

Pradhan Mantri Jan Dhan Yojana National mission on financial inclusion

M V Jigabaddi
Assistant Professor
Dept of Commerce
Shri. S R Kanthi College Mudhol

S M Khot
Assistant Professor
Dept of Commerce
Shri S R Kanthi College Mudhol

ABSTRACT

Financial inclusion is a process of providing access and usage of financial services like savings, credit, insurance and payment facilities by the financially excluded people. Initiatives towards financial Inclusion have been taken by the Government of India which includes priority lending, lead bank scheme, nationalisation of banks, Swabhimaan approach and Pradhan Mantri Jan Dhan Yojna (PMJDY). This article evaluates Pradhan Mantri Jan-Dhan Yojana scheme critically and its difference with a previous similar scheme.

KEY WORDS: Pradhan Mantri Jan-Dhan Yojana, India, Financial inclusion

INTRODUCTION

In India, Financial inclusion means the provision of financial services by the formal financial system to the excluded people at affordable cost (Leeladhar V, 2005). The efforts to bring financially excluded people into formal financial services have started from 1947 (Chakrabarty K.C, 2011) (Rajan, R.G, 2009). The efforts include priority lending, lead bank scheme, nationalisation of banks, Swabhimaan approach and Pradhan Mantri Jan Dhan Yojna (PMJDY). Swabhimaan scheme was introduced in the year 2011 by Government of India (Chakrabarty K.C, 2013). The scheme has successfully covered about 74,000 villages having more than 2,000 populations with banking facilities. However, this scheme had few limitations such as access to digital money, accessing micro-credit and accessing micro-insurance. These limitations of Swabhimaan scheme were resolved through Pradhan Mantri Jan Dhan Yojna (PMJDY). Pradhan Mantri Jan Dhan Yojna (PMJDY) was inaugurated on 15 August, 2014 (Pradhan Mantri Jan Dhan Yojna, 2018). In the year 2011, The Swabhimaan scheme has successfully covered about 74,000 villages having more than 2,000 population with banking facilities. However, Swabhimaan scheme did not reach all financially excluded people and this scheme had limited impact (Department of financial service, 2018). Pradhan Mantri Jan-Dhan Yojana scheme takes important learning of Swabhimaan approach and tends to provide comprehensive approach towards financial inclusion in India

NEW FINANCIAL INCLUSION SCHEME - PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Mr. Narendra Modi, the current and 15th Prime Minister of India, on his 1st Independence Day speech i.e. on 15th August 2014, announced a new scheme called Pradhan Mantri

Jan. This scheme was officially launched on 28th August 2014. The prime purpose of this scheme is that every citizen of India should have easy access to open a saving bank account, thereby providing India financial freedom. The benefits of this scheme such as zero balance account, RuPay debit card, RuPay credit card, easy loan option is outlined keeping the financially backward classes of India in mind. This scheme gives them hope for a better tomorrow. In a run up to the formal launch of this scheme, the Prime Minister personally mailed to CEOs of all banks to gear up for the gigantic task of enrolling over 6.0 crore (75 million) households and to open their accounts. In this email he categorically declared that a bank account for each household was a "national priority". In a speech the prime minister stated that once the father of nation removed the social untouchability from the country. In the current world the financial untouchability is a big concern and it separates people. Thus a bank account will be the first step to eradicate the financial untouchability from the system. Looking to the system from an economic point of view, the country like India comprises of a huge population. Each of the families living in India is the part of the economic cycle. So once the families have a bank account they get connected to the vehicle of economy. Thus when everyone will be connected, the economy of the country will run at a greater pace. Thus this step can be a source to a better economic country. Due to the preparations done in the run-up, as mentioned above, on the inauguration day, 1.5 Crore (15 million) bank accounts were opened. The Prime Minister said on this occasion- "Let us celebrate today as the day of financial freedom." By September 2014, 3.02 crore accounts were opened under the scheme, amongst Public sector banks, SBI had opened 30 lakh accounts, followed by Punjab National Bank with 20.24 lakh accounts, Canara Bank 16.21 lakh accounts, Central Bank of India 15.98 lakh accounts and Bank of Baroda with 14.22 lakh accounts. It was reported that total of 7 Crore (70 million) bank accounts have been opened with deposits totalling more than 5000 crore Rupees (approx 1 billion USD) as of November 6, 2014. And till 31st January, 2015 total 12.54 Crore accounts were opened under Pradhan Mantri Jan Dhan Yojan

OBJECTIVES OF NEW FINANCIAL SCHEME PMJDY

Objective of "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. This deep penetration at affordable cost is possible only with effective use of technology.

FEATURES

- 1) This is the largest such exercise in the financial services sector in the country, claims Prime Minister Narendra Modi. One and a half crore bank accounts were opened via almost 80,000 camps in rural and urban areas, along with the same number of insurance policies, which Modi claimed was a national record for most number of accounts opened in a day.
- 2) At least 7.5 crore households will get basic bank accounts by January 25, 2015, a day before Republic Day. Modi says Finance Ministry has promised this will be done.
- 3) In the first phase, each household get an RuPay debit card for PoS sales. Upon satisfactory operation of the account for six months, the account holder will get a Rs 5000 overdraft facility. Modi says having a debit card will help counter the current economic apartheid in the country, This will also strengthen the savings habit in the country, he added.
- 4) In the second phase, all households that open such bank accounts under the Jan Dhan Yojana will get Rs 1 lakh accident insurance for 1.5 crore people. The poor face considerable out-of-pocket expenses in medical emergencies; in the lack of formal credit facility through banking channels, this pushes them into debt-traps.
- 5) All those who open accounts by January will get Rs 30,000 life insurance over and above the Rs 100,000 accident insurance. Again, this will ease financial pressure on lower-income

sections, which are often left with no source of income when the primary earning member passes away.

PMJDY IS A NATIONAL MISSION ON FINANCIAL INCLUSION

Encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance covers of Rs. 1 lakh. The plan also envisages channelling all Government benefits (from Centre / State / Local Body) to the beneficiaries accounts and pushing the Direct Benefits Transfer (DBT)

scheme of the Union Government. The technological issues like poor connectivity, on-line transactions will be addressed. Mobile transactions through telecom operators and their established centres as Cash Out Points are also planned to be used for Financial Inclusion under the Scheme. Also an effort is being made to reach out to the youth of this country to participate in this Mission Mode Programme.

WHAT ARE THE BENEFITS OF THE PMJDY SCHEME?

Pradhan Mantri Jan Dhan Yojana (PMJDY) was introduced with a target of opening bank accounts for around 7.5 crores uncovered households in India by 26th of January, 2015. This scheme was successful in opening around 12.54 crore accounts by 31st January 2015 with deposits exceeding Rs. 10,000 crores. PMJDY scheme is also certified by the Guinness World Records for its achievements which states that most bank accounts opened in one week as part of the Financial Inclusion Campaign is 18,096,130 and was achieved by the Department of Financial Services, Government of India.

Some of the benefits provided under this scheme are mentioned below:

The scheme covers both the urban as well as rural areas and provides an indigenous Debit Card (RuPay card) to each of its account holders.

No minimum balance is required for opening an account under this scheme. The beneficiary can open his/her account in any bank branch or Business Correspondent outlet at zero balance.

It ensures to provide on Core Banking System (CBS) along with mobile banking using USSD facilities. A facility of call center and a toll-free number is available nationwide.

Pradhan Mantri Jan Dhan Yojana provides each beneficiary with basic banking accounts with a debit card with inbuilt accident insurance.

Rs. 5,000 overdraft facility for Aadhar-linked accounts as well as a RuPay debit card with inbuilt Rs. 1 lakh accident insurance cover is one of the main features provided by this scheme.

For accounts that are opened between 15th August 2014 and 26th January 2015, a Life Insurance cover of Rupees 30,000 is provided to the eligible beneficiaries. Also after remaining active for 6 months, the beneficiary will be eligible for an overdraft of up to Rs 5,000.

IMPLEMENTATION OF PRADHAN MANTRI JAN DHAN YOJANA

The implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) occurred in three phases:

Phase I: 15 August 2014 – 14 August 2015

PMJDY scheme was implemented during this period with an aim to provide universal access to banking facilities for all the household families across the country with at least one basic banking account with RuPay Debit Card which had an inbuilt accident insurance cover of Rs 1 lakh.

It provided a financial literacy program to the villages.

Issuing of the Kisan Credit Card was also proposed during this period.

Phase II – 15 August 2015 – 14 August 2018

It aimed at providing microinsurance to the people and pension schemes like Swavalamban to the unorganized sector through the Business Correspondents.

Phase III – after 14 August 2018

PMJDY focused on opening accounts for every household with an existing Overdraft (OD) limit of Rs 5,000 to be raised to Rs 10,000. No conditions were attached for OD up to Rs 2,000.

The age limit for availing the OD facility was revised from 18-60 years to 18-65 years.

Under this expanded coverage, an accidental insurance cover for new RuPay card holders has raised from Rs. 1 lakh to Rs. 2 lakh if the accounts were opened after 28.8.18.

ACHIEVEMENTS UNDER PMJDY –

Total Number of PMJDY Accounts (as of 19th August 2020) is 40.35 Crore; Rural PMJDY accounts 63.6%, Women PMJDY accounts 55.2%. Out of the total of 40.35 crore PMJDY accounts, 34.81 crores (86.3%) are operative.

Total deposit balances under PMJDY Accounts stand at Rs. 1.31 lakh crore.

During the first year of the scheme 17.90 crore PMJDY accounts were opened.

Deposits have increased about 5.7 times with an increase in accounts 2.3 times between 2015 to 2020. A mobile application named Jan Dhan Darshak App was launched to provide a citizen-centric platform for locating banking touchpoints such as bank branches, ATMs, Bank Mitras, Post Offices, etc

CONCLUSION

The scheme by the Modi government carries a healthy aim within its fold. The task to transform the existing population into active participants of the economic cycle is very ambitious tasks that the government has put itself onto. To sum up the impact of Jan Dhan Yojana, we can say that it is the potential tool to take India on a journey of financial inclusion. Financial inclusion is the final penance that can alleviate many of India's socio-economic problems. Therefore, despite the contrary claims and reports, one can say certainly that if India achieves financial inclusion in true essence, its economy will transform into a much mature and stable form. Most importantly, this scheme will also boost the economy of our country. The more people become financially secure, the better it is for the country. Therefore, not only is this scheme offering monetary gain but it is also giving the people a chance of equality and a life full of comfort and ease.

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TRENDS IN INDIAN BANKING SYSTEM-A RADICAL TRANSFORMATION TOWARDS CUSTOMER BASE

Afreen Hallur
Asst. Professor in Commerce
K.L.E's SVS Bellubbi Arts and Commerce College
Saundatti-591126,
District Belagavi

ABSTRACT

21st century banking is been named as pioneering banking which goes by the experience of whole new world of banking going in hand and beyond the digitalized era. India is equipped with a well developed banking system with different classes of banks: public sector banks, foreign banks, private sector banks, regional rural banks, co-operative banks. The digitalized era has brought a revolution in the working style of the banks. Information Technology has brought a radical change and positive impact on substitutes for traditional services. With networking and interconnection new challenges. This article focuses on the emerging trends in 21st century of banking system and identifies challenges and opportunities for Indian banking in relationship with the development of banking sector and the new innovations in technology and also the performance of existing technology based products and services being offered by banks.

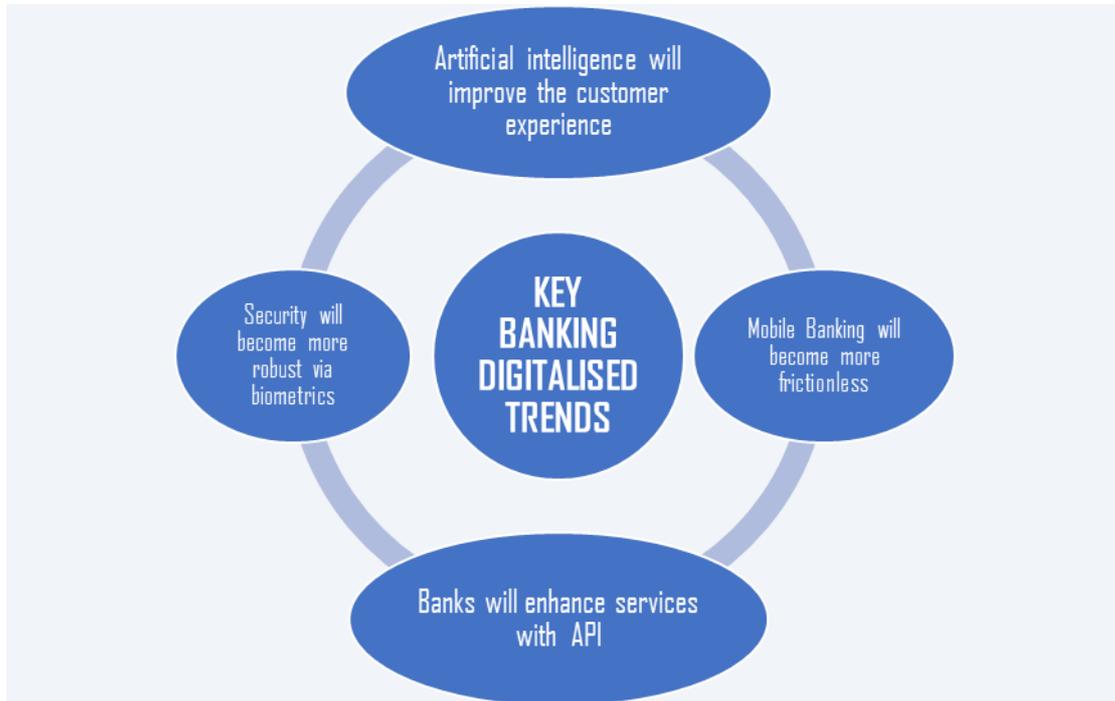
INTRODUCTION

Banking system is required to meet challenges and emerging trends in banking sector. RBI's most important goal is to maintain monetary stability and reducing inflation. There has been considerable innovation and diversification in the business of major banks. Many have engaged in the areas of consumer credit, credit cards, internet and phone banking, leasing, mutual funds etc. With the emergence of Privatization, Globalization and Liberalization in India, Banks are focusing on Research and Development and applying various innovative ideas and technology to cope up with digitalized era.

Indian banking industry is taking up a gradual move towards adopting the best practices in accounting, corporate governance and risk management. In 1991, the Government opened the doors for foreign banks to start their operations in India and provide wide range of facilities, thereby providing a strategic competition to the domestic banks, and assisting the customers in availing the best of the services. The Reserve Bank has taken a move towards the best international banking practices which will further sharpen the norms and strengthen its supervisor mechanism. Current banking sector has made initiatives that orients to provide a better customer services with the help of new technologies. IT has helped the Banking industry to deal with the challenges the new economy poses. Technology has opened up new markets, products, services and efficient delivery channels for the banking industry.

PHASES OF INDIAN BANKING SYSTEM:

1. First Phase (1786-1969)
2. Second Phase (1969-1991)
3. Third Phase (1991-today)

TRENDS IN BANKING SECTOR:**Customer Oriented Approach:**

Current banking trends focus on customer services making customers not only satisfied but also delighted towards modern electronic upgradation in banking sector increasing the utility towards the society at large.

Crypto Currency:

Crypto currencies are the new digital money of the 21st century. More and more people are buying and trading crypto coins. In future, crypto currency payments will likely be implemented in our daily lives. No wonder many financial providers and fin techs, in particular, already explore bank opportunities in this sphere. Some providers have already introduced online wallets for both traditional money and crypto just within one app. this trend will only be growing within the next few years

Neo banking:

They serve to be a cost effective alternative to traditional banks providing convenient and user friendly financial services. new banking has lot of space to grow in India as smart phones are continuously expanding.

Cloud Computing:

It opens door for banks to react rapidly to changing market conditions as well as to obtain and analyse data in real time it helps banks to increase their customer base by providing application based capabilities.

Employee Competition:

Employees in the world of online banking are the foundation for the development of the whole industry. They are the ones who offer small improvements on a daily basis and, by this, make the lives of clients so much easier. Unsurprisingly, the workers with their views on the issue will be the most valuable ones shortly. Such people can offer a solution rather than just fulfill their responsibilities and follow the rules with no initiative.

Other Trends In Banking Sector:

- a. Mobile banking
- b. Artificial Intelligence
- c. Better Customer support
- d. Improved user interface

FACTORS RESPONSIBLE FOR TRANSFORMATION FROM TRADITIONAL BANKS TO DIGITALIZED BANKS:

1. Better customer Experience
2. Streamlined operations
3. increase in profits
4. retention and growth of customers
5. improved management decisions.

CHALLENGES TO BE FACED

1. Customer Satisfaction and Services

Today, in banking sector customers are more value oriented in their services because they have alternative choices in it. So each and every bank have to take care about the mantra customers satisfaction. Good customer services are the paramount brand ambassador for any bank for growing its business. Better services would grab the customers to uplift the banking system.

2. Global Banking

It is practically impossible for any nation to exclude itself from world economy as a form of sustainable development, one has to integrate in the form of liberalization and globalization .The impact of globalization becomes challenging for the domestic enterprises .The foreign banks operating in India are a major challenge for nationalized and private sector banks with up gradation of technology.

3. Managing Technology

Acquiring the right technology, deploying it optimally and leveraging it to the maximum extent is essential to achieve and maintain high customer service and efficiency Market Transparency and proper management and up gradation of technology is required due to pressure from external environment. Banks are require to be alert and responsive to the latest trends in financial sector at large.

4. Expansion:

Expansion and spreading up of branches in order to increase market share is another challenge to oppose the competitors. Therefore Indian nationalized and commercial banks must spread their wings towards global markets and also aim at fulfilling global objectives.

