreneur and he would hire region specialists for the remainder of the eleven tasks. But these features would differ with a company's size, sort, and environment. They could be increased through practice and schooling; for instance in an underdeveloped nation where company size is usually tiny, an businessman may have to conduct all tasks from perceiving possibilities to deliver fresh goods, organisation development, etc.

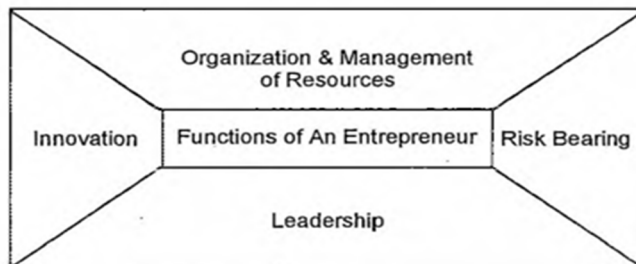
Arthur H. Cole described an entrepreneur as “a decision-maker and attributed the following six functions to him”

- 1. Determining those company goals and changing those goals as necessary or advantageous circumstances.
- 2. An organization's growth involves effective relationships with subordinates and all staff.
- 3. Securing appropriate economic resources, relationships with current shareholders and prospective shareholders.
- 4. It appeared that efficient technological equipment was seized and revised as new machinery.
- 5. Developing a product market and designing fresh products to satisfy or anticipate the requirement of the consumer.
- 6. Maintaining strong relationships with government officials and community as a whole.

Modern authors described an entrepreneur's three wide tasks. Innovation, risk-bearing, management and organization. Recent intellectuals in leadership, however, talk about entrepreneurial leadership. They attribute an enterprise's achievement or inability to industrial management. An entrepreneur conducts the management role fundamentally so that the management function can be used as an entrepreneur's fourth wide feature.

Following are the four important functions of an entrepreneur:

Functions of Entrepreneur





A. Innovation

A entrepreneur is an innovator, according to Schumpeter and Peter Drucker. Therefore, innovation becomes the key component of entrepreneurship. Innovation is defined by Clemence as "doing new things or doing things that are already being done in a new way." Innovation is the new mix of production factors. But the meaning of the terms 'discovery,' 'invention' and 'innovation' must be discussed as they do not mean the same thing. Discovery means, for example, finding out or acquiring knowledge. To say that Columbus has discovered America would be right. Columbus could not be said to have created America or to have innovated America as he did not. He was the first person to discover it. Again, invention would imply making something fresh. Invention always leads to new knowledge, for example. Thomas Alva Edison's bulb invention, resulting in a fresh understanding. Invention is the researchers' role. Innovation is likewise the role of entrepreneurs. Innovation means transforming an idea into a useful application that leads to new products or services.

Schumpeter says, the concept of innovation covers the following five cases;

1. **New goods introduction:** One of the prevalent types of development is the development of fresh products or fresh customer services, such as pagers, washing machines, vacuum cleaners, pcs, etc. are fresh products provided to clients today. Credit card facilities, house banking, etc. are similarly fresh services that result from artistic activity or entrepreneurship.
2. **Introduction of a fresh manufacturing technique:** An entrepreneur can implement an enhanced manufacturing technique such as computer technology, digital technology, bioengineering, etc.' E-Commerce' has created a revolution in trade and trade.
3. **Opening of a new market:** An entrepreneur can identify and exploit a new market-one that has not been tapped earlier, a number of multinationals are coming to India to find new markets for their products. Likewise, more and more Indian firms export their products to a big amount of nations.
4. **Discovering a fresh source of raw material production:** An enterprise can find a fresh and cheaper source of raw material production. The development or use of a fresh energy source such as solar energy or any other non-conventional energy in manufacturing operations would be regarded as development in the present era of oil crisis.
5. **Implementation of the new organization:** An entrepreneur may have new management techniques and new organizational form, e.g. foreign collaboration, strategic alliance, technique of total quality management.