CONCLUSION:

The E-banking, Mobile banking, Net banking and ATMs facility has gained the success among the customers. Customers are interested in adopting all such technology enabled banking facility. Payment settlement systems like RTGS, NEFT, EFT, ECS, and CTS have proved to be successful. The IT revolution has set the stage for overcoming the challenges the new economy poses keeping in view the extraordinary increase in financial activity across the world. All of these trends lead Indian banking towards new technology but data security is a major worry for both banks and their consumers as biometrics become frequently used it will provide extra layer of security. Hence financial institution are required to invest in data security and protection. Banking system is required to stay competitive by digitalizing their processes and provide the ultimate goal of enhanced user experience.

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Tagore's vision on humanity and contribution to holistic literature

**Shrinivas V. Shenvi &
Kumari Apeksha Anand Manur
D/o Dr. Prashantini P.Marali
Vidyanagar Hubballi-31**

Introduction

The admirer of nature and a harmony enricher, Rabindranath Tagore, also known as Gurudev, Biswakobi, Kobiguru, was born on 7th May 1861 in Calcutta. The visionary, spiritual and intellectual soul was a patriot, painter, composer, playwright, writer, philosopher, social reformer, and humanist. Tagore established Shantiniketan and Vishwa-Bharati. He persuaded his education in literature, art, martial arts, history, gymnastics, and mathematics. Tagore has credited many collections of writing in literature. The novels written by Tagore were Noukadubi, Gora, Sheshar, Kobita, Ghare Baire, Chaturanga, and short stories. He wrote several dramas and short stories. And the vital poems which he inspired the world of philosophy and rationality are, Balaka, Sonar Tori, Purobi, Gitanjali, and Manasi. The poetic soul credited two national anthems; "Jana Mana Gana", the national anthem of India and "Amar Shonar Bangla", the national anthem of Bangladesh.

Rabindranath Tagore As A Philosopher :

As a philosopher, Rabindranath Tagore ji has sensitized the world with humanism, individualism, naturalism, spiritualism, idealism, and realism. Through this, he accentuates self-realization, spiritual harmony, rich cultural heritage, and spiritual bondage of universe. And being an idealist, he had deep faith in the absolute value system — Satyam, Shivam, Sundaram. He inks, " The human soul is on the journey from love to law, from discipline to liberation, from the moral plane to the spiritual. "

The knotted alphabets motive us the message that he had great conviction in human beings because God manifested in them. The nature lover also conveys the message through his work that, more than fellow, the revelation of the creator's manifestation seems translucent through nature and he hopes humans and nature to have a good accordance. He also glitters the thoughts of introspection knotting, that, "Clouds come floating into my life, no longer to carry rain or usher storm but to add color to my sunset sky." His independent tone of feeling with delicate yet deep allegory- like winglets helps us to realize and scrutinize the sound of life for various adaptation and the journey we involve in or learn with variety.

Tagore's main philosophical regards are as follows:

1. Tagore's education:

His views for creating a system of education aspired to foster international cooperation and assemble global citizens. He says that education gives us the inner light to love more than the power. He also conveys that man should develop relationships with nature as fellowmen as God unveils himself through different forms, rhythms of nature, and colors.

2. Tagore's Humanism:

His views on spiritual humanism describe three vital aspects. Firstly, the importance of man, meaning man is an end in itself. Secondly, God is nothing but human, meaning livin'(human) is the total of human truth. Third, the perfection of man through the development of personality. This aspect conveys to us that man is the architect of his destiny. The imperfections of humans lead them to link with infinity. He jots, " The perfection attained by the man should apply to the entire society but not the individual alone".

He also elucidated about humanism in his concept 'Freedom of Man' that recognizes two aspects of human being;

i) Physical existence, which in depth means man is part of the nature where he is connected and ruled by the laws of the physical world.

ii) Spiritual existence, which in depth means man is a part of the divine where he will not be suppressed by any external force. Tagore says that, spiritual freedom of infinite nature of man. He beautifully conveys us, that, spiritual freedom breaks the shackles of the finite body for the actualization of oneness.

Tagore also acknowledges that human body is not a cage of the soul. It is a medium for humans to attain self-realization by gathering the divine motivation, which is an integral part of human existence.

3. Tagore's philosophy on nationalism and internationalism.

⁰Rabindranath Tagore and Nationalism:

In 1917, a collection of his speeches on nationalism got published. His nationalism is antithesis to the fierce nationalism and draconian imperialism with many other criticism. The perception depended on ancient Indian philosophy, where the acceptance of the world was as like a single home or nest. He associates the home or nest with ideations like harmony, welfare, and serenity. And the national anthem "Jana Gana Mana", written was one of his respected and appreciated work. And the piece was an identification to describe the beauty and story of our country. The national anthem starts with the intro of humble salutations, with an ecstasy of the almighty, who guides the country's destiny. And the scansion tours pre-independence of India. And the outro of the national anthem delivers a chorus. For him, nationalism can serve a good result to humanity if it believes in national self respect, i.e., complete devotion for culture, music, society, literature and many more.

Conclusion :

Being a philosopher and nationalist, he fills the human heart with empathy, unity, introspection, creativity, spirituality, confidence, patriotism, and hope. Reading his work or getting involved to know the true meanings of knitted thoughts and point of views makes us to escape from reality for a while, scrutinize the deep introspection which is unknown, and trek back to life to reconnect with nature, with stillness.

Performance of Scheduled Commercial Banks

Prof. (Smt.) Pratapi M Iragar

Asst. Prof. in Commerce,
Govt. First Grade College,
Kittur, Belagavi Dist.

Interest to Working Fund Ratio indicating the capacity of earning interest income over interest expenditure, for the entire period (1969 to 2008) was highest in the case of Foreign Banks (12.22 percent), followed by the State Bank of India and Group (14.5 percent), Private Sector Banks (9.81 percent) and Other Public Sector Banks (9.12 percent). Compared to the pre-reform period (1969 to 1991), the average ratio of Interest Income to Working Fund significantly improved during the post-reform period for all bank groups. Both, during the pre and post-reform periods, the Foreign Banks were the most efficient in interest income earnings followed by the Private Sector Banks. In the case of the Other SCBs the lower interest income earnings were mainly due to priority sector lending and huge government borrowings during this period. Within the post-reform period, however, the average percentage of Interest to Working Fund Ratio, was the highest for AH SCBs during the second phase of reforms.

- Interest Paid to Working Fund Ratio, an indicator of the rate at which a bank incurs expenditure by borrowing funds, for the entire period (1969 to 2008), was the highest for Foreign Banks (7.03 percent), followed by Private Sector Banks (6.48 percent), Other Public Sector Banks (6.34 percent) and SBI and Group (6.22 percent). The Private and Foreign Banks had been incurring 218 increased expenditure as compared to the Publicly-Owned Banks. Compared to the post-reform period, this ratio was lower during the pre-reform period for all bank groups, as in the latter period the PSBs dominated the banking scenario and the role of the Foreign Banks was relatively insignificant and as a consequence the rate of expenditure on borrowings declined.
- Spread to Working Fund Ratio, indicating the excess of interest over the total working fund, for all bank groups, during the period 1969 to 2008 varied between 2.81 to 5.19 percent, however, interest accruals over working fund improving significantly in the post-reform period. The spread ratio was the highest in case of Foreign Banks (13.18 percent) followed by the Private Sector Banks (11 percent). Interest accrued over total Working Fund witnessed a significant improvement for all bank groups post 1991, thus implying increased profitability of All SCBs.
- Non-interest Expenditure to Working Funds Ratio was the highest in the case of Foreign Banks (7.06 percent) for the entire period (1969 to 2008) followed by the SBI and Group (4.15 percent), Private Sector Banks (4.11) and Other Public Sector Banks (3.63 percent). The period-wise analysis highlights that this burden ratio increased during the post-reform period (1991 to 2008) as compared to the pre-reform period (1969 to 1991). Post-reforms, this ratio was relatively higher during the first phase for all bank groups because of increased expenditure on non-interest activities viz., employees' salaries and benefits, equipment and property leases, taxes, loan loss provisions and professional service fees.
- Non-interest Income to Working Fund Ratio of commercial banks (both in aggregate as well as disaggregate) for the entire period (1969 to 2008) was 1.60 percent for SBI and Group and 3.20 percent for Foreign Banks. This ratio was the highest in case of Foreign and Private Sector Banks as compared to SBI and Group and Other Public Sector Banks. The banking sector reforms, in general, positively impacted the earnings of the banks in terms of non-

interest income. Again, the improvement in non-interest income was more in the case of Foreign and Private Sector Banks as compared to the Public Sector Banks. 219

- The Ratio of Burden as a percentage of Working Fund, indicating non-interest expenditure of the banks, for the thirty-nine year period (1969 to 2008) reveals that the lowest average burden ratio was witnessed by SBI and Group (2.53 percent), followed by Other Public Sector Banks (2.57 percent), Private Sector Banks (2.61 percent), and Foreign Banks (3.86 percent).
- Operating Profit to Total Working Fund Ratio for the period 1969-2008 indicating return over working fund, was the highest pertaining to Foreign Banks (2.86 percent), followed by Private Sector Banks (1.37 percent), SBI and Group (1.16 percent), and Other PSBs (0.83 percent). The performance of the Foreign Banks and Private Sector Banks in this respect was relatively significant as compared to that of the Public Sector Banks. This ratio increased for all bank groups to 2.94 percent during the post-reform period (1991 to 2008) as compared to 0.20 percent in the pre-reform period (1969 to 1991).
- Ratio of Operating Profit to Total Income over the period under study (1969- 2008) displayed wide fluctuations. The average ratio for the entire period indicates that it was the highest for the Foreign Banks (17.92 percent), followed by Private Sector Banks (10.88 percent), SBI and Group (10.17 percent), and Other PSBs (8.25 percent).
- Operating Profit to Deposit Ratio, indicating the net operating income, revealed that all bank groups had improved their performance during the post reform period but the Foreign and Private Sector Banks fared better than the Public Sector Banks.
- Profitability Ratio of all bank groups recorded significant growth during the post-reform period (21.88 percent) as compared to the pre-reform period (2.14 percent). Overall, during the years 1991 to 2008, there was growth in the profitability of All Scheduled Commercial Bank to the extent of 865 percent, due to competitive environment, better customer services, and laxity in policy formulation.
- Efficiency Change, post-reforms, recorded a positive growth of 3 percent in the case of Other PSBs, followed by the Private Sector Banks (2.42 percent). Overall growth in mean efficiency change during the post-reform period (1991 to 2008) was 0.80 percent, indicating that All Scheduled Commercial Banks successfully managed to control their expenditure and generate revenues.
- Technical Efficiency Change (TEC) of Private Sector Banks was 5.18 percent, whereas TEC of the Public Sector Bank Groups decelerated during the post reform period. Overall mean TEC declined by (-) 1.74 percent due to competitive market conditions.
- Pure and Scale Efficiency Change of All Scheduled Commercial Banks improved post-reforms. However, the Foreign Banks were leading in this aspect followed by the Private Sector Banks and Other PSBs.
- Geometric Mean, indicating mean efficiency and the overall performance, of All Scheduled Commercial Banks improved pre-1991 by 2.7 percent. In the post-reform period, SBI and Group and Other PSBs recorded inefficiency to the extent of 6 and 5 percent respectively due to increased priority sector lending, accumulating NPAs and huge recruitment of staff. On the other hand, the Private Sector Banks displayed significant growth (7.86 percent) during the post-reform period, while the efficiency of the Foreign Banks improved by 3.8 percent because of efficient liquidity and asset management.
- Technical Efficiency of All Scheduled Commercial Banks improved during the post-reform period, implying optimal utilization of employees' services and a significant increase in interest and non-interest income.
- Allocative Efficiency pertaining to SBI and Group and Other PSBs, post reforms, exhibited a positive growth rate of 3 percent and 0.91 percent

respectively. Whereas, the Private Sector Banks witnessed insignificant Allocative Efficiency (0.993), as the Foreign Banks and the Public Sector Banks were relatively more competitive in terms of utilization of resources to get the desired levels of output. Overall Allocative Efficiency of All SCBs increased by 1.22 percent,

- Cost Efficiency pertaining to efficiency in the management of funds viz., cost of employees, borrowings, investment, advances, and interest income, of All SCBs was 0.998, that is, it was less than the score of 1.000, post-1991. The Foreign Banks were the most cost-efficient with a score of 1.000 followed by the SBI and Group (0.995), Private Sector Banks (0.993), and Other PSBs (0.922). This was due to the fact that the Foreign Banks were cost-effective in terms of expenditure incurred on employees' salaries, and costs of borrowings, advances and interest income. Overall, All Scheduled Commercial Banks recorded a growth of 1.52 percent in cost efficiency in the post-reform period (0.983) as compared to the pre-reform period (0.998), implying a positive impact of banking sector reforms subsequent to 1991.

Conclusion : The major observations of the study pertaining to the performance of All Scheduled Commercial Banks during the pre (1969 to 1991) and post (1991 to 2008) reform periods are listed below :

- SCBs continuously increased their deposits, more than 50 times, over the period 1969 to 1991, whereas the Private Sector Banks exhibited a declining trend in terms of share in total deposits. Deposits, establishment expenses, priority sector advances and working funds per branch registered 7 times growth in the period 1992 to 2008.

- Technical Efficiency of the SBI and Group improved and increased to 5.6 percent, whereas the Private Sector Banks were technically inefficient (- 4.7 percent) during 1979 to 1991 due to the control over their operating expenses by the former banks. The SBI and Group were Technically Efficient during the seventeen year period (1991 to 2008), while in terms of Allocative Efficiencies and Cost Efficiencies, there has been an improvement of 1 percent and 3 percent respectively during the years 1992 to 1998 and a deceleration of 8 percent and 6 percent respectively during the period of 1998 to 2004. The Other Public Sector Banks were Technically Efficient (1.000) throughout the period 1991 to 1998 and their Allocative Efficiencies and Cost Efficiencies increased during the years 1998 to 2008 from 0.990 to 1.000, because of their credit disbursement policies, signifying greater credit facilities to the Regional Rural Banks.

- Overall Mean Technical Factor Productivity Change of All SCBs improved by 2.7 percent during the pre-reform period because of the strategy adopted by banks to segregate customers on the basis of the type of service and provision for an easy access to a particular transaction. The SBI and Group and Foreign Banks scored 1.000 in Efficiency Change during the post-reform period, due to branch expansion, increasing profitability and hence a decline in cost per employee in the case of the former, and technical efficiency both, scale and pure in the case of the latter.

- The SBI and Group and Other PSBs, pre-reforms, were cost inefficient (0.966 and 0.983). This was due to the emphasis on priority sector lending and extensive branch expansion resulting in huge Non-Performing Assets. Overall, the pre-reform period was characterized with cost-ineffective banks as the geometric mean was 0.983. However, the post-reform period witnessed cost-effective Foreign Banks (1.000), followed by the SBI and Group (0.995), Private Sector Banks (0.993), and Other Public Sector Banks (0.992).

- As a consequence of reforms, the important determinants of the performance of a bank viz.,

return on assets, per employee productivity, quantum of profits, NPAs and CRAR have replaced the pre-reform concept of performance in terms of deposits mobilized and outstanding figures of deposits.

- Due to increasing competition, banks recognized the need to re-engineer their operational policies pertaining to cost reduction. The Public Sector Banks made every effort to cut down their wage bills by downsizing and restructuring their workforce. In the case of Foreign Banks and Private Sector Banks, these costs registered a moderate increase due to the use of highly qualified staff.
- The Non-interest income of All Scheduled Commercial banks exhibited an increase during the period under study due to softening of interest rates and provision of a portfolio of fee-based services in accordance with the growing customer needs. But Non-interest income is still lagging behind interest income of all bank groups.
- The financial health of the banks improved post-reforms, due to the adoption of the prescribed prudential norms pertaining to mergers, consolidation, priority sector lending, NPAs, participation of the banks in non-banking activities (underwritings, mutual funds, chit funds, etc.), a Capital Adequacy Ratio of 13.01 percent in 2008, and finally an endeavour to attain technical, allocative and cost efficiencies. Almost all banks improved their Capital Adequacy and Asset Quality during the period of the study.

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Role of Banks and Government in Women Empowerment

Smt. Kavita V. Juktimath
HOD. Dept. Of Commerce
BVVS. Akkamahadevi Women's Arts, Science and
Commerce College Bagalkote Karanataka

Women Empowerment

Women Empowerment has been a vital issue that has come into the limelight in past few years. Despite numerous government schemes and policy decision, women in India still remain deprived of equal opportunities in terms of education, employment and skill development. But also there have been significant improvements in this field especially in urban centers; women in rural areas are still underprivileged from any such advantages. Many social scientists have derived that economic independence plays a vital role in ensuring that women get equal opportunities in the society and thereby enjoy and benefit from their other rights. This makes women empowerment as much of an economic issue as a social one.

The emergence and growth of women-owned enterprises have greatly contributed towards the economic growth and development of India. In our country most of the women enterprises are related to service sectors. Women entrepreneurs have contributed not only for economic development but also provided opportunity for employment especially for women job-seekers. However, it is to be taken into consideration that woman entrepreneurs have to face a lot of hurdles and problems especially in fund generation. A women entrepreneur should have a good source of knowledge with regard to finance. Finance is the backbone of any firm, and lack of adequate financial support makes it very difficult to carry forward the business activities. the role of banks and their contributions in encouraging women entrepreneurs.

Women entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprise. In terms of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called "women entrepreneurs".

Kamal Singh who is a woman entrepreneur from Rajasthan, has defined woman entrepreneur as "a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life."

Keywords: Entrepreneurship, Banks, Success, Support, Women Entrepreneurs.

Objectives :

- 1) To know the present status of Indian Women entrepreneur
- 2) To know different schemes or facilities of banks to support women entrepreneurship.

Functions of Women Entrepreneurs

The major functions of a business have to be undertaken by a business entrepreneur. As such a woman entrepreneur is also obliged to perform all the functions involved in establishing an enterprise. Some of these include idea generation and screening, determination of objectives, project preparation, product analysis, and determination of forms of business organization, completion of promotional formalities, raising funds, human resource management, machine and materials, new product development and operation of business.

Banks & Women Empowerment

Banks are one of the primary pillars of Indian economy and, therefore, are an ideal agent to play a pivotal role as far as women empowerment is concerned. Public sector banks, which have their presence even in the remote corners of the country, have traditionally been first and foremost support structure for women as far as their financial needs are concerned. Banks have always played a very important role in enhancing financial inclusion of women in the Indian economy. All major public sector banks have announced women centric and women only financing and loan schemes that offer financing opportunities at concessional interest rates and relaxed loan rules. some women-centric banking schemes that are aimed at enabling and empowering women financially:

Bank Name	Scheme Name	Scheme Description
Punjab National Bank	PNB Mahila Udyam Nidhi Scheme	Offers financial support to micro and small scale sector and industries owned and managed by women. Amount of loan has been restricted up to Rs. 10,00,000/- only with purpose to finance for setting up new unit / enterprise or for expansion / modernization of existing unit; for acquisition of fixed assets
	PNB Mahila Samridhi Yojna	Finances infrastructural purchases for small business units like tailoring shops, boutiques, telecom agencies, beauty parlors, and Internet browsing centers
	Scheme For Financing Crèches	Finances equipment purchase for crèche development; aids in purchase of stationery, refrigerators and water filters, etc
	PNB Kalyani Card Scheme	Offers working capital credit for agricultural activities/ misc farm/non- farm activities to both literate and illiterate women dwelling in rural / semi-urban areas. Would include farmers, landless laborers, agricultural laborers, tenant farmers, share croppers, lessee farmers, etc
	PNB Mahila Sashaktikaran Abhiyan	Offers low-interest rate of 0.25% in Non-Priority Sector Advances and 0.50% in Priority Sector advances & fee waiver of 50% for women
Bank of Baroda	Akshaya Mahila Arthik Sahay Yojna	Provides financial assistance to women entrepreneurs working in retail trade and agricultural sectors
Union Bank of India	Union Nari Shakti Scheme	Eligibility- All Women owned and managed MSMEs (i.e., share capital of min 51% with Women) SHGs having Udyam Registration Purpose/Facility- Term loan for purchase/construction/ renovation of business premises/ purchase of plant & machinery

		<p>CC for Working Capital requirements_</p> <p>Quantum - Minimum – Rs 2.00 lakh</p> <p>Maximum – Rs 10.00 Crs (Rs 20 lakh for SHGs)</p> <p>Margin 5% for limits upto Rs 1.00 Cr</p> <p>15% for limits above Rs 1.00 Cr</p> <p>Charges- Nil processing charges for limits upto Rs 2.00 Crs and 50% concession in applicable processing charges above RS 2.00 Crs. Other charges as per extant guidelines of the Bank</p>
State Bank of India	Stree Shakti Package	Offers special concessions and privileges for financing facilities to business units in which women entrepreneurs hold more than 50% of share capital
SIDBI	MUDRA Scheme	<p>Name of Scheme the Pradhan Mantri MUDRA Yojana for lending for loans to enterprises Eligible Applicants Businesses/entrepreneurs/units covered would include proprietorship/partnership firms running as small manufacturing units, shopkeepers, fruits/vegetable sellers, hair cutting salons, beauty parlours, transporters, truck operators, hawkers, cooperatives or body of individuals, food service units, repair shops, machine operators, small industries, artisans, food processors, self-help groups, professionals and service providers in rural & urban areas.</p> <p>Bank branches would facilitate loans under the Mudra scheme as per customer requirements. Loans under this scheme are collateral-free loans.</p> <p>Mudra has created the first products and schemes under this umbrella, and the interventions have been named 'Shishu,' 'Kishor' and 'Tarun' to signify the stage of d growth/development and funding needs of the beneficiary micro unit /entrepreneur:-</p> <ul style="list-style-type: none"> • Shishu: covering loans up to Rs. 50,000/- • Kishor: covering loans above Rs. 50,000/- and up to Rs. 5 lakh • Tarun: covering loans above Rs. 5 lakh and up to Rs. 10 lakh
	Financial Assistance	
	Marketing Fund for Women	Offers financial assistance for marketing of products manufactured by women entrepreneurs in both domestic as well as international markets
Bank of India	Star Mahila Gold Loan Scheme	Offers loan facilities to working / non-working women for purchase of Gold ornaments, preferably hallmarked, from reputed Jewellers and/or Gold coins of Bank of India
	Shakti Scheme	It issues loans to the businesswomen who own

		more than 50 percent stake in an enterprise. The maximum loan amount that can be granted is Rs 20 lakhs for the retail trade and education sectors and Rs 50,000 for micro-enterprises. The interest rate is 0.25 percent below the base rate for women applicants.
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Role of Indian Government in Promoting Women Entrepreneurs

At present, the Government of India has adopted various schemes for women operated by different departments and ministries. Some of these are: Integrated Rural Development Programme (IRDP), Khadi and Village Industries Commission (KVIC), Training of Rural Youth for Self-Employment (TRYSEM), Prime Minister's Rojgar Yojana (PMRY), Entrepreneurial Development programme (EDPs), Management Development programs, Women's Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women (MAHIMA), Assistance to Rural Women in Non-Farm Development schemes (ARWIND), Trade Related Entrepreneurship Assistance and Development (TREAD), Working Women's Forum, Indira Mahila Yojana, Indira Mahila Kendra, Mahila Samiti Yojana, Mahila Vikas Nidhi, Micro Credit Scheme, Rashtriya Mahila Kosh, SIDBI's- Mahila Udyam Nidhi, Mahila Vikas Nidhi, NGO's - Credit Schemes, Micro & Small Enterprises Cluster Development Programmes (MSE-CDP). National Banks for Agriculture and Rural Developments Schemes Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP).

Top Most Women Entrepreneurs in India

There are top most women entrepreneurs in different zone in our India. Some examples are Dr. Kiran Mazumdar-Shaw (Chairman & Managing Director of Biocon Ltd.), Indra Nooyi (CFO, Pepsico), Neelam Dhawan (Managing Director, Microsoft India), Naina Lal Kidwai (Group General Manager & Country Head-HSBC, India), Indu Jain (Chairperson (former), Times Group), Priya Paul (Chairperson of Park Hotels), Simone Tata (former Chairperson of LAKME, Chairperson of Trent Limited), Mallika Srinivasan (currently the Director of TAFE- Tractors and Farm Equipment), Chanda Kochar (MD & CEO-ICICI Bank), Sulajja Firodia Motwani (JMD-Kinetic Motors), Ekta Kapoor (JMD & Creative Director, Balaji Telefilms), Ritu Kumar (Fashion Designer), Shahnaz Hussain (CEO, Shahnaz Herbals Inc), Jyoti nayak (President Shri Mahila Griha Udyog Lijjat Papad), Ravina Raj Kohli (Founder & Executive Director, JobCorp), Preetha Reddy (Managing Director of Apollo Hospitals), Keya Seth (Founder of Keya Seth's Aromatherapy) etc.

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ROLE OF SOCIAL NETWORKING SITES IN LIBRARIES AND INFORMATION SCIENCE

Geeta Gothe

Librarian

Government Majid P.U. College,

Savanur. Dist: Haveri

Introduction

Overall internet usage has seen tremendous growth over the last years. The number of internet users globally rose from million to billions. Internet has become an important source to obtain all types of information like, health, education, trending, transport, market, banking, matrimonial, sports, spiritual, legal, entertainment etc. Even social networking sites are internet based. As such internet offers many top social networking sites which are used for different purposes.

In today's internet world, social networking sites play an important role in optimizing information. Social networking is a great way of providing and exchanging information with each other across the world within less time. Through social networking sites people can develop relationships and connect with one another easily at any time and everywhere which is not possible due to distance of pace and time. Social networking sites list their friends, surf the friends' list, upload content constantly, discuss the content etc. Social networking sites provide live communications at no extra costs.

Scope of the article

This article attempts to explain what is social networking? And what is the role of social networking sites in libraries and information services.

Definition of social networking

According to Oxford Learner's Dictionary- " a social media site or application through which users can communicate with each other by adding information, messages, images etc."

According to Michael Ray – " Social network in computers, an online community of individuals who exchange, messages, share information and in some cases, co-operate on joint activities.

Concept of social networking

Social media started in the early 2000s. Mostly, the first familiar social media site we know today was 'Six Degrees.com', a platform created in 1997 which allowed users to create profile and make friends with other users.

Social networking sites as patterns of interaction and sentiment in the real world; they are also cognitive (re) constructions of social relations, some are real and some are imagined. (Mehra, 2014). In other words social network is actually a way of communication and reaction which is some time real and some time imagined. Social networking emphasis was mostly on exchanging and sharing information. (Serajian, Akhgar, 2013). A social network, in technology parlance, is a website or other application where people, often of similar interests, come together to communicate with each other and share information including photos, videos, audio and written messages. (Goulart, 2013). It means , social networking websites allow people with identical interests to come together and exchange any type of information.

Role of social networking sites in library and information science

Libraries play an important role in sharing information, using social networking sites. Many types of social networking sites can be used by library for various purposes. With the

advancement of information technology the user community has become more advanced in using several types of social media sites for their purposes. Some of them are as follows:

- 1) **Social networking sites for information sharing** : Facebook, Twitter, blog etc are used for communicating information.
 - a) **Facebook**: Facebook is an online social networking site through which library professionals can share, update photos and vedios of books, library and stay connected with the users. Libraries can use facebook for educational purposes also. Groups of users can be created using facebook. So that librarians can share online information to a particular group of users. Users can visit the libraries virtually without visiting the libraries in reality. Users can directly communicate with the librarian. Users can ask about the available books, library hours etc.
 - b) **Twitter** : Twitter is a fast growing, free messaging service for users. Both librarian and user can make use of it to send and receive tweets through SMS using a mobile phone without spending much time or effort. (www.infotoday.com). Librarians on Twitter supports followers to interact with the library and allow them to exchange their ideas with others using hashtags. Twitter can be a source of news, entertainment and a marketing tool for business.
 - c) **Blog** : Blog is a user generated social networking site. Librarians use blogs for announcements. It is a space where librarians can broadcast professional and general information needed by the people.
- 2) **Social networking sites for content creation** : Youtube, Wikipedia etc. are used for content creation.
 - a) **Youtube** : Youtube can be used to provide people information such as how they can browse the library databases? Or how users can search information? Usually the audio library is available in youtube studio.
 - b) **Wikipedia** : Wikipedia is an encyclopedia. Librarians can access information using Wikipedia free of cost. It contains information on all branches of knowledge. Library professionals can contribute valuable information to it. It is a public resource.
- 3) **Social networking sites for knowledge organization**: Net vibe, Delecious etc are used for knowledge organization.
 - a) Net vibe : It is a Dashboard of everything.
 - b) Delecious : It is a social media website for bookmarking. It helps to tag a website with a browser- based tool so that user can visit it again later easily.

Conclusion

Still many of the library users are unaware of social networking sites. The libraries should create awareness about these sites which can be used as the best tools to provide library services. Social networking sites play vital role in providing information to the user community. Library professionals need to develop professional competency and should be well equipped with social networking tools. It is the need of the hour for all libraries to promote their resources and services using social networking sites.

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DIGITAL LIBRARY INITIATIVES IN INDIA

SHILPA BASAVARAJ HOSAMANI

Abstract:

Digital libraries have become the inevitable part of the contemporary information society for storage and access of huge amount of information. During the past recent years, there has been tremendous development reaming the concept of digital libraries-a knowledge base that can be stored and retrieved through on-line networks. Digital libraries are the most complex form of information systems that support digital document preservation, distributed database management, hypertext, filtering, information retrieval and selective dissemination of information. Overall internet usage has seen tremendous growth over the last years. The number of internet users globally rose from million to billions. Internet has become an important source to obtain all types of information like, health, education, trending, transport, market, banking, matrimonial, sports, spiritual, legal, entertainment etc. The emergence of Internet has added a new dimension to information technology which gave birth to the new concepts of Digital Libraries (DLs), Knowledge Management (KM), and archiving of indigenous culture and heritage materials. The Digital Libraries have emerged as a crucial component of global information infrastructure, adopting the latest Information and Communication Technology (ICT) to promote an organizational structure that encourages communication and resource sharing between the academicians and scholars across the nations. In India, a number of digital library initiatives and digitization programmes have been initiated across the country. Most of the digital library initiatives are government funded. The Ministry of Communications and Information technology has also established the Digital Library of India. This paper discuss various, advantages, Problems and challenges of digital library and detail information of e-resources and websites of digital libraries in India.

KEYWORDS: Digital Library, ICT, Knowledge Management, DLI, NSF, NDLTD, NASA, Consortium.

Introduction

Information is considered as the fulcrum for power and prosperity and very essential for economic and social development of the society. The revolution in Information and Communication Technology has bridged knowledge gap by providing free flow of information. With this technology driven revolution, information was started delivering in digital format with greater speed and economy which triggered in development of digital library. It has provided wider opportunities in archiving accessing digitizing and preserving the traditional knowledge. The open source software movements added weightage in proliferation of digital libraries worldwide. Traditional knowledge available in one and another form was being explored, documented preserved and made accessible through networks of digital archives. The formal project of digital library under the Digital Library Initiative (DLI) was started in 1994 as a joint initiative of the National Science Foundation (NSF), Department of Defense Advanced Research Projects Agency (DARPA), and the National Aeronautics and Space Administration (NASA), in 1994. Six universities were given the funds for investigation and development of underlying technologies for digital libraries. The second phase of the project was initiated in February 1998. (Devika,2003). The landmark initiatives that led the path towards the Digital Library movement are the CMU, MERCURY project; CORE project at Cornell University the TULIP project and ENVISION, Cornell Institute of digital collection, Yale University Open Book Project, Networked Digital Library

of Theses and Dissertation (NDLTD), National Science, Mathematics, Engineering and Technology (SMET) Education Digital Library (NSDL), National Policy, Digital Library development in emerging country like India is taken up with preserving art culture and heritage of India in mid 1990s. India became de-facto signatory of the UNESCO Universal Declaration on Cultural Diversity, adopted unanimously by the UNESCO General Conference at its 31st session held on 2 November 2001 to strengthen the access to diverse cultural resources available across the country. Indian universities are participating as members in the Networked Digital Library of Theses and Dissertations (NDLTD). The problem encountered for digitization initiatives in India, National Policy and existing digital library initiatives of India are discussed below.

Meaning and Definition of Digital Library

Numerous terms are used by authors to denote the concept of digital libraries. According to E.A. Fox the digital library may be defined as the "New way of carrying out the functions of libraries encompassing new types of information resources, new approaches to classification and cataloguing, intensive use of electronic systems and networks and dramatic shifts in intellectual, organizational and electronic practices".

2) **National Policy on Digital Library**: The National Task Force on IT and Software Development (2003) has given some valuable recommendations for development of DLs in the country related to development of pilot project on Digital Library, preservation of vast wealth of Indian traditional knowledge, digitization of Indian Theses and Dissertations and copyright protection.

3) **Current Digital Library Initiatives in India**: Government institutions of national importance, national level institutions, research organization, universities, state government institutions, financial institutions, private institutions are key player for initiating digital libraries in India. Some of the important digital library initiatives and programmes initiated across the country are as follow:

3.1) Digital Library of Books :

3.1.1) **Digital Library of India (<http://www.dli.ernet.in/>)**: Digital Library of India was formally launched by the then president of India Dr. A. P J. Abdul Kalam in 8th September 2003 to preserve knowledge and cultural heritage of India. The project is supported by Ministry of Communications and Information Technology, Government of India and coordinated by Indian Institute of Science, Bangalore. It digitizes and preserves all significant library, artistic and scientific works in its three regional mega scanning centre and 21 scanning centers and makes it freely available to world for education and research. At present, Digital Library of India hosts 4,80,335 books containing about 168 million pages.

3.1.2) **Vigyan Prasar Digital Library (<http://www.vigyanprasar.gov.in/digilib/>)** Vigyan Prasar, an autonomous organization under Department of Science and Technology, Government of India, was established in 1989 for communication of science and technology. 80 books in English, 49 books in Hindi and 17 books in other languages and audio video scientific content in CD ROM are available in this digital library.

3.1.3) **NCERT Online Text Books (<http://www.ncert.nic.in/textbooks/testing/Index.htm>)** National Council of Educational Research and Training (NCERT) was established by the Government of India in 1961 as an autonomous organization to assist and advise the state and central governments in the implementation of their policies for education, especially to bring about qualitative changes in school education.

3.2) Digital Library of Manuscripts

3.2.1) **Kalasampada**: Digital Library Resources for Indian Cultural Heritage (<http://www.ignca.nic.in/dlrich.html>) The Indira Gandhi National Centre for the Arts

(IGNCA) in collaboration with the Ministry of Communication and Information Technology initiated a digital library on indigenous cultural heritage named Kalasampada. Kalasampada facilitates scholars' access to the materials including 272,000 manuscripts, 100,000 slides, thousands of rare books, 4,000 rare photographs, 400 hours of audio and video along with research publications, fifty tutorials produced by the IGNCA.

3.2.2) National Databank on Indian Art and Culture (NDBIAC) (http://ignca.nic.in/ndb_0001.htm) In its second phase of digitization project, INGCA started National Databank on Indian Art and Culture (NDBIAC), a pilot project of Department of Information Technology, Ministry of Communication and Information Technology (MCIT), and Archaeological Survey of INDIA, NDBIAC provides access to digitized images and audiovisuals provided by ASI and state archaeology departments. The project is pilot project and aim to cover over 1 lakh visual, 1000 hours of audio and video, 25000 rare books on art and culture and walk-through of some of the archaeological monuments.

3.2.3) National Mission for Manuscripts (<http://www.namami.org/index.htm>) The Department of Culture, and Ministry of Tourism and Culture, Government of India, launched the National Mission for Manuscripts in February 2003 with an aim to locate, document, preserve and render vast collection of manuscripts which are available in variety of themes, textures and aesthetics, scripts, languages, calligraphies, illuminations and illustrations. NMM established a network of 47 MRCs (Manuscript Resource Centres), 32 MCCs (Manuscript Conservation Centres), 32 MPCs (Manuscript Partner Centres) and more than 200 MCPCs (Manuscript Conservation NMM maintains a National Database of Manuscripts named 'Kritisampada'. At present total 20 lakh data are available on NMM Website.