B. Risk Bearing

An entrepreneur's second important role is risk bearing, which means assuming accountability for losses that may arise as a result of unforeseen potential contingencies. An entrepreneur invests capital to set up and run the business. He ensures lenders interest, staff wages / salaries, tenant rent. Something or nothing can be remaining for him after creating payment to these people. An entrepreneur has had to work in the environment of uncertainty since the start of the business. Economists such as Cantillon,



J.B. Say and others recognized risk-bearing as an entrepreneur's particular feature. There is no 'insurable' nature of the danger engaged in the company. F.H. highlighted this point. Knight propounded by him in the theory. An enterprise must carry the danger strain. It must be understood, however, that he only recognizes 'calculated' danger rather than 'blind.' Taking calculated risk implies admitting danger after analyzing the issue rationally. In contrast to the blind danger, where choices are made by intuition or in an illogical way, the decision-making method is very academic. One might claim gamblers are taking hazards behind them and businesspeople are taking calculated hazards. Business is an ability match. Highest order capability is needed for entrepreneurship achievement. A skilled and driven entrepreneur takes hazards and carries company uncertainties. The company dangers are of the following kinds

1. **Career Risk:** When individual establishes his or her company, there is no assurance that he or she will succeed. Therefore, even when undertaking an entrepreneurial exercise, an entrepreneur shares his profession.
2. **Economic risk:** An entrepreneur invests in building resources such as machinery and materials with savings or borrowings. He makes important economic decisions with regard to products, market scope and choice of alternative business opportunities. There's a chance he can lose and lose all financial assets. In addition, a good deal of economic risk is engaged in company due to rivalry, shift in economic policy, recession, etc.
3. **Technological risk:** There are very rapid technological innovations. Obsolescence rates are very large. In a very short time, the manufacturing technique and item becomes obsolete. This is the technological danger undertaken by the entrepreneurs, e.g. cable network and VCR technology, before the film industry has presented issues. Similarly, typewriters have become obsolete due to the desktop and printer.
4. **Environmental risk:** Every now and then, political, social, cultural, international and legal environments are also changing. Before company, these modifications generate issues. Strikes, riots, taste and fashion changes, natural calamity etc. are all the environmental risks that an entrepreneur must accept.

Thus, an entrepreneur with his quick grasp and adaptability has to face the above mentioned risks but with appropriate calculations.

C. **Organization and Management of Resources**

As the primary objective of an entrepreneur, Alfred Marshall acknowledged the organisation and leadership of the company. This feature means a combination of different production factors for company promotion. The concept is to allocate productive capital in a way that minimizes losses and reduces manufacturing expenses. An entrepreneur carries out the following actions in regards to resource management and organisation:

1. Business opportunity identification and classification.
2. Evaluation of techno-economic feasibility.
3. Collecting and combining manufacturing variables.
4. Finding financial sources.
5. Land selection, machine selection.
6. Selection of organizational form.



7. Obtaining legal authorizations from multiple legal officials such as Factory Inspectors, Sales Tax Officers, Excise Officers, Industry Registrar, etc.
8. Selection of recruitment and staff preparation.
9. Promotion for sales and sales.
10. Planning and monitoring of production.
11. Management of work capital.
12. Organization day-to-day leadership and tasks such as scheduling, making decisions, managing, coordinating, managing, guiding, etc.

Therefore, being at the head of company, an entrepreneur must schedule, coordinate, guide, regulate, monitor and carry out company activities.

D. Leadership Functions

Every company's success and failure relies on the performance of manufacturing management, for example. Because of their capable management, Tata group, Kirloskar group, Amul Dairy, Reliance, etc. have achieved the current position, whereas Garware Nylons, Sathé Biscuits Co., etc. have ceased due to absence of skilled management. The business management tasks are as follows:

1. **Personal Vision:** The vision of an entrepreneur is a very significant component of management. It is actually leadership's driving power. An entrepreneur anticipates the future and prepares the scheme for the long term.
2. **Communication:** The vision is rationalized and efficiently communicated by an entrepreneur.
3. **Organizational culture:** culture would mean "what is permitted" and "what is not permitted." Together with the organisation itself, an organizational culture is developed. As a leader, by setting norms and establishing principles, an entrepreneur forms the culture.
4. **Knowledge and skills:** The awareness and skills of an entrepreneur provides the basis for management and enables effective management.
5. **Creditability:** An enterprise must work hard to create creditworthiness. Creditability is critical as it makes it simpler for management.
6. **Venture performance:** An employee must create choices that will help him succeed. He will only appreciate creditworthiness when the venture's output is adequate. Not only must he see that performance is up to the mark, but he must also make an effort to learn from failure quickly and effectively. He has to strive for outcomes continually.

Thus as an industrial leader an entrepreneur has to be a visionary, planner and motivator.

Qualities of an Entrepreneur

The secret of success of entrepreneurs lies in the distinguishing attributes that they possess. This is true in the case of all entrepreneurs irrespective of the nature of their



business. Their competence is the result of personality traits, knowledge and skills that they possess. And it is this competence that enables them to perform the entrepreneurial functions.