3.2.4) Muktabodha: Digital Library and Archiving Project (http://www.muktabodhalib.org/digital_library.htm) The Muktabodha Digital library and archiving project is initiated by muktabodha indological research institute in July 2003 to preserve scriptural texts related to the tantric and agamic traditions, as well as India's oral tradition of vedic chanting and the ritual and philosophical knowledge associated with it.

3.3) National Digital Library of Electronic Thesis & Dissertation

3.3.1) Shodh Ganga: Indian ETD Repository (<http://shodhganga.inflibnet.ac.in/>) Shodhganga is a national repository of electronic theses and dissertation. It was launched on 20th May 2010 by INFLIBNET Centre under support of University Grants Commission with an aim to facilitate open access to Indian theses and dissertations to the academic community worldwide. Shodhganga stands for the reservoir of Indian intellectual output stored in a repository hosted and maintained by the INFLIBNET Centre. 151 Universities have signed MOU with INFLIBNET Centre to join in Shodh Ganga project and deposit their theses.. ShodhGanga provides access to more than 11000 electronic theses and dissertations. Shodhganga Received the INDIA JURY CHOICE Award for Best ICT Enabled Higher Education Institute of the Year 2011. ShodhGangotri provides access to more than 1712 synopsis submitted research scholars.

3.3.2) Vidyanidhi Digital Library: (<http://www.vidyanidhi.org.in/>) Vidyanidhi is a portal of doctoral research in India. Implemented by Department of Library Science, University of Mysore. Supported by NISSAT, DSIR, Government of India, Ford Foundation and Microsoft India. More than 5000 full text and 50,000 bibliographic records of theses submitted to the universities in India have been hosted in Vidyanidhi.

3.4) Digital Library of Institutional Repositories an Institutional Repository (IR) : Theses & dissertations, articles, reports, conference proceedings, lecture notes, presentational,

audio-video records using open source software and making them available to their end users. Institutional repositories initiated in India can be viewed at <http://roar.eprints.org/>

3.5) Digital Library of Journals-Initiatives by Scientific Society and Publishers:

3.5.1) Indian Academy of Sciences: (www.ias.ac.in/pubs/journals/) The Indian Academy of Sciences (IAS) is a scientific academy funded by the Government of India. Digital platform is developed to provide online access to 11 peer reviewed journals with all back files and other publications including reports, newsletter, patrika, year book and annual report etc. published by Indian Academy of Science

3.5.2) Indian National Science Academy: (www.insa.ac.in) The Indian National Science Academy (INSA) was established in 1935. It is funded by Government of India. INSA, under the support of NISSAT, has initiated e-journal@insa project in 2002 to facilitate conversion of INSA journals from print to digital format and host these materials online.

3.5.3) NISCAIR Research Journals :(<http://nopr.niscair.res.in/>) NISCAIR has developed Online Periodicals Repository (NOPR) to preserve its 7 research journals, working papers, preprints, technical reports, conference papers and data sets in various digital formats. All publications can be access full-text in PDF format through NOPT platform.

3.5.4) Indian Medlars Centre (IndMED@NIC: <http://indmed.nic.in>) (OpenMED@NIC: <http://openmed.nic.in>) National Informatics Centre (NIC) and Indian Council of Medical Research (ICMR) had collaborated to setup Indian Medlars Centre to provide information support and services to medical research community. The Centre produced two important resources; the first is INDMED@NIC,

3.5.5) Open Journal System @ INFLIBNET Open Journal System @ INFLIBET: It encourages universities and institutions that are publishing journals in print format to use the OJS @INFLIBNET for hosting electronic version of their journals free-of-cost on server at the INFLIBNET Centre. The OJS@INFLIBNET provides full-text access to 14 journals published by universities and higher education institutions. It provides access to 14 open access journals. **3.5.6) Indianjournals.com (www.indianjournals.com):** IndianJournals.com implemented by Divan Enterprises, New Delhi. It provides single window access to multidisciplinary Indian journals published by different scholarly societies and institutions. It provides access to eleven open access journals and periodicals. This journal gateway also provides access to subscription-based content.

3.5.7) Medknow Publications Pvt. Ltd: (www.medknow.com/journals.asp) Medknow Publications Private Limited is a publisher of high-quality peer-reviewed scholarly open access journals in India. It publishes, maintains and hosts 48+ open access peer reviewed scholarly journals, mainly in the biomedical subject areas on behalf of learned societies and associations.

3.5.8) Kamla-Raj Enterprises: (www.krepublishers.com/KRE-New-J/index.html) The Kamla-Raj Enterprises is a Delhi-based publisher established in 1933. Kamla-Raj publishes seven print-based peer-review scholarly journals mainly in the areas of social sciences which are also available in electronic format on open access. These journals are OAI-compliant.

3.6) Digital Library of Online Courseware :

3.6.1) NPTEL: (www.nptel.iitm.ac.in, <http://youtube.com/nptelhrd/>) The National Programme on Technology Enhanced Learning (NPTEL) (www.nptel.iitm.ac.in) is an open courseware initiative by seven Indian Institutes of Technology (IITs) and the Indian Institute of Science (IISc). This initiative is funded by the Ministry of Human Resource Development (MHRD). **3.6.2) e-Gyankosh:** (www.egyankosh.ac.in) Indira Gandhi National Open University (IGNOU) is a mega open university that offers distance and open education to millions of learners in India and other countries.

3.6.3) Learning Object Repository CEC: (www.cec-lor.edu.in) Consortium for Educational Communication (CEC) is an inter-university centre on electronic media, established by the University Grants Commission (UGC). The CEC in coordination with its 17 Educational Multimedia Research Centre.

3.6.4) ePGPathshala: (<http://epgp.inflibnet.ac.in/about.php>) The MHRD, under NME-ICT has allocated funds to the UGC for development of e-content in 77 subjects at postgraduate level. e-PG Pathshala High quality, curriculum-based, interactive content in different subjects across all disciplines of social sciences, arts, fine arts & humanities, natural & mathematical sciences, linguistics and languages is being developed under this initiative named e-PG Pathshala.

3.6.5) Indo-German eGurukul on Digital Libraries: (<http://drtc.isibang.ac.in/mmb/>) The Indo-German eGurukul on Digital Libraries is a collaborative project of DRTC and Goethe-Institut in New Delhi to facilitate self-paced learning on digital libraries.

3.7) Library Consortium in India Beside: accesses to e-resources to Indian institutions are also available through Library Consortia. Some of the major example of library consortia in India which provides access to peer reviewed journals to their member institutions is as follows.

3.7.1) UGC-INFONET Digital Library Consortium:(<http://www.inflibnt.ac.in/econ>) The UGC-INFONET Digital Library Consortium was launched by A. P. J. Abdul Kalam, the then President of India, in December 2003..

3.7.2) INDEST-AICTE Consortium ([http://www. Paniit.iitd.ac.in/indest](http://www.Paniit.iitd.ac.in/indest)) The Indian National Digital Library in Engineering Sciences and Technology (INDEST) Consortium was set-up by the Ministry of Human Resource Development (MHRD) in year 2003 to provide access to selected electronic journals and databases to technical institutions including IISc, IITs, NITs, IIMs and a few other centrally-funded Government institutions.

3.7.3) National Knowledge Resource Consortium (NKRC): (<http://nkrc.niscair.res.in>) The National Knowledge Resource Consortium (NKRC), established in year 2009, is a network of libraries and information centers of 39 CSIR and 24 DST institutes. NKRC's origin goes back to the year 2001, when the CSIR set up the Electronic Journals Consortium to provide access to 1200 odd journals of Elsevier Science to all its users. Currently, NKRC facilitates access to 8000+ e-journals of all major publishers, patents, standards, citation and bibliographic databases.

3.7.4) MCIT Consortium: (<http://www.mcitconsortium.nic.in>) The Ministry of Communication and Information Technology (MCIT) Consortium caters to the information requirement of 9 institutions including NIC, CDAT and CDOT (with its offices in multiple locations). Indian Standards, Science Direct and JCCC. It provides access to 1818 e-journals and 14,000 e-books to its member institutions.

3.7.5) DAE Consortium The Department of Atomic Energy: (DAE) Consortium, set up in 2003, caters to the information requirement of 36 institutions including BARC, TIFR and SAMEER.

3.7.6) ERMED Consortium: (<http://ermed.jccc.in/>) Electronic Resources in Medicine (ERMED) Consortium, set up at 2008, is an initiative taken by Director General of Health Services (DGHS) to develop nation-wide electronic information resources in the field of medicine for delivering effective health care for all.

3.7.7) DRDO E-journal Consortium: (www.dsl.drdo.gov.in/ejournals) Defense Research and Development Organization (DRDO), Ministry of Defense is the largest government funded research and development organization in India with a chain of over 50 laboratories

and establishments spread across the country. DRDO e-journal consortium was established on January 2009 to provide access to e-resources to S&T community of DRDO.

3.7.8) DeLCON: (<http://delcon.gov.in>) DBT e-Library Consortium (DeLCON) is funded by Department of Biotechnology. Established in 2009, the Consortium provides access to more than 600 journals and bibliographic database to 33 member institutions which includes 14 DBT institutions and 18 institutions located in North Eastern Region (NER) and Biotechnology Industry Research Assistance Programme (BIRAP). It provides access to 682 e-journals to its member institutions

3.7.9) CeRA:(Consortium for e- resources in Agriculture) (<http://cera.iari.res.in> & <http://cera.jcc.in>) CeRA (Consortium for e- resources in Agriculture), an ambitious initiative from IARI, aims to provide scholarly information in the broad spectrum of agricultural sciences to foster academic quality research amongst its institutes and other agricultural universities.

3.7.10) NLIST :(<http://nlist.inflibnet.ac.in/>) The Project entitled "National Library and Information Services Infrastructure for Scholarly Content (N-LIST)", being jointly executed by the UGC-INFONET Digital Library Consortium, INFLIBNET Centre and the INDEST-AICTE Consortium, IIT Delhi, provides for access to scholarly content to colleges, The N-LIST programmes provides access to Web of Science for universities, Annual Reviews (33 journal titles), Nature (27 journal titles), Project Muse (400+ journal titles), Taylor & Francis and JSTOR (2000) journals for 35 technical institutions including selected IITs, IISc, IISERs and NITs. Besides, provides access to more than 6,000 e-journals and 97,333 e-books to colleges.

3.8 Digital Library of Newspapers: Table given below provides link to repositories of Indian Newspapers.

Newspapers	URL
Times of India	http://epaper.timesofindia.com
Indian express	http://epaper.indianexpress.com/
The Hindu	http://epaper.thehindu.com
The Economic Times	http://epaper.timesofindia.com
DNA	http://epaper.dnaindia.com/
Dainikbhasker	http://epaper.bhaskar.com/

3.9 Digital Library of Data Harvesting Metadata: harvesting service harvests or indexes metadata from OAI-compliant archives or repositories through harvesting software that supports a protocol known as OAI-PMH (Open Access Initiative Protocol for Metadata Harvesting). Table given below lists metadata harvesting services experimented by Indian institutions.

3.10. Other Initiatives :

3.10.1) Traditional Knowledge Digital Library:

3.10.2) Archives of Indian Labour

3.10.3) C-DAC Projects:

4) Problems & Challenges :

- a) Lack of clear cut policy at National level with main focus on sustainability
 - b) Outdated software and hardware and difficulty in upgrading the same.
- c) Non-availability of cost effective new technological advancement.
- d) Lack of multiple Indian language OCR facilities.
- e) Non-standard technical activities, data description and transmission characteristics.
- f) Non-availability of well-trained skilled personnel.
- g) Lack of management support
- h) Lack of proper preservation policy

- i) No Intellectual Property Rights policy for content development of digital information.
- j) Rigidity in the publishers' policies and data formats.

5) Conclusion: Digital library initiatives help to provide many social, economic, scholarly, and technical advantages to the knowledge environment. Digital initiatives have their starting in 1990s. With the availability of advanced information and communication technologies (ICTs) and information infrastructure, India becomes an active contributor in digital library movement by digitizing and providing free access traditional knowledge, century-old publications and rare documents, theses and dissertation and journals available in Indian libraries. The Digital Library of India is one major initiative that is striving to create a truly digital library. Online availability of electronic theses through centrally-maintained digital repositories called Shodh Ganga does not only provide easy access and archiving of Indian doctoral theses, it also helps in raising the standard and quality of the research. Open courseware and cross archive search services are also being developed by different organizations, including the apex higher education agencies. India has spearheaded the digital library movement in developing countries.

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Remembering Role of Muslim Women in National Building

Dr. Rizawana B. Gadakari
Assistant Professor
Dept. of Political Science
Govt First Grade College. Khanapur

Abstract: In modern times women have moved from the center of history, playing increasingly important roles in families, communities, and states across the world. The ancient religions were not prepared to give equal status to man and women. Therefore, they formulated separate laws for them. But Islam does not make this distinction. In Islam, man and woman both are equal before law. Hundreds and thousands of Indian Muslim Women who fought on the streets against the British Empire. The position of women in India is very weak. Women have been socially, economically, physically, psychologically and sexually exploited sometime in the name of religion and some time by the customs and traditions. In 1931 Indian National Congress Session in Karachi, Jawahar Lal Nehru accepted equal political and legal rights of women and introduced the concept of equal obligation along with equal rights in resolution of fundamental rights. Nehru agreed that without economic freedom other aspects of equality would be proving superficial. Women must therefore be trained to participate “In every department of human activity. The history of Indian national movement would be incomplete without the presentation of the role of Indian Muslims women.

Keywords: Freedom, Movement, Muslim, Women.

Introduction:

During 7th AD century Islam came to India with Arab traders to coastal Malabar. After that in 11th century Islam came to coastal Gujarat. Islam with Turkic invasions came to north India in the 12th century and has since become a part of India's religious and cultural heritage. After many centuries, there has been important combination of Hindu and Muslim cultures across India and the Muslim have played a prominent role in India's economic rise and cultural inspiration. India has been invaded by different rulers in past and these invasions had definitely influenced the Indian women who were also affected all along by the different socio-religious reform movements carried out from time to time.

Islamic Women broke number of barriers and distinguished themselves in various fields, including administration as queens who not only ruled but personally led victorious armies into battle like Razia Sultana, Chand Bibi and Noor Jehan, who practically ran the empire. There were quite often literary talents like Jahan Ara, Shahajahan's daughters. Jamila Brijbhushan, a noted writer in her recent book on Muslim women, reveals names that go back to even Prophets time like Shiwa the foster sister, a noted poet, layla-bint-e-A'bdullah, who ran the market in medina. Fatima bibi was actively involve; in politico-religious activities during the regime of Third Caliph Usman. Maulavi Mum tax Ali Khan took up the cause of Muslim women and wrote a tract on the subject entitled Hnquq al-Niswan (Right of Women) in Urdu which had 188 pages. It is quite a scholarly work and needs to be closely studied.

They had significant roles outside family life and were vigorously elaborate in all aspects of socio-political life and communal affairs. Apart from that Muslim women were involved in the political aspects of the time and their opinions in political affairs were highly valued. Muslim Women were also involved in the wars, commerce, socio-religious debates

and political work. Muslim women were recognized as active contributors and fully engaged partners in historical events.

Women and Islam:

1236-40: Sultana Jalalat ad-Din Begum Radiya bint Shamas al-Din Iltutmish of the Delhi Sultanate: also known Razia Begum or Radiyya Altamish, daughter of the first Mameluk king of Delhi, Sultan Iltutmish. She came to the power after ousting her brother and having killed him. She used the title *Khiaru al-dunya wa al din*, which can be interpreted as “the blessed of the earthly world and of the faith”. She was a very able leader and military chief but was overthrown and performed in 1246/47.

1560-62: De-facto regent Maham Anga of the Mughal Empire (India): as the main nurse of Ruler Akbar, she increased effect after she persuaded Akbar to discharge his minister, Bairam. Her power began to diminish in 1561, when Akbar selected Akbar Khan as chief minister. Five months later, her son, Adham Khan, Akbar’s foster-brother, tried to assassinate Akbar Khan, but was performed and she died shortly after.

1611-28: De-facto Ruler Empress Nur Jahan of India: married to the Mughal Emperor Jahangir, she was an outstanding communicator, a fine judge of poetry of Persian poetry and a poet herself. Her activities made her as tempting companion for the emperor. Nur Jahan was a patron of painting and architecture whose welfares also lengthy to the adornment of rooms as well as the designing of ornaments, brocade, ruge and dresses. After Jahangir’s death in 1627, she resided in Lahore until her own death.

1748-54: De-facto co-ruler Queen Udham Bai of the Mughal Kingdom (India): became influential after the death of her husband, Muhammad Shah, who lost the jurisdiction of Kabul to Persian and through whose rein other provinces became almost self-governing. Her son, Ahmad Shah Bahadur, was not solid, so she conquered him totally. When the Marathas protested in Punjab, her son chose to flee, deserting her and the women at the court. He was taken, blinded, and overthrown and died in imprisonment in 1775.

1814-37: Politically Powerful Badshah Begum of Oudh (Avadh)(India): her husband, Ghazi-ud-din Haider, favored death for his son, Nasir-ud-din Haider, rather than his sequence to the power. Badshah Begum was childless. She, therefore, coordinated her husband’s whim by having Nasir-ud-din’s mother killed and by then accepting Nasir-ud-din. She brought up Nasir-ud-din as her own, and later took up arms against her husband. It was no ordinary hostility. Badshah Begum had armed her women to the teeth, who beaten the King and damaged all his tricks. As an outcome, Nasir-ud-din did become the King of Avadh. When Nasir-ud-din later in his turned required disown his son, Faridun Bakht, she took him under her annexes, and declined to be endangered. Nasir-ud-din sent a group of women soldier into the royal zenana to have her detached.

1831-41: after the death of her husband, Nawab Shri Jalal (Edul Khan) Sahiba Bahadur, she was regent for her son Nawab Shri Zorawar Khan Sahib Bahadur. Regent Nawab Yamuna Bibi Sahiba of Balasinor (India): 1844-49: regent Begum H.H Sikandar Begum Sahiba of Bhopal (India).

1859-68: Nawab Begum Regnant: Had been announced Reigning Begum at the age of 15 month in 1819 under the regency of her mother, Begum Quisada, who reconciled in 1844, and in a special Durbar assembled in Bhopal, the British Political Agent, J.D Cunningham, read out a announcement from the Governor General that Sikandar would be the sole proxy and workout full executive power on behalf of her 9year old daughter, Shah Jahan. She was the most violent, dynamic and charismatic. She rode, played polo, went on tiger shooting and was anskilled swordswoman. She reorganized the army, whose commander she was. She sponsored the winning horse in the 1857 mutiny and became the star of several British

darbars held for Indian rulers. She was a devout Muslim but did not take the veil. She was the first Indian monarch to go on a journey to Mecca.

1901-26: H.H. Sikandar Saulat, Iftikhara ul-Mulk, nawab Sultan Kaikhusaru Jahan Begum Sahiba, nawab Begum of Bhopal (India) 1901-02: Chief Minister of Bhopal: Also known as Sarkar Amman, she prospered her mother, Sikandar Begum. In 1926, she repaid to London to settle to rules of series in a British court. She renounced in favor of her son while still in London, and after some further legal conundrum, her granddaughter, Abida, was declared heir apparent. Sultan Jahan contended in favor of the rights of the firstborn, irrespective of gender. After her resignation, she became an advocate of women's rights, and rejected purdah in 1928. Shah Jahan lived through 1858-1930.

1960-95: Head of the Princely Family H.H. Sikandar Saulat Iftikhar ul-Mulk Haji Nawab Mehr Tai Sajid Sulatan Begum Sahiba, Nawab Begum of Bhopal (India): Recognized by the Government of India as ruler of Bhopal on 13th of January 1961 but with effect from 4 February 1960. After the death of her husband, Muhammad Iftikhar Ali Khan of Pataudi (1910-1917-52), she was regent for her son Mansur Ali Khan, who was captain of the Indian Cricket team 1960-75. Under the name of Begum Sajida Sulatn, she was member of the Indian Parliament for Bhopal. She lived through 1915-95 and was succeeded by her grandson.

1997-2001: Governor Selvi M. Fathima Beebi, Tamil Nadu (India): in 1983, she was selected judge in the Kerala High Court. During 1989-93, she attended as the first woman Judge in the Supreme Court of India. She detached from the post of governor after having allotted J. Jayalalitha Jayaram as Chief Minister in spite of her conviction for corruption.

These developments were exploited by Muslim League who exacerbated the atmosphere along communal lines to the extent that it became very difficult for Muslim women to come out openly. Yet a number of bold ladies like Kulsum Sayani, Baby Amtal Salam, Anis Kidwai, Begum Hamida Ali and A.H. Nawab Sultan Jehan Begum, Begum Nawaz Khan, Lady Mizra Ismael, Begum Habibullah, Begum Rahmutullah, Princess Dureshwar of Hyderabad, Mrs, Tayabji, Mrs. Haroon, Masoona Begum, Bi Amma, Amjadi Begum, Begum Hasarat Mohani, Saadat Bano Kichlu, Begum Abdul Majeed Khwaja, Bibi Shaiftunnisa, Amina and Rehana Tayabji, Begum Sakina Luqmani, Ameena Qureshi, Bibi Amatus Salam, Fatima Ismael, Zaton Kapasi and Heero A. Ahmad opted to work for the National Movement in the leadership of Mahatma Gandhi.

Conclusion:

It is my endeavor, however, to see that there is a sea-change in the traditional pattern of Islamic life yielding a new place for Muslim women where she would enjoy her rights guaranteed by Quraan. Higher education and political awareness of Muslim women has intended to promote their rights. For that it is necessary to organize time to time a series of conference, workshop and seminar in international level and create opportunity to participate Muslim women to know their rights. Last opinion of research scholar regarding this aspect "we should have to believe in Quraan and Hadith and obey the foot step of Prophet Muhammad (SAW).

THE RELATIONS BETWEEN CENTRE AND STATE

Smt.Gouramma .K.Akki
Lecturer, Department of Political Science
K.L.E.Society's S.V.S.Bellubbi Arts and Commerce College,
Saundatti

Abstract

The Constitution of India provides a dual polity with a clear division of powers between the Union and the States, each being supreme within the sphere allotted to it. The Indian federation is not the result of an agreement between independent units, and the units of Indian federation cannot leave the federation. All these provisions of the constitution are therefore justified as they offer clarification and eradicate the confusion between the powers of the centre and state. Unless this theory of legislative supremacy were to be removed, there would be a risk of two similarly dominant pieces of government giving rise to a dispute, agitation, confrontation, and confusion as a result of competing legislation. These provisions guarantee that there is an overarching regulatory framework and that there is continuity in the basic laws.

Introduction

Thus the constitution contains elaborate provisions to regulate the various dimensions of the relations between the Centre and the states. As such, there was no need for safeguards to protect 'States'. On account of the exigencies of the situation, the Indian federation has acquired characteristics which are quite different from the American model. Dr. B.R. Ambedkar once said that the basic principle of the federations is that the legislative and executive authority is divided between the centre and the states not by any law to be established by the centre.

The above statement makes it very clear that the Constitution India establishes a federal framework as the basic structure of the government of the country. It is from the Constitution, which separates all competences-legislative, executive and financial-that union and states derive their power. As a result, the states do not delegate to the Union but are autonomous within their spheres as provided for in the Constitution.

(i)The residuary powers under the Indian Constitution are assigned to the Union and not to the States. However, it may be noted that the Canadian Constitution does the same mode of distributing the powers cannot be considered as eroding the federal nature of the Constitution.

(ii) When considering the amendment of the Constitution we find that except in a few specific matters affecting the federal structure, the States need not even be consulted in the matter of amendment of the Constitution. The bulk of the Constitution can be amended by a Bill in the Union Parliament being passed by a special majority.

(iii) In the case of the Indian Constitution, while the Union is indestructible, the States are not. It is possible for the Union Parliament to reorganise the States or to alter their boundaries by a simple majority in the ordinary process of legislation. The 'consent' of the State Legislature concerned is not required; the President has only to 'ascertain' the views of the Legislatures of the affected States. The ease with which the federal organisation may be reshaped by an ordinary legislation by the Union Parliament has been demonstrated by the enactment of the States Reorganisation Act, 1956.

(iv) Under the Indian Constitution, there is no equality of representation of the States in the Council of States. Hence, the federal safeguard against the interests of the lesser States

being overridden by the interests of the larger or more populated States is absent under our Constitution. Its federal nature is further affected by having a nominated element of twelve members against 238 representatives of the States and Union Territories.

The Constitution of India establishes a dual constitutional authority with a simple separation of powers, each of which is sovereign within its domain. The Indian federation is not the result, and Indian units cannot leave the union, as a consequence of an arrangement between independent units. There are also extensive provisions in the constitution to govern the various dimensions of relations between the centre and the states. Central-state relations are separated by the following:

The relations between centre and state are divided as:

1. Legislative relations
2. Administrative relations
3. Financial relations

1. Centre State Legislative Relations

Articles 245 to 255 in Part XI of the Constitution deal with the legislative relations between the Centre and the State.

Extent of laws made by Parliament and by the Legislatures of States

The Parliament can make laws for the whole or any part of the territory of India. Territory of India includes the states, UTs and any other area for the time being included in the territory of India. Whereas, the state legislature can make laws for whole or any part of state. Subject-matter of laws made by Parliament and by the Legislatures of States

The Constitution divides legislative authority between the Union and the States in three lists- the Union List, the State List and the Concurrent List. The Union list consists of 99 items. The Union Parliament has exclusive authority to frame laws on subjects enumerated in the list. These include foreign affairs, defence, armed forces, communications, posts and telegraph, foreign trade etc.

The State list consists of 61 subjects on which ordinarily the States alone can make laws. These include public order, police, administration of justice, prison, local governments, agriculture etc.

The Concurrent list comprises of 52 items including criminal and civil procedure, marriage and divorce, economic and special planning trade unions, electricity, newspapers, books, education, population control and family planning etc. Both the Parliament and the State legislatures can make laws on subjects given in the Concurrent list, but the Centre has a prior and supreme claim to legislate on concurrent subjects. In case of conflict between the law of the State and Union law on a subject in the Concurrent list, the law of the Parliament prevails.

Parliament's Power to Legislate on State List

Though under ordinary circumstances the Central Government does not possess power to legislate on subjects enumerated in the State List, but under certain special conditions the Union Parliament can make laws even on these subjects.

(a) In the National Interest (Art.249)

If the Rajya Sabha declares by a resolution supported by not less than 2/3 of its members present and voting, that it is necessary or expedient in the national interest that the Parliament should make laws with respect to any matter enumerated in the State List (Art.249).

(b) Under Proclamation of National Emergency (Art.250)

Parliament can legislate on the subjects mentioned in the State List when the Proclamation of National Emergency is in operation. However, the laws made by the Parliament under this

provision shall cease to have effect on the expiration of a period of six months after the Proclamation has ceased to operate.

(c) By Agreement between States (Art.252)

The Parliament can also legislate on a State subject if the legislatures of two or more states resolve that it is lawful of Parliament to make laws with respect to any matter enumerated in the State List relating to those State. Thereafter, any act passed by the Parliament shall apply to such states and to any other state which passes such a resolution.

(d) To Implement Treaties (Art.253)

The Parliament can make law for the whole or any part of the territory of India for implementing any treaty, international agreement or convention with any other country or countries or any decision made at any international conference, association or other body.

(e) Under Proclamation of President Rule (Art.356)

The President can also authorize the Parliament to exercise the powers of the State legislature during the Proclamation of President's Rule due to breakdown of constitutional machinery in a state. But all such laws passed by the Parliament cease to operate six months after the Proclamation of President's Rule comes to an end.

2. Centre State Administrative Relations

The administrative jurisdiction of the Union and the State Governments extends to the subjects in the Union list and State list respectively. The Constitution thus defines the clauses that deal with the administrative relations between Centre and States.

1. Executive Powers of State be exercised in compliance with Union Laws: Article 256 lays down that the executive power of every State shall be so exercised as to ensure compliance with the laws made by Parliament and any existing laws which apply in that State, and the executive power of the Union shall extend to the giving of such directions to a state as may appear to the Government of India to be necessary for that purpose.

2. Executive Powers of State not to interfere with Executive Power of Union: Article 257 of the Constitution provides that the executive power of every state shall be so exercised as not to impede or prejudice the exercise of the executive power of the Union, and the executive power of the Union shall extend to giving of such directions to a state as may appear to the Government of India to be necessary for that purpose. In short, the Union Government can issue directions to the state Government even with regard to the subjects enumerated in the state list.

3. Maintain means of communication of National or Military importance: The Union Government can give directions to the state with regard to construction and maintenance of the means of communication declared to be of national or military importance.

4. To secure instruction in the mother-tongue at the primary stage of education: Union can direct the State Governments to secure the provision of adequate facilities for instruction in the mother-tongue at the primary stage of education to children belonging to linguistic minority groups.

5. To ensure government of a State is carried on in accordance with the provision of the Constitution: Union can direct the State Governments to ensure that the government of a State is carried on in accordance with the provision of the Constitution. If any State failed to comply with any directions given by the Union in exercise of its executive power, then President may hold that, a situation has arisen in which the Government of the State cannot be carried on in accordance with the provisions of the Constitution. Thus he may proclaim President's Rule in that State.

6. Delegation of Union's function to State: The President of India can entrust to the officers of the State certain functions of the Union Government. However, before doing so the

President has to take the consent of the state Government. But the Parliament can enact law authorizing the Central Government to delegate its function to the State Governments or its officers irrespective of the consent of such State Government. On the other hand, a State may confer administrative functions upon the Union, with the consent of the Union only.

7. Appointment of High Dignitaries: Union has major say in appointment and removal of Governor and appointment of Judges of High Court and Members of State Public Service Commission.

8. All India Services: The presence of the All India Services - the Indian Administrative Services, Indian police Services - further accords a predominant position to the Union Government. The members of these services are recruited and appointment by the Union Public Service Commission. The members of these services are posted on key posts in the states, but remain loyal to the Union Government.

9. Union to adjudicate Inter-State River Water Dispute: The Parliament has been vested with power to adjudicate any dispute or complaint with respect to the use, distribution or control of the waters of, or in any inter-state river or river-valley. In this regard, the Parliament also reserves the right to exclude such disputes from the jurisdiction of the Supreme Court or other Courts.

3. Centre State Financial Relations:

Indian Constitution has made elaborate provisions, relating to the distribution of the taxes as well as non-tax revenues and the power of borrowing, supplemented by provisions for grants-in-aid by the Union to the States.

Article 268 to 293 deals with the provisions of financial relations between Centre and States. The Constitution divides the taxing powers between the Centre and the states as follows: The Parliament has exclusive power to levy taxes on subjects enumerated in the Union List, the state legislature has exclusive power to levy taxes on subjects enumerated in the State List, both can levy taxes on the subjects enumerated in Concurrent List whereas residuary power of taxation lies with Parliament only.

Distribution of the tax-revenue

1. Duties Levied by the Union but Collected and Appropriated by the States: Stamp duties on bills of Exchange, etc., and Excise duties on medical and toilet preparations containing alcohol. These taxes don't form the part of the Consolidated Fund of India, but are assigned to that state only.

2. Service Tax are Levied by the Centre but Collected and Appropriated by the Centre and the States.

3. Taxes Levied as Well as Collected by the Union, but Assigned to the States: These include taxes on the sale and purchase of goods in the course of inter-state trade or commerce or the taxes on the consignment of goods in the course of inter-state trade or commerce.

4. Taxes Levied and Collected by the Union and Distributed between Union and the States: Certain taxes shall be levied as well as collected by the Union, but their proceeds shall be divided between the Union and the States in a certain proportion, in order to effect on equitable division of the financial resources. This category includes all taxes referred in Union List except the duties and taxes referred to in Article 268, 268-A and 269; surcharge on taxes and duties mentioned in Article 271 or any Cess levied for specific purposes.

Grants-in-Aid

Besides sharing of taxes between the Center and the States, the Constitution provides for Grants-in-aid to the States from the Central resources.

There are two types of grants:-

1. Statutory Grants: These grants are given by the Parliament out of the Consolidated Fund of India to such States which are in need of assistance. Different States may be granted different sums. Specific grants are also given to promote the welfare of scheduled tribes in a state or to raise the level of administration of the Scheduled areas therein (Art.275).
2. Discretionary Grants: Center provides certain grants to the states on the recommendations of the Planning Commission which are at the discretion of the Union Government. These are given to help the state financially to fulfill plan targets (Art.282).

Effects of Emergency on Center-State Financial Relations

1. During National Emergency: The President by order can direct that all provisions regarding division of taxes between Union and States and grants-in-aids remain suspended. However, such suspension shall not go beyond the expiration of the financial year in which the Proclamation ceases to operate.

1. During Financial Emergency: Union can give directions to the States:-
2. To observe such canons of financial propriety as specified in the direction.
3. To reduce the salaries and allowances of all people serving in connection with the affairs of the State, including High Courts judges.

Conclusion

In India, the Centre-States relations constitute the core elements of the federalism. The Central Government and State Government cooperate for the well-being and safety of the citizens of India. The work together in the field of environmental protection, terror control, family control and socio-economic planning. As a result, it is very clear from the scheme of allocation of legislative powers between the Union and the States that framers have bestowed more authority on the Parliament than against the States. The States do not have sole authority over the topics given to the States by the Constitution and therefore rendering the States, to that degree, subordinate to the Centre. The centralization pattern is contradictory with the fundamental values but, rather than adopting conventional provisions of a federal constitution, the legislative system is more concerned with country unity.

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CONTRIBUTION OF KARNATAKA WOMEN TO INDEPENDENCE MOVEMENT

Jawahar M Rane
Associate Professor in History
Shivaji Arts and Commerce College
Baad, Karwar - 581304

INTRODUCTION:

Generally Chandbibi, Belawadi Mallamma, Rani Abbakka, Keladi Chennamma, Kittur Channamma and others during the pre-Gandhian period have been praised as freedom fighters. But they were not freedom fighters in the real sense. Because some of them like regent queen Chandabibi of Ahamadnagar, Belawadi Malamamma, Keladi Channamma were independent rulers. In the case of Kittur Channamma it was a feudal struggle. She fought to defend the right of adopted son Shivalinga Sarja. Kittur had been a vassal state under the Bijapur Sultans, the Peshwas and then the British. It had been paying an annual tribute of 1.5 lakh Rupees to the British.

A distinction must be made in the study of freedom struggle in Karnataka Freedom struggle may be defined as the struggle to regain the lost political freedom.

Hence Chandbibi and other independent rulers were great heroines and defenders of freedom but no fighters for freedom. A new light is to be thrown on this aspect. There are no traces of women leaders in the national movement between 1824 and 1920.

Women Freedom Fighters in the Gandhian Era

Gandhiji's influence in Karnataka began with the spread of Swadeshi Movement in various parts in the 1920s. Bhavani Bai Kanagol, Gangabai Mirijankar, Umabai Kundapur and others began to take part in Swadeshi Movement, non-co-operation movement and civil disobedience movement and other forms of Gandhian Satyagraha. Most of them were members of the educated upper middle class families. Some of them were related to famous political leaders and other leaders belonged to backward classes.