1. **Risk-taking skill:** This is the most significant item to be processed by entrepreneurs. They have to have the bravery to acknowledge the danger of company. A businessman is not a "risk-avoider," but a "risk-taker." Entrepreneurs enjoy the difficulties they encounter. They therefore recognize mild risks / risks calculated. They are not gamblers, so blind hazards are not accepted. They trust 'No Risk No Gam.' Success often extends to those who hesitate to behave and rarely to those who are shy.
2. **Self-confidence:** entrepreneurs are self-confident individuals. They don't believe in luck or fate. They have a positive image of themselves. They think they can form their own fate. That's why they have the bravery to do what they think is correct.
3. **Desire for Achievement:** Entrepreneurs have a powerful willingness to attain high company objectives. This elevated motivation of accomplishment allows them to conquer barriers. It can be said for them that with extra ordinary determination they are ordinary people. They strive to accomplish them once they set their objectives. This burning wish makes them increasingly vibrant. They think failure can also demonstrate successful as a standing stone. It is the powerful wish that leaves them determined and persevering to attain the objective.
4. **Ability to innovate:** It is essential for an entrepreneur to be able to search for fresh ways and means to do stuff. In their approach, they must be innovative. Production or service is intended to satisfy the demand of the customer. The principle of the current business game is to innovate or perish. Business ' long-term achievement relies on the capacity to innovate and alter. Innovation is the method of creative decision making. An entrepreneur requires to constantly question himself, "How can I better serve my clients?" Therefore, entrepreneurs undertake research and creative operations to create products and services that will meet the evolving requirements of clients. This is why entrepreneurs must have the creative capacity in essence.
5. **Vision:** Visionaries must be in order to be successful in business entrepreneurs. Vision allows creative individuals. Entrepreneurs are living ahead of their time. Based on their vision, they outline goals and goals. Not only do they visualize the likely changes in the market, technology, etc., but they also equip themselves for timely action.
6. **Hard work:** Entrepreneurs must make a great deal of physical and emotional effort to develop their businesses. For lengthy hours they have to operate. And this standard of readiness to work hard is what separates a promising businessman from an ineffective businessman. According to them, only in the dictionary, ' achievement' emerges before job. Hard work is therefore always an important feature of their personality.
7. **Thought and action independence:** entrepreneurs like to be autonomous by nature. Under nobody they like to operate, nor do they like to follow directions. They have the ability to think for themselves and to seek their own thoughts. They



have the inch country to handle their own affairs, their own choices. Occasionally, though, tone views can be used as leading bravery and capacity to fairly believe and stand by their choices, iiant individuals who are very evident about what is ultimately done are very experienced / qualified pie forces. They have the c systematically and they want to accomplish entrepreneurs themselves as well.

8. **Environmental alertness:** Entrepreneurs must be environmentally friendly. In an ever-changing vibrant company setting, vibrant threats and limitations create possibilities for the company. The future of a company relies on the company landscape being understood and managed. It is essential that entrepreneurs have an analytical mind, high intelligence, rational approach and pragmatism. Entrepreneurs are change agents. They take advantage of the modifications and see them as possibilities for gain. They are also taking the initiative to bring about change.
9. **Technical knowledge:** Manpower and resources must be handled by entrepreneurs. Their achievement relies on the capacity to adapt, to embrace fresh circumstances, and to embrace fresh technology. The development of fresh products and fresh methods of generating current products and services would consist of technological understanding. It would imply altering the manufacturing model, taking into account the accessible funds, taking into account the competitive market situation and the quality of their item. Entrepreneurs need not be science and technology specialists, but they need to be able to comprehend the instructions of change. Science and technology are making very rapid progress. With changing concepts and methods, the business has to keep pace. Entrepreneurs can only succeed with sound technical expertise in the current complicated globalized economy. Technology is becoming the core strength of company in the fresh millennium. This is why entrepreneurs need to have technical understanding. Technology can assist to conserve resources and reduce waste at all concentrations of content and manpower. It contributes to the achievement of performance and hygienic manufacturing and therefore its significance today.
10. **Marshall Resources Ability:** Entrepreneurs Success also Use the ability to mobilize resources to achieve business goals in the best way possible. Production costs must be lowered without the quality of the product / service being lowered. It is this skill that helps entrepreneurs select, pool and develop the material and human resources to achieve business goals. Entrepreneurs must be good organisers.
11. **Organizational, Administrative and Management Ability:** Entrepreneurs must be able to build a sound business organization. They have to be able to build and develop their manufacturing units, this most critical ability. They must select, train and develop individuals capable of managing and controlling the labor force. They have to place in the correct locations the correct individuals. To achieve the company goals, they must encourage, initiative and excitement. The organisational operations must be planned, coordinated, directed and controlled. They must be leaders of their organizations. In order to organize the work in their units, they must be technically competent. Not only do they have to arrange, handle and handle their organization's activities, but they also have to perform the part of efficient manufacturing rulers so that employees can seek advice and encouragement from them.