Some of the memorable Women Freedom Fighters Were:

1. Kamaladevi Chattopadyaya (Mangalore)
2. Umabai Kundapur (Hubli)
3. Bellary Siddamma (Haveri)
4. Nagamma Patil (Hubli)
5. Yashodharamma Dasappa (Bangalore)
6. Jayadevithai Ligade (Solapura)
7. Leelavathi Magadi (Hubli)
8. Bhageerathamma (Tumkur)
9. Sunandamma (Tumkur)
10. Krishnabai Panjekar (Honnavar)
11. Subbamma Jois (Sirsi Siddapura)
12. Padmavati Bidri Jamakandi)
13. Mylara Siddamethi (Rona Motebennur)
14. Seethabai Madagavankar (Sirsi Motebennur)
15. Kanagodu Bhavani Bai (Sirsi Siddapura)
16. Gangabai Meerjankar (Sirsi)
17. Balya Tandy Muddamma (Virajpet)
18. Kurtha Koti Shakunthala (Belgaum)

19. Devamma Harijan (Sirsi Siddapura)
20. Ramabai Yolgi (Belgaum)
21. T.B. Jayalakshmi Bai (Bellary)
22. Rajamma Theertha Sharma (Bangalore)
23. Siddamma (Isoore)
24. Parvathamma (Isoore)
25. Halamma (Sur)
26. Nagarathamma Hiremath (Chitradurga)
27. M.R. Laxmamma (Bangalore) and others.

1. Kamaladevi Chotopadyaya (1903-88)

She was a daughter of Ananthaiah D.C. of Mangalore. She received very good education at Mangalore Madras and London and was married to a near relative but she became widow soon after the wedding. Later she married poet **Harendranath Chattopadyaya** brother of Sarojini Naidu. She became famous as an artist and took part in dramas with her husband. Later she took part in the freedom struggle under the influence of Gandhiji, Anne Basent and Sarojini Naidu. She was an active member of mahila Sevasadan of Poona and Servants of India Society and Poona started by Gokhale. Then she became leader of "All Indian women conference". In 1930 she took a leading role in Civil Disobedience Movement". She was a member of the 'Dandi March'.

In 1930 she guided the Native Women of Mangalore in Congress Satyagraha. In 1930 she toured Europe, America, Japan and Canada and own their support to the freedom movement. She was very active in the "Quit India Movement". She suffered imprisonment for five years.

After Independence she took a keen interest in "Sangeetha Nataka Academy and 'Central handicrafts Board' at Delhi. She got Magasasay award from Philippines for her service of the upliftment of women and her contribution to the development on handicrafts. She was also awarded Padmabhushan by the Government on India. She has written many articles and books viz. the spirits Pilgrimage. 'Women in India'. 'Reflections After Sixty' etc.

2. Umabai Kundapur (1830)

Umabai was another remarkable women freedom fighters of Karnataka. She had settle in Hubli in 1923 though she was born in Bombay. She was married to Kumar Ananda Rao. Unfortunately she became widow at an early age. Then she studied English and French and passed S.S.L.C. She was influenced by Sushila Naik, Kasibai Navarang and others in the basic education of girls. She also took part in the national movement. She organized 'Saraswathi Mahila Samaja".She collected a fund of one lakh rupees for the congress under the influence of Gandhi and N.S. Hardikar. She opened a school at Hubli and it was run by Bhagini Samaja. The school was called Thilak Kanyashala. After the Belgaum Congress Session she toured all over Karnataka and organized ladies wing of the 'Hindustan Sevalal' of N.S. Hardikar. She also took a leading role in the Salt Satyagraha at Ankola and other places in Karnataka. She took part along with her father-in-law Ananda Rao in Civil Disobedience Movement and jailed at Yarawada in poona. After release she activity took part in Adult Education Programmes. She collected funds for 'Kasturi Trust' and 'Gandhi Trust' for promotion of female education. She used to say "For me Gandhiji is a living God". She is also one of the grand old women of India.

3. Ballary Siddamam (1903-82)

She was a native of Dhundsi Village of Haveri Taluk. Her father was a merchant by name Basattappa. She was married to Ballary Murigappa in Davanagere. Though she was not highly education she took an active role in National Movement under the influence of S. Nijalingappa T. Siddalingaiah and Veeranna Gowda Patil. She became famous during the

Shivapur Congress Session April 1938. She hoisted the congress flag on the third day of the congress session on 14th April and arrested. She was the first lady to be arrested not only in the Mysore kingdom but also in the entire India. Thereby she made a great news all over India. Thousands of people shouted Bellary all over Kannada speaking areas and addressed rural people and popularized Khadi Movement. The Charaka was proclaimed as the symbol of freedom and prosperity by Siddamam in her public speeches. She took part in tody tree cutting along with Nagarathnama Hiremath and Laxamma Reddy in Chitradurga district under the leadership of S. Nijalingappa. She was arrested and imprisoned in 1939 and 1940.

She helped underground Satyagrahis during the Quit India Movement. After independence she established matrumandira's (Mahila Seva Sanghas) at Chitradurga, Davanagere and other places. She was an M.L.A. from 1951-56 from Davanagere. She was awarded a 'Thamrapatra' for her remarkable service in the freedom struggle.

4. Nagamma Patil (1930's and 40's)

She was a wife of Veeranna Gowda Patil of Hubli. She was teacher and freedom fighter. She took part in Harijan Ashram activities at Hubli and Sabramati. She took part in the Belgaum Congress Session. Both husband and wife devoted their life for the upliftment of Harijan's and attainment of freedom. She was imprisoned at Yarawada jail during the Quit India Movement along with her child. After Independence she was devoted to the promotion of female education through Mahila Vidya Peeta at Hubli.

5. Yashodharamma Dasappa (1905-81)

She was a daughter of K.H. Ramaiah the founder of Vokkaligara Sangha at Bangalore. She received very good education. Like her father she became a theosophist and took keen interest in social work. Then she joined the political struggle during the Shivapura Congress Session in April 1938. She was married to a lawyer and political leader H.C. Dasappa who played an important role in the Movement of responsible Government in Mysore Kingdom and Unification of Karnataka. During the Satyagraha Movement she was responsible for the burning of the copies of the Jwalamukhi a newspaper in cyclostyle with the support of T. Sunandamma. Subbamma Jois and others. During the Vidhurashwattha flag Satyagraha on 24th April 1938 may were wounded and some were killed in the firing. Yashodharamma served the wounded and helped the members of be reaved families. She was the first women member of the Mysore Congress Working Committee. She visited Gandhiji's Sevagram at wardha and took inspiration from Kasturi Bai Gandhi. After Independence she was the first women minister of Social Welfare in S. Nijalingappa's cabinet. She had adopted an Harijan girl. She resigned over the question of prohibition demanding its full implementation.

6. Jayadevithai Ligade (1912-1986)

Jayadevithai Ligade, granddaughter of Mallappa and daughter of Madake, was born in 1912 at Solapur. She played a memorable role in the freedom struggle and the unification of Karnataka. Her grandfather used to feed the poor students. Ranade and Balagangadhara Tilak were his close friends. She was married to Savkar Chammamallappa Mahadevaraya Ligade of Solapur. She was both rich and was married into a rich family. Though she studied Marati, she learnt Kannada under the influence of her mother Sangamma. She made a deep study of Vachama Sahitya. After the death of her husband in 1946 she dedicated herself to the study of Kannada, Marati and Hindi literature and took an active part in the freedom struggle influenced by the great patriots like Ramabhat Rajawaade, Dhana Shetty Mallppa, she spared no pains for the freedom of the country. Thought her husband was pro-British, he did not come in her way of pursuing her policy of fighting for the liberation of the country.

During the Razakaar atrocities in Hyderabad state she jumped into the fray and supplied food and clothing to the sufferers and rendered humanitarian service. In the Karnataka unification movement, she played a vital part. She was responsible for the success

of Karnataka sahita sammelana held at Sholapur in 1950. In the Sahitya Sammelana held at Belur in 1952, she mercilessly condemned the idea of forming of dual Karnataka mooted by K.Hanumanthaiah and others and saved the state from being divided into two.

Her patron saint was Sivayogi Siddarameswara of Somalinge. His birth place and his sense of compassion inculcated into her exemplary devotion. She has written more than 25 in Kannada, Marati and in Hindi. For eg. Jayageetha, Tayipadagalu, Siddarameshwar Purana and Taraka Tambura. The poem Higgutide Vishwa, (The world is expanding) Jayageetha book has been translated into 14 language. She has been given national and State award for her book 'Siddarameswara Purana': She made the Marati people conversant with the Sharana literature. The famous books which she wrote in Marati are: Siddha Vani, Basava Darshana, Mahayogini, Siddarama Tripadi (triplets), Basava Vachanamruta and Sunya Sampadane. The last one has been published by the Maharashtra Government. She was the president of the Kannada Sahitya Sammelana held at Mandya in 1947 and she earned the credit of being the first woman president. The Karnataka University enhanced its prestige by conferring upon her the Honorary doctorate. She led a simple life she was a Gandhian and followed the devotional path of the Shivasharanas.

7. Leelavathi Magadi (1910)

She was the only daughter of Veerana Gowa Patil of Hubli who was also a freedom fighter. She studied at Shnatnikethan in 1927, then at Jalandar Kanyamaha Vidyalaya. She took an active role in Satyagraha activities like boycotting, picketing, prabhatpheris, spinning etc, even as a student. She married Venkatesh Magadi who was a youth congress worker. It was an intercaste marriage and the father was not very happy about it. She took an active role in the Quit India Movement along with the husband and was jailed at Hindalgi near Hubli. She was a Deputy Minister in Jatti cabinet. She started a Mahila Vidya Peetha at Hubli.

8. Bhageerathamma (1940's)

She was a native of Tumkur and was married to a freedom fighters by name Changalaradhya. When the husband was arrested in 1942 on the Gowri Festival Day, she followed her husband to the jail where she met Kamaladevi Chattopadyaya, Rathnamma Madhava Rao. Kamala Krishnappa, Bhadravathi Laxmidevi and others. Under then influence she took a leading role in the freedom struggle and courted arrest several times. After independence she was the member of Legislative – Assembly for one term. She was a recipient of Thamrapatra. Recently she was honoured on Oct. 2nd, 1988 and a biography was released on the occasion.

9. Sunandamma (1930's)

She is a teacher, writer and freedom fighter from Tumkur. She has settled at Bangalore. Since her school days she came under the theosophical influence. She was married to Narasimha Iyengar of Doddaballapur. She joined the Mysore Congress under the influence congress president. This was in 1935 he was also inspired by congress veterans like Thagadur Ramachandra Rao, Veerakesari Sitharama Sastri. She took part in Shivapur session, Unite India Movement along with M.R. Laxamma and underwent imprisonment. She was a member of the Mysore Representative Assembly in 1940.

10. Devamma Harijan (1930's)

Devamma of Sirsi Siddapur was a native of Kelaginamane Village in Siddapur taluk. She took part in the no tax campaign in 1930s under the influence of Gandhi. She was a plantation worker under Nagesh Hegde. Her husband and son Pakeera were also plantation workers. They suffered great miseries of poverty and still responded to the call of Gandhi and took part in the Gandhian Satyagraha. Because of her participation along with the Hegde in 'No Tax Campaign' Hegde's plantation was confiscated by the British. As a result they lost their lively hood and migrated to Sagar Taluk. She was honoured recently by he State

Government. She refused to accept a cheque given by the Government, such was the spirit of her sacrifice. She died in 1966.

11. Seetha Bai Madagokar (1930's & 1940's)

She belonged to a family of patriots in Siddapur. Her uncle Hemappa Chandragatagi was a freedom fighter. Her father-in-law Ramakrishna Madagavkar took an active part in freedom struggle.

She was good at sports. She took part in congress flag satyagrahas and marches, she was arrested and imprisoned several times along with Kamaladevi Chattopadhyaya, Sarojini Naidu and others in 1930s and 1940s.

12. T.B. Jayalakshmi Bai (1912)

She was a native of Harihar Taluk. She was married to T.B. Keshava Rao a freedom fighter and social worker of Bellary. They adopted a harijan boy. In 1930s she took part in non-co-operation movement and was imprisoned at Vellore. In 1942 also she was arrested along with her husband.

13. Subbamma Jois (1919-82)

She was a freedom fighter from Sirsi Siddhapur who took part in salt satyagraha. Forest Satyagraha and no tax campaign. She was close associate of Bellary Siddamma, Umabai Kundapur and others. She also look at Shivapur (1938) and underwent imprisonment for a short time.

14. Krishna Bai Punjekar (1906-59)

She was a native of Honnavar. Her husband Gulvadi died very early. She lived at Dharwad and took active part in salt satyagraha and congress flag satyagrahas.

Other prominent women listed above also took a leading part in the freedom struggle in various capacities during the civil disobedience movement, Khadi Movement, quit India movement, Harijan Upliftment. She lived a life of glorious sacrifice for the liberation and unification of the country.

CONCLUSION :

In Karnataka Nationalist awakening was slow to take an explicit character because of the rule of Maharaja in one hand and imperative control of British on the other. The move towards unification integrated itself with Nationalist movement because of the measured activities of these committed leaders who successfully ignited the consciousness of people to unite together and fight for united India.

These individual are important due to various actions first they fought for independence for the their countries. Freedom fighters sacrificed their lives for the good and freedom of their countries.

It is because of freedom fighters that numerous countries enjoy Independence today. To this end some of them laid their lives down for their countries. The freedom fighter utilized their popularity and convictions to spread awareness and speak against various ills. Freedom fighters contribution are long-lasting and inspirational to the present and future generations.

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Contribution of Indian women to independence movement

RAMAKRISHN ILAKALL
ASSINTANT PROFESSOR.
DEPARTMENT OF HISTORY
GFGC KITTUR .TQ:kittur.591115

ABSTRACT

The history of Indian Freedom struggle would be incomplete without mentioning the contribution of women. The sacrifice made by the women of India will occupies the foremost place. They fought with true spirit & undaunted courage& faced various tortures, exploitations & hardships to earn us freedom. When most the men freedom fighters were in prison, the women came forward & took charge of the struggle. History renounces those great women for their dedication& undying devotion to the service of India. Although women participation was expressly focused from First war of Independence of 1857, but their active participation started from 1817 - 30 years before 1857.

Whenever the history of India's freedom struggle is written, the sacrifices made by Indian Women will surely find the most prominent place in it. It was disgraceful to call women a weaker section, it was an injustice committed to them by men. If they meant moral courage, women had it many times more than men. If she had not had more inner strength, self-sacrifice and tolerance than men and mankind would not have survived. If man was governed by nonviolence, the future belongs to women.

Key words:- freedom struggle, Indian Women, freedom fighters, Freedom movement, Women members

INTRODUCTION:-

To call women the weaker sex is a libel, it is men's injustice to women. If by strength is meant moral power, then women is immeasurably man's superior. Has she not greater intuition, is she not more self-sacrificing ...has she not greater powers of endurance, has she got greater courage? Without her man could not be. If non-violence is the law of our being, the future is with woman. I have nursed this thought now for years." (Mahatma Gandhi)

The history of Struggle in India for freedom would be incomplete and pale without mentioning the contributions of women. The sacrifice made by the women of India for the freedom struggle will occupy the foremost place. When most of the men freedom fighters were in prison or detained or some of them are in exile, the women came forward and took the charge of the freedom struggle. When most of the men freedom fighters were in prison the women came forward and took charge of the struggle. The list of those great women whose names have gone down in history because patriarchy has multiple back dropping plan for women in society.

EVENT-WISE CONTRIBUTION OF WOMEN:

1. Earliest Participation

- In 1817, Bhima Bai Holkar fought bravely against British colonel Malcolm defeated him in Guerrilla warfare.
- Rani Chennamma of Kittur & Rani Begum Hazrat of Avadh fought against British

2. First War of Independence 1857

•Rani Lakshmbai was the great heroine of the 1857 revolt. She showed theembodiment of patriotism, self-respect & heroism.

- She was queen of a small state, but the empress of a limitless empire of glory.

3. Freedom Movement 1885 to 1947

The issues that dominated the 19th century were sati abolition, widow remarriage, education, rising the age of marriage. It was with the efforts of Raja Ram Mohan Roy, Iswar Chandra Vidyasagar, KeshabChandra Sen, and a host of others came forward for the betterment of the women and her lot in society started improving..

It is these reforms mainly in the provinces of Bengal that helped the women to participate actively, even as early as 1885, in the emerging nationalist movement, by freeing them from the shackles of the traditional practices and values.

The women attended the fourth session of the Congress at Bombay in 1889. Like the males, females participated from Calcutta including Swarnakumari Devi, sister of Rabindranath Tagre. She had abandoned purdah and together with her husband, edited the Bengali journal, Bharati, having thus achieved the name of being the first Indian Woman editor.

Swarnakumari began 'Sakhi Samiti' (Ladies Association) to infuse among Indian Women an active and enlightened interest in country's welfare. From Bengal also came Kadamboni Ganguli, a graduate of Kolkata University and the first woman doctor from Bengal. Swarnakumari Devi and Kadambori Ganguli attended the Congress Session as delegates in 1890. The later had the honour of being the first woman to speak from the congress platform when she proposed a vote of thanks to the President Pheroze Shah Mehta.

Sarala Devi Chaudhurani, daughter of Swarna Kumari, who was to take an active part in the nationalist movement in the years to come, composed a song urging the people different provinces of the country to join the freedom struggle. Interestingly the same song was sung in chorus at congress session in 1901.

The decision for the partition of Bengal, announced by the Govt. on 20th July 1905, first time galvanized the common people including women into political action. In Sept. 1905, Rabindranath Tagore announced his plan for observing Rakhi Bandhan on the partition Day 16 October. Women also took 'non-cooking day' as suggested by Ramendra Sunder Trivedi. Protest meetings were convened by women and about five hundred of them witnessed the laying of the foundation stone of the Federation Hall at Calcutta on 16 Oct. 1905. Women organized Swadeshi fairs and Saraladevi Chaudhurani opened 'Lakshmir Bhandar' selling only indigenous articles, gave up use of foreign articles and use of foreign cloth and smashed their foreign bangles. Another eminent lady was Kumudini Mitra (daughter of Krishna Kumar Mitra, a renowned nationalist) also organised a group of educated ladies in order to make a liaison among different revolutionaries. It also propagated and preached the cause of the revolutionaries through Suprabhat, a Bengali magazine.

Women helped in distributing revolutionary pamphlets and literature and in maintaining connections between different revolutionary leaders. Mrs. Ramsay McDonald, who accompanied her husband in his tour of India, visualized that the Swadeshi movement could not have succeeded without the female assistances.

Swadeshi movement arose from Bengal and spread throughout the country-stormy tours of leaders, women's dharnas at foreign goods stores and bonfires of foreign goods and students giving up schools and colleges in the face of expulsions for violating Government orders became a routine matter. Women too played an important role in organizing processions, rallies and dharnas and in spreading the boycott movement and raising funds for it. Women of Bengal, Maharashtra, Punjab and the central provinces were more active.

Sushila Devi of Sialkot was spreading new awareness by delivering lectures at various places. Hardevi, wife of a barrister of Lahore Mr. Roshan Lal was editing Hindi magazine

Bharat Bhagini Pooran Devi of Hisar, a leading member of Arya Samaj, was visiting every district to spread the message of Swadeshi Agyawati and Ved Kumari of Delhi were delivering lectures to men folk more than to women. Sarla Devi of Bengal visited Punjab and served as a bridge between the two provinces.

Among the freedom fighters of the Central Provinces, the most active women were Satyabhama Tilak, Yamunabai Savarkar, Avantika Bai Gokhale, Lakhmibai Khare, Janakibai Gore, Lakshmibai Datar, Lakshmibai Rahalkar, Godabai Khare etc. They set up a women's wing of Abhinav Bharat and named it Atma Night Yuvati Sabha whose members secretly assisted the revolutionaries through this institution. The women of Maharashtra organized Hindu Sahbhajam and Haldi Kumkum etc. to eradicate untouchability. Mrs. McDonald, wife of Ramsay McDonald, who visited India during those days, wrote : A storm like movement is running through the women

The year 1917 was considered a milestone in the history of women's progress in India. Mrs. Annie Besant became the first woman President of the Congress. Under Annie Besant's President ship a resolution was passed demanding equal voting rights for women. A women's deputation led by Smt. Sarojini Naidu met Mr. Montague, Secretary of State for India and Viceroy Lord Chelmsford. Although in the name of the social incapability of women, the British Government did not give voting right to women in the Parliament under the Mount – Ford Reforms Scheme, but the Provincial Legislature Council was given the right to think over the matter of it so desired. Women Indian Association, Mahila Sewa Sabha, Women's Home Rule League and Indian Women's University joined together to register a strong protest against it and intensified their activities. Consequently the British Government was compelled to pass on the issue to the State Legislative Councils.

The entire history of the freedom movement, as we know underwent a change with the advent of Mahatma Gandhi on the political scene in 1917. With his experience of South Africa behind him, Gandhi was conscious of the female potentialities as passive resisters. As he experimented with his weapon of Satyagraha in India he felt that women could take part in it together with men. Women were drawn to Gandhi by his magnetic personality, his distinctive naturalness and transparent sincerity.

During the days of the Champaran Satyagraha in India in 1917, women had lent a helping hand to him by organizing literacy classes and doing other constructive work. Also in the Ahmadabad labour movement of Feb 1918, Anusuyaben Sarabhai fought a brave battle on behalf of the workers even against her own brother

A few women did a good job of tending to the injured in the Jallianwali Bagh massacre, among which most prominent of them were Mata Attar Kaur and Rattan Devi. Wailing for their dead husbands, they ran to and for throughout the night driving away dogs gnawing at the dead bodies. They looked after the injured and consoled and encouraged them till morning. A wave of resentment ran throughout the country against this massacre. Women's organizations till now working through national organizations, for women's education, social reform and the social, economic and political rights of women had now started preparing themselves for the coming national Boycott movement. In July 1919, Sarojini Naidu went to England as a representative of the Home Rule League. At Kingsley Hall in London, she delivered a fearless speech based on facts about Jallian wala Bagh which opened the eyes of the whole world and Naidu's oratory was universally acknowledged.

Gandhi issued an appeal saying that non-violent Non-co-operation Movement for Swarajya could not succeed without the participation of women. He called upon women to join the Indian National Congress and to participate in this movement for Swarajya. He wrote in 1921, "I have great expectations from women. I want that they should make an equal

contribution for the attainment of Swarajya. Their job would become much easier if women did so willingly. "At Gandhi's call, women joined the congress and played an important role in taking it forward and making it successful.

Bengal had come to occupy an important place in the freedom movement. Bengal had come to occupy an important place in the freedom movement. Under the leadership of Basanti Devi (wife of Chitraranjan Das), her sister Urmila Devi and the organizer of Nari Karmo Mandir Suniti Devi and several other women for the first time courted arrests by selling Khadi and indulging in other illegal activities. They went from home to home persuading people to purchase and use Khadi.

In the Central provinces and Gujrat, Dandi Behan, Dahi Behan, Bhakti Bai, Mithu Ben, Maniben, Shiva Bai Patil, Nandu Ben, Narmoda Ben Bhatt etc. were organizing Satyagraha under Kasturba's leadership. Sarala Devi Tarabhai was busy in organizing volunteers. Her daughter Mridula Tarabhai also lent a helping hand. Women helped Gandhi in raising Tilak Swaraj Fund. They helped with cash and ornaments. Annapurna Devi was the first women in Andhra Pradesh to set an example of sacrifice by donating all her ornaments. Among the Muslim women, there was Abida Banu Begum who was known as Bai Amman was the mother of Ali brothers. She went from place to place in the Central Provinces to popularize Khadi and to promote Hindu Muslim unity.

Women members of the Nehru family were also active. Despite weak health, Kamala Nehru took part in the movement. In Delhi, the movement was going strong under the leadership of Ved Kumari, daughter of Swami Shradhanand and in Punjab under Lala Lajpat Rai's wife Radha Devi. In Orissa, Rama Devi Chaudhuri and Savitri Devi of Nepal were going from place to place to create public opinion in favour of the non-cooperation movements.

In Southern India, women like Lilabai Sangram, Muttu Lakshmi Reddy who had been till then active in the social field alone, then jumped into the freedom struggle through the boycott movement.

In Bombay, women organized several public meetings to protest against Prince of Wales' arrival and the civil reception to be given to him. Kasturba Gandhi presided over them and visited many states to make the movement successful.

On 8 Nov., 1927 British Govt. appointed a Commission of British only, called Simon Commission. The Congress passed a resolution that it should be opposed everywhere. Women too did not lag behind. Hansa Mehta played leading role among the demonstrators. Annie Besant played an important role in opposing Simon Commission. In Punjab, Radha Devi, Pravati Devi, Lado Rani Zutshi, Atma Devi, Kartar Kaur, Rajkumari, Amrit Kaur etc. participated in the boycott of the Simon Commission. In Uttarpradesh, Swarup Rani Nehru, Begum Abdul Qadir, Suniti Devi and in the Central Provinces Anusuya Bai were in the forefront.

In 1928, Amina Ghulam Rasul Qureshi, Kusum Ben, Ganga Ben, Danda Ben, Shivabhai Patel, Mani Ben Vallabhbai Patel, Madhumati etc. cooperated in the no-tax movement in Gujrat and the Central Provinces. The movement succeeded only because of the efforts of women

CONCLUSION

Women of all the provinces and Presidencies were fully active during the Freedom struggle. Due to lack of education, initially the movement was not so strong but gradually women got enlightened about the movement and at Gandhiji's call, not only the urban but women from rural areas also came forward played a very significant role in it. They were not second to none in the respect of making contribution and taking interests in the ongoing freedom

struggle of the country. It can be said that women also actively participated in India's freedom struggle like men.

"I would boycott that legislature which will not have a proper share of women members"

Mahatma Gandhi

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A Role of Banking Reforms in India- A study

Shri. Bhimarav Walikar

Assistant Professor

Department of Commerce

SVM Arts, Science and Commerce College, Ilkal-587125

Abstract

Banking in India establishes the base for the economic development of the country. Major changes in the banking system and management have been seen over the years with the advancement in technology, services while considering the needs of people. The traditional banking methods have change over a period of years in the current scenario. Tremendous role has played by the E-banking sector after the demonetization which is happened in the November 2016. Now days all the banking functions are managed with the help of electronic devices. Before the banking services are provided in the four walls of bank premises, but this concept was went out now and new role has begun the in the world. The traditional banking system has now changed into the modern banking system. The Banking Sector is a very important part of the economy. It monitors, supervises and regulates the smooth functioning of the Indian economy. The banking sector reforms and acts are to promote the efficiency and productivity of the banking system in India. They aim to increase growth and development. They also maintain stability and adequacy in the financial market.

Keywords: *RBI, SBI, LPG, CRR, SLR, AIFIs, MPC, SLTRO, SFBs and SARFAESI etc.*

Introduction:

The modern banking in India came into place in the late 18th century. The Bank of Bombay, Bank of Bengal, and Bank of Madras are the first three banks to function in India. They later three banks were merged and became the Name is called as 'Imperial Bank of India'. Post-independence it called the 'State Bank of India' in 1955. The Reserve Bank of India was established in the banking system in 1st April 1935 and the act was called RBI Act 1934, became the monitor and regulator of the Banking System of India in 1949. After this act was called 'Banking Regulation Act of 1949' changed the functioning of the commercial banking sector.

Though RBI was regulating the banking economy and functions, most of the banks except SBI were private banks. By the 1960s, the banking sector was contributing a good share to the Indian economy. It became important to regulate and control to maintain the balance in the economy. This led to the introduction of the Nationalization of Banks Act 1964. This act helps to the nationalization of 14 major commercial banks in India. Though this process took place in once 1969 with the president's approval and consent.

In 1991, P. V. Narasimha Rao introduced Liberalisation, Privatisation, and Globalisation (LPG) Policy. This had leaded the addition of foreign banks in the country. The foreign direct investment opened up to the extent where new technology was brought up. These will also help to liberalize and a relaxation in many previous policies of the central and state government. The licensing method, taxation policy, formation process strategy, etc. became more flexible for banking companies in the country. In the 1990s, the Government of India formed a high-level committee to improve the in the standardization functioning of financial institutions in India. They introduced different acts and reforms to strengthen the banking system. India has seen so many such committees. The Banking System of India has important acts and reforms from two phases. The first phase revolves around basic policy and

institutional frameworks. Second phase revolves around structuring and developing the industry with advancement of banking technologies.

These banking reforms aim to remove the external restriction on banks like high-interest rates, reserve requirements (CRR and SLR), and frequent changes in the interest rates. They want to make the banking system more adaptive, updating and flexible in nature of the technology, policies, rules and regulations. It helps to smoothening the process of bank formation in India. It is to promote healthy competition for better financial productivity to increase the economic contributions to the nation. Foreign direct investment is another area they focus on to improve the economy. The merging of banks across India is their focus again to strengthen the assets and policies banks. It is done to improve efficiency and productivity to decrease the level of unproductivity measures like non-Performing assets, loss assets and improve the recovery measures. These reforms have improved the overall functioning of the banking system in the country.

Methodology of the study:

The study is based on the secondary sources of data like RBI Reports, research articles journals and various government websites which are concentrating to find the results, development of banking system and to draw the conclusion of the study. In the research area used the statistical and graphical presentation of the banking reforms over a period year.

Objectives of the study:

- a. To know the recent developments and reforms in the banking technologies sector.
- b. To finding status of policies and regulations they are helps to boost faster the banking service.
- c. To finding unique refinancing facilities for all-India financial institutions (AIFIs)
- d. The comparison and growth of the banking sector.
- e. The current reserve and liquidity facility between central bank and commercial banks.

Analysis and Interpretation of the study:

In 2021, the world suffered through multiple waves of the Covid-19 pandemic, bringing supply chain and logistics disruptions. In order to restore and sustain growth on a long-term basis while ensuring that inflation stays within the target range, India's monetary policy committee (MPC) decided to maintain the status quo on the policy repo rate. Additionally, the Reserve Bank of India (RBI) kept up its targeted efforts to address industry credit needs by:

- Providing unique refinancing facilities for all-India financial institutions (AIFIs).
- A term liquidity facility to finance the infrastructure and services for Covid-related healthcare.
- Providing special long-term repo operations (SLTRO) for small finance banks (SFBs).

The overall banking sector in India has evolved significantly over the last decade, from being major lenders to the industry, to being the majority providers of personal loans, vehicle loans, credit cards, and housing loans. Private Banks are gradually taking over from public sector banks as the main lenders in the country. Between the end of 2016-2021, the outstanding loans of public sector banks have gone up by Rs. 14.4 trillion (US\$ 180.26 billion), whereas the outstanding loans of private banks have gone up by Rs. 22.8 trillion (US\$ 285.41 billion), which is a difference of almost 60%. Another recent change in the banking sector is the emergence of e-banking, which is crucial in offering better services to clients. Internet banking, e-wallets, and mobile banking are some of the new methods that have replaced the traditional methods of conducting transactions.

Major Reforms in the Banking Sector

A. Prudential Measures

- Introduction and phased implementation of international best practices and norms on risk-weighted capital adequacy requirement, accounting, income recognition, provisioning and exposure.
- Measures to strengthen risk management through recognition of different components of risk, assignment of risk-weights to various asset classes, norms on connected lending, risk concentration, application of marked-to-market principle for investment portfolio and limits on deployment of fund in sensitive activities.

B. Competition Enhancing Measures

- Granting of operational autonomy to public sector banks, reduction of public ownership in public sector banks by allowing them to raise capital from equity market up to 49 per cent of paid-up capital.
- Transparent norms for entry of Indian private sector, foreign and joint-venture banks and insurance companies, permission for foreign investment in the financial sector in the form of Foreign Direct Investment (FDI) as well as portfolio investment, permission to banks to diversify product portfolio and business activities.

C. Measures Enhancing Role of Market Forces

- Sharp reduction in pre-emption through reserve requirement, market determined pricing for government securities, disbanding of administered interest rates with a few exceptions and enhanced transparency and disclosure norms to facilitate market discipline.
- Introduction of pure inter-bank call money market, auction-based repos-reverse repos for short-term liquidity management, facilitation of improved payments and settlement mechanism.

D. Institutional and Legal Measures

- Settling up of Lok-Adalats (people courts), debt recovery tribunals, asset reconstruction companies, settlement advisory committees, corporate debt restructuring mechanism, etc. for quicker recovery/ restructuring. Promulgation of Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest (SARFAESI), Act and its subsequent amendment to ensure creditor rights.
- Setting up of Credit Information Bureau for information sharing on defaulters as also other borrowers.
- Setting up of Clearing Corporation of India Limited (CCIL) to act as central counter party for facilitating payments and settlement system relating to fixed income securities and money market instruments.

E. Supervisory Measures

- Establishment of the Board for Financial Supervision as the apex supervisory authority for commercial banks, financial institutions and non-banking financial companies.
- Introduction of CAMELS supervisory rating system, move towards risk-based supervision, consolidated supervision of financial conglomerates, strengthening of off-site surveillance through control returns.
- Recasting of the role of statutory auditors, increased internal control through strengthening of internal audit.
- Strengthening corporate governance, enhanced due diligence on important shareholders, fit and proper tests for directors.

F. Technology Related Measures

- Setting up of INFINET as the communication backbone for the financial sector, introduction of Negotiated Dealing System (NDS) for screen-based trading in government securities and Real Time Gross Settlement (RTGS) System.

New Banking Reforms in India:

The reforms in the Indian banking sector have been introduced to increase the efficiency, stability, and effectiveness of banks. Some of these recent reforms are:

National Asset Reconstruction Company Limited (NARCL): Setting up of the NARCL was announced in the Union Budget 2021-22. The objective was to construct a 'bad bank' which would house bad loans of Rs. 500 crore (US\$ 62.63 million) and above.

- There are already 28 existing asset reconstruction companies (ARCs) on the market. However, due to the sizeable and fragmented nature of the bad loan book held by different lenders, significant amounts of NPAs continue to appear on bank balance sheets. Thus, more choices and alternatives like the NARCL are required.
- NARCL will have a dual structure – it will consist of an asset management company (AMC) and an asset reconstruction company (ARC) to recover and manage stressed assets. It is collaboration between private and public sector banks (PSBs), but PSBs will maintain 51% ownership in NARCL.
- NARCL will be capitalised through equity from banks and non-banking financial companies (NBFCs). If necessary, it will also issue new debt. The guarantee provided by the Government of India will lower the need for up-front capital. The NARCL will be assisted by the India Debt Resolution Company Ltd (IDRCL).
- In August 2022, the NARCL offered to buy the distressed loan accounts of five companies, including Future Retail.

India Debt Resolution Company Ltd. (IDRCL): The IDRCL is a service company/operational entity whose purpose is to manage the assets of the NARCL with the help of turnaround experts and market professionals. The NARCL will buy assets by presenting an offer to the lead bank; IDRCL will be included for management and value addition after NARCL's offer is accepted. Public FIs and PSBs will hold a 49% stake in IDRCL, and the rest will be with private banks.

- **Digital Rupee:** The central bank's digital currency (CBDC), the RBI's digital rupee, was announced in the Union Budget 2022-23, and is expected to be launched by the end of this financial year. India's digital economy is predicted to benefit greatly from the introduction of the digital rupee.



- A CBDC is a digital representation or token of a nation's legal currency.
- A CBDC can benefit customers with better liquidity, scalability, acceptance, convenience of transactions with anonymity, and quicker settlement.
- Similar to how UPI made digital cash more user-friendly, this development will increase people's access to digital currencies.

- Adopting the digital rupee is expected to help cross-border remittances and reduce the transaction cost for businesses and the government.
- The digital rupee would reduce the settlement risk in the financial system.

National Bank for Financing Infrastructure and Development (NaBFID): The NaBFID has been set up as a Development Financial Institution (DFI) to aid India in developing long-term infrastructure financing.

- The NaBFID has both developmental and financial objectives.
- Unlike banks, DFIs do not take deposits from the general public. Instead, they raise funds from the government, the market and multilateral institutions, and are often backed by the government's guarantee. The government initially holds 100% of the shares in the bank, which may subsequently be reduced to 26%.
- The NaBFID was set up as a corporate body with an authorised share capital of Rs. 1 lakh crore (US\$ 12.53 billion).
- The NaBFID plans to finance multiple projects that are a part of India's Rs. 6 trillion (US\$ 75.18 billion) National Monetisation Pipeline.