Entrepreneurship during Pre-Independence

The evolution of Indian entrepreneurship can be traced back to as early as Rigveda when metal crafts existed in society. This would take home the point that craft entrepreneurship in India was as ancient as the human civilization itself and was nurtured by the craftsmen as part of their obligation towards society. Before India came into touch with the West, individuals were organized into a specific sort of village community economic and social system. The village community then featured India's economic scene. The Indian cities were mostly religious and aloof from the country's overall life. The elaborate caste-based division of employees consisted of farmers, craftsmen and religious priests (the Brahmins). Most of the craftsmen were regarded as village servants. Such a compact structure of village society efficiently protecting village artisans from the onslaughts of external competition was one of the major contributing variables to the lack of industrial localization in ancient India.

Unfortunately, for multiple reasons, so much renowned Indian handicraft industry, which was basically a cottage and tiny sector, decreased at the end of the eighteenth century. These can be identified as:

1. The Indian Royal Courts, earlier sponsoring crafts, were destroyed;
2. Timid attitude of the British Colonial Government to Indian craft;
3. High tariffs on imports into England of Indian products;
4. Low-priced, large-scale British-made products that have reduced Indian craft products' competitiveness;
5. Development of transport in India to facilitate easy access even to remote areas of the country by British products;
6. Changes in Indian tastes and procedures and the development of insanity with foreign products and
7. The unwillingness of Indian craftsmen to adapt to the changing requirements of people.

It can be traced back to 1936 when Carr, Tagor & Co took on the Calcutta Steam Tug Association as leadership of its own contribution to Indian entrepreneurship. An Indian, Dwarkanath Tagore, was credited to this initiative, who developed a different management approach in which management remained in the hands, rather than an person. The latter urged others to build joint ventures. The historical facts also confirm that after the loss of Monopoly by the East India Company in 1813, the European Managing Agency Houses entered into business, trade and banking. And the industrial scene in East India was greatly influenced by these buildings. The Management agency houses have been stated, particularly in Eastern India, as the real entrepreneur of those days. Brinimer believes that Agency Houses has emerged to overcome the constraints imposed by a lack of venture capital and business sensitivity, although this perspective can not be fully supported by everyone.

In order to assess the effects of the division in the industrial economy of India on the industrial framework of Independent India, it will be in a state of fitness before reexamining entrepreneurial growth into the post-Independence era.

Entrepreneurship during Post-Independence

After taking a long-term political relief in 1947, India's government attempted to outline the goals of creating a plan for balanced growth. The government submitted



the first industrial policy for this purpose in 1948, and it was sometimes modified. In its countless declarations on industrial policy, the government acknowledged the state's responsibility for encouraging, supporting and developing industries of national interest. They also explicitly recognized the vital role of the private sector in accelerating economic development and were reserved for that adequate sector for the private sector. The government adopted three main measures in its industrial resolutions:

- i) guarantee that economic authority is correctly distributed between the private and public industries;
- ii) encourage a pace of industrialisation by spreading entrepreneurship between present centers and other cities, towns and villages;
- iii) To disseminate the corporate acumen of a large number of industrial potential people of distinct social strata focused in some dominant cultures.

The wave of business development gained sufficient momentum after World War II. Since that moment, the number of entrepreneurs in the country has increased rapidly, particularly since the Third Five Year Plan, the number of small businesses has increased enormously. They didn't have company abilities, though. The truth remains that even small corporate groups have continued to dominate, although new corporate organisations have also evolved in some places. Some examples also indicate that some companies have grown from small to medium-sized and medium-sized to large-scale production crops over the period. Family units like Tata, Birla, Mafatlal, Dalnua, Kirloskar and others were bigger than usual and new boundaries were developed in this era. However, all this happened as far as its socioeconomic ramifications are concerned without a diversification of the entrepreneurial grounds.

ENTREPRENEURSHIP IN INDIA

That a right understanding of the growth of the entrepreneurship of any country would develop within the context of the economic history of the country becomes the subject of this section. Thus, the growth of entrepreneurship in India is defined in two sections, i.e. Entrepreneurship during pre-independence and post-independence.

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