Policies on Crypto Currency:

Finance Minister Nirmala Sitharaman said that the Reserve Bank of India (RBI) has recommended to the government that it should frame regulations for crypto currencies. The Indian government wants an international collaboration if such a ban has to be put into effect, said Sitharaman. She also given the opinion on queries related to crypto currency in the Lok Sabha, the Finance Minister said that RBI has recommended for framing of legislation on this sector. RBI is of the view that crypto currencies should be prohibited. She went on to add that crypto currencies are by definition borderless and require international collaboration to prevent regulatory arbitrage. "Therefore any legislation for regulation or for banning can be effective only after significant international collaboration on evaluation of the risks and benefits and evolution of common taxonomy and standards."

To a question, whether RBI has issued instructions, circulars, directions, warnings etc. regarding restricting the issuance, buying, selling, holding and circulation of Crypto currency in India during the last ten years, the Finance Minister replied, "RBI has been cautioning users, holders and traders of Virtual Currencies (VCs) vide public notices on December 24, 2013, February 01, 2017 and December 05, 2017 that dealing in VCs is associated with potential economic, financial, operational, legal, customer protection and security related risks. RBI had also issued a circular in April 6, 2018 prohibiting its regulated entities to deal in virtual currencies (VCs) or provide services for facilitating any person or entity in dealing with or settling VCs."

She added that RBI, with its circular dated May 31, 2021 has also advised its regulated entities to continue to carry out customer due diligence processes for transactions in VCs, in line with regulations governing standards for Know Your Customer (KYC), Anti-Money Laundering (AML), Combating of Financing of Terrorism (CFT), obligations under Prevention of Money Laundering Act (PMLA), 2002, etc. in addition to ensuring compliance with relevant provisions under Foreign Exchange Management Act (FEMA) for overseas remittances.

"RBI mentioned that crypto currencies are not a currency because every modern currency needs to be issued by the Central Bank/Government. Further, the value of fiat currencies is anchored by monetary policy and their status as legal tender, however the value of crypto currencies rests solely on the speculations and expectations of high returns that are not well anchored, so it will have a de-stabilising effect on the monetary and fiscal stability of a country," she added while speaking at the Monsoon Session of the Parliament. The central

bank has time and again pointed out problem with digital assets. Terming crypto currencies a “clear danger”, RBI governor Shaktikanta Das in RBI's annual report said that anything that derives value based on make-believe, “without any underlying”, is just speculation under a sophisticated name. Meanwhile, the government announced tax on gains from virtual assets. The 30% tax rate on virtual currency assets has come into effect from April 1st 2022 and the latest addition was 1% TDS from July 1st 2022. This has impacted trading volumes on crypto currency exchanges in India.

Findings and suggestions of the study:

1. After the demonetization happened in the country, the financial market reforms were given the highest growth rate.
2. The central bank is ready to beginning of new era for implementation digital assets in virtual form i.e. digital rupee.
3. The policy on crypto currency has given reduction in the trading faith on the marketing of digital assets.
4. The study gives, some of the countries have banned, making major changes under regulations, laws and acts have passed on the digital crypto currency transactions.
5. It analyses and witnessing the reforms under monetary, stock market operations, Prudential Measures, legal measures and technology policies of banks played very cautious role.
6. Study focuses on development of regional development with providing financial facilities in all types of customers with great extent.

Conclusion:

India's financial regulators have helped craft one of the strongest banking and financial systems in the world. In order to provide better and more accessible banking experiences, the Indian government has implemented several reforms and policies, which help the country to deal with any change in economic conditions and demographics requirements. Information technology and electronic money transfer systems have become the two cornerstones of modern banking development in the area of technology-based banking. Banks now offer a variety of products that go far beyond traditional banking, and these services are now available in the hands of customers 24*7*365.

Consumers today are more demanding of virtual banking experiences due to the advancement of digital technologies. The pandemic has only increased the demand for stress-free access to financial products and services, and the necessity for quick and easy access to banking products, services, and information. After internet and mobile banking, payments banks will provide a third alternative channel, increasing efficiency and lowering expenses associated with serving customers in rural and semi-urban areas. Upcoming technical advancements, such as the digital rupee, will significantly impact India's banking sector as we move forward.

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ADVANCED TECHNICAL TRENDS IN INDIAN BANKING

DEVENDRA F TALAWAR
Asst. Prof. in Commerc,
Govt. First Grade College
Alnavar - 581103. Dist. Dharwad

Today Indian banking Sector is a flourishing Industry; it's mainly focused on new Banking technological innovations. Banks created to use technology to provide effective quality and services to the customer and get high speed. Innovation in banking technology is driven by the constantly evolving customer expectations and internal business mandates. Customers today demand a 24x7 consistent access to systems and services, with the fastest transaction processing possible. In the recent scenario has been changed, there are around 340 banks are working in India, in which are public and private banks. Today all the banks started with the different channels, like ATM, Credit Cards, Debit Cards, Mobile Banking, Internet Banking, etc. But Net Banking made it an easy way for customers to do their banking transaction from various places. In 2020 India's banking sector is a fifth largest banking sector. Technology has opened up new markets, new products, new services and efficient delivery channels for the banking industry. The various technological platforms provided by the banks to its customers bring greater flexibility and operational convenience by providing computerised banking environment. Major technology and innovation banking sector in India are :

1. APPLICATIONS PROGRAMMING INTERFACE(API) 2. Innovation Labs 3. UPI
4. Digital Wallets 5. Wearable Technology 6. The 3 Big B's 7. Real time gross settlement(RTGS) 8. National Electronic Funds Transfer (NEFT) 9. Electronic fund transfer
10. Point of sale (POS) 11. Electronic Clearing Service (ECS)

Now, discuss about technology and innovation in detail as under:

1. APPLICATIONS PROGRAMMING INTERFACE(API) : An API (Application Programming Interface) is an interface that allows to synchronize, link and connect the database of service with any application. Their implementation in the banking system is basically the same: they link a bank's database (its customers' information) with different applications or programs, thus forming a network encouraging the promotion of services, payments, and products appropriate to each person. Its benefits range from cost reduction, optimization of services, reduction of time spent on transactions, increased revenue and facilitation in all the needs of those who accept it.
2. Innovation Labs: Many banks have adopted proactive strategy by establishing their own internal innovation labs. Innovation labs operate with the primary objective of evaluating and adopting emerging technologies and contribute to bank's motive of digitalization. Eg: AXIS Bank has set up its Innovation Lab named Thought Factory
3. UPI : National Payments Corporation of India (NPCI) launched Unified Payments Interface (UPI) in 2016 with 21 member banks. UPI is a system that powers multiple bank accounts into a single mobile application, merging several banking features and seamless fund routing. UPI has been considered as the revolutionary product in payment system. Example : BHIM App, Google Tez, Paytm, SBI Pay, BOB UPI, Axis Pay
4. Digital Wallets : Digital Wallets allow an individual to make electronic transactions using a smart phone. Awareness and use of e-wallets increased post Demonitisation in India. It is indeed one step towards "less cash" economy. Example : mRupee, ICICI Pockets, HDFC PayZapp, Citi MasterPass, YONO SBI

5. Wearable Technology : “To wear your bank on your wrist” is a reality today. Smart watch banking helps the customers check their balance, get fraud alerts, carry out both financial and information transactions and offers many more services, all on their wrist. In India, ICICI has launched an app named iWear for all smart watches. ICICI is among few global players allowing transactions using this app on both Apple and Android platforms. As technology is redefining banking, wearable banking and transactions via smart watches and smart glasses is gearing up as a key trend.

6. The 3 Big B's : The 3 Big B's prominently trending today in Indian banking sector are Biometrics, Block chain and Big Data Analytics.

1) Biometrics :- Biometrics technology makes use of biological data and behavioural characteristics that differentiates one human being from another. Biometrics is secure and cost effective method for authentication process of the customers of the bank. It eliminates the burden of remembering passwords, PINs and card numbers.

2) Blockchain:- A blockchain is a data structure that is used to create a digital ledger of transactions and share it among a distributed network of computers. The underlying principle used is cryptography, wherein each participant on the network is allowed to manipulate the ledger in a secure way without the need for a central authority. Present day applications in India In October 2016, ICICI Bank carried out India's first international trade transaction and overseas remittances using blockchain technology. ICICI partnered with Dubai's largest bank Emirates NBD for this project. AXIS Bank and YES Bank too are working on blockchain technology.

3) Big Data Analytics :- Big Data are said to be extremely huge data set that has to be analysed, handled, managed and validated through typical data management tools. Indian banks have millions of customers. The data of these customers is stored in the database. Retrieving the data in meaningful manner becomes a complex process as many times the data collected is unorganized. Big Data Analytics helps in resolving this problem. To achieve competitive edge in today's modern banking era, banks in India are using data analytics to attract new customers, retain them and make the entire process consumer centric.

7. Real time gross settlement(RTGS): □ Real time gross settlement is a fund transfer system. Settlement in “real time” means the transactions happen almost immediately “grosssettlement “means transaction is settled one to one basis. This is mainly used for transaction which high in value and need to be cleared immediately. Real Time Gross Settlement system, introduced in India since March 2004, is a system through which electronics instructions can be given by banks to transfer funds from their account to the account of another bank. The RTGS system is maintained and operated by the RBI and provides a means of efficient and faster funds transfer among banks facilitating their financial operations.

8. National Electronic Funds Transfer (NEFT) : According to Reserve Bank of India, National Electronic Funds Transfer (NEFT) is a nation-wide payment system to facilitate one-to-one funds transfer. Under NEFT, individuals, firms and corporates can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme. The funds under NEFT can be transferred by individuals, firms or corporates maintaining accounts with a bank branch. Even individuals not having a bank account can deposit cash at the NEFT-enabled branches with instructions to transfer funds using NEFT. However, such cash remittances will be restricted to a maximum of Rs.50, 000/- per transaction. Such walk-in-customers have to furnish full details including complete address, telephone number, etc. NEFT, thus, also help in transfer of funds even without

having a bank account. This is a simple, secure, safe, fastest and cost effective way to transfer funds especially for Retail remittances.

9. Electronic fund transfer: It is a system of transforming money from one bank account direct to another without any paper money charging hands. Direct deposits are one of the most widely used EFT program. It refers transfer of funds initiated through on electronic terminal, including credit cards, ATM, and point of sale transactions. It used for both credit transfer and debit transfer. Electronic fund transfer transactions are processed through the automated clearing house network. The growing popularity of EFT for online bill payment in paying the way for paperless universe where checks, stamps, envelops, and paper bills are obsolete. Through EFT administrative costs should be reduced, increase efficiency, simplified bookkeeping and greater security.
10. Point of sale (POS): Point of Sale Terminal is a computer terminal that is linked online to the computerized customer information files in a bank and magnetically encoded plastic transaction card that identifies the customer to the computer. During a transaction, the customer's account is debited and the retailer's account is credited by the computer for the amount of purchase.
11. Electronic Clearing Service (ECS) : Electronic Clearing Service is retail payment systems that can be used to make bulk payments/receipts of a similar nature especially where each individual payment is of repetitive nature and of relatively smaller amount. This facility is meant for companies and government departments to make/receive large volumes of payments rather than for funds transfers by individuals.

CHALLENGES

1. Automation and AI may lead to unemployment : AI and automation are the major breakthroughs of today's innovation era. Although the benefits are promising, technology revolution poses a great threat to many of the jobs which will be completely automated and opportunities for job seekers will shrink. Banking is no exception to this fact.
2. Voice Revolution will takeover online banking As voice recognition and voice authentication mature, web traffic to banking sites and mobile applications may drop by 50% in next few years. Customers will simply TALK to an internet connected device and perform most common banking tasks within few seconds. Drop in web traffic due to voice recognition systems could pose a serious threat to banking industry. The customers who currently visit the websites for banking tasks, also go through the marketing promotions on the site. The banks may lose the opportunity to cross sell current customers with drop in web traffic.
3. Issues related to Biometrics : Operational issues – A minor could change the voice quality and may pose problems in speech authentication. People who work in labour intensive jobs may have damaged fingerprints. Even the senior citizens may have problem in fingerprint authentication.
4. Security issues : In its note on 'Digital Payments - Analysing the cyber landscape', KPMG mentioned, cybersecurity is one of the most critical challenges faced by stakeholders of the digital payment ecosystem. With more and more users preferring digital payments, the chances of getting exposed to cybersecurity risks like online fraud, information theft, and malware or virus attacks are also increasing. Lack of awareness and poor digital payment ecosystem are some of the primary reasons that have led to increase in these attacks.
5. Digital literacy in rural areas : There has been considerable growth in the users of smartphone in rural India in last few years. But not many are aware and confident about online banking through smartphones. The primary usage of smartphone is restricted to entertainment and communication only. As the urban tech savvy customers adopt the

changing landscape of ICT innovation in banking, Indian rural population yet needs to be educated about the concepts of AI, Biometrics, Blockchain, Big Data etc.

CONCLUSION

An upgradation of technology banks are playing vital role in economic development. Banking sector in India is resulting with increased growth in customers. By providing innovative facilities of banks. The changes made by banks are mostly focused on financial inclusion for expansion into rural areas and bringing stability by boosting credit growth making banking services near to the customer directly and reducing customer valuable time. The current trends in banking are building blocks of the “Cashless Economy”. Though there are few challenges, technology will keep evolving and with collaborative efforts of Banks, Government and end users, overcoming these challenges will certainly be possible. The initiative of Government of India will very soon achieve its mission and rural India too would be “digitally literate”. Banks will have to develop a strategy to bridge the gap of technology in rural banks and urban banks. Today, Indian banking industry is on the threshold of “next generation banking”. ICT innovation clubbed with dream of “cashless economy” will certainly bring about metamorphosis in the banking sector.

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E-BANKING IN INDIA : AN OVERVIEW OF ITS PRESENT SCENARIO AND FUTURE PROSPECTS

Dr. M N Patil
Department of Economics
Shri S R Kanthi College, Mudhol

Prof. S.M.Khot
Department of Commerce
Shri S R Kanthi College, Mudhol

ABSTRACT

The Indian banking sector has emerged as one of the strongest drivers of India's economic growth. It has a large geographic and functional coverage. The sector has developments and investments in the recent past. Now-a-days banking are known as innovative banking. Developments in Information technology have given a rise to innovations in the product & service designing and their supply in the banking sector and finance industries, customer services and satisfaction are their centre point of all the efforts. One of the most important areas of banking where Information Technology have a positive influence so on substitutes for traditional funds movement services. With the advent of online banking, electronic funds transfer and other similar products & services for funds transfer within quick time which was impossible a few years age. With networking and inter connection new problems are taking place related to security, privacy and confidentiality to e-banking transactions.

Keywords: Electronic banking, Online banking, Information Technology, Future Prospects etc

INTRODUCTION

The conventional functions of banking are confined to accept deposits and to lend money through loans and advances. Now-a-days banking is known as innovative banking. Use of Information technology has given rise to innovations in the product and service designing and their delivery in the banking sector and finance industries, customer services satisfaction are their principle work. Present banking scenario has come up with a lot of new initiatives which are oriented to provide a better customer service and facilities with the help of information technology. Banking sector focuses the larger economy its linkages to all sectors make it representative for what is going on in the economy. Indian banking sector, presently has the same sense of opportunity that is evidence in the Indian banking market and economy. The current developments in the worldwide markets offer too many opportunities to the banking sector. In today's competitive banking word improvement day by day in customer services is the most significant tool for their growth and development. Banking company offers so many changes to access their banking and other services.

Banks are playing an important role in the economic development country. Economic development of a country involves investment in various sectors of the economy. The bank collects small savings from the public for investment in various projects. In general banking the banks performs various agency works for their customers and helps economic development of the country. The purchase and sales of investment securities, equity & preference shares, making payments, receiving subscription funds and collection of utility bills for the Government department. Therefore banks are saving time and energy of their busy customers. Bank also arranges foreign exchange for the business transactions of

customer with other countries. Banking sector is not only collecting funds but also serve as a financial guide to the customer for the investment of their money.

OBJECTIVES OF THE STUDY

OBJECTIVES OF THE STUDY

1. To study about the concept of electronic banking.
2. To study the impact of e-banking on banking industry.
3. To study about the features and benefits of e-banking.
4. To study the challenges faced by Indian banks in adoption of technology.
5. To analyse the future prospects of the e-banking services of the Indian Banking Industry.

ELECTRONIC BANKING

Electronic Banking in simple terms means, it does not involve any physical exchange of money, but it's all done electronically, from one account to another, using the Internet. Internet banking is just like normal banking, with one big exception. You don't have to go to the bank for transactions. Instead, you can access your account any time and from any part of the world, and do so when you have the time, and not when the bank is open. For busy executives, students, and homemakers, e-banking is a virtual blessing.

ELECTRONIC BANKING AND ITS UTILIZATION

Electronic Banking also known as Internet Banking is the latest in the series of technological wonders of the recent past. ATMs, Tele-Banking, Internet Banking, Credit Cards and Debit Cards have emerged as effective delivery channels for traditional banking products. Banks know that the Internet opens up new horizons for them and moves them from local to global frontiers. IB refers to systems that enable bank customers to get access to their accounts and general information on bank products and services through the use of bank's website, without the intervention or inconvenience of sending letters, faxes, original signatures and telephone confirmations. It is the types of services through which bank customers can request information and carry out most retail banking services such as balance reporting, interaccount transfers, bill-payment, etc., via telecommunication network without leaving their home/organization. It provides universal connection from any location worldwide and is universally accessible from any internet linked computer. Information technology developments in the banking sector have speed up communication and transactions for clients. It is vital to extend this banking feature to clients for maximizing the advantages for both clients and service providers. Internet is the cheapest delivery channel for banking products as it allows the entity to reduce their branch networks and downsize the number of service staff. The navigability of the Website is a very important part of IB because it can become one of the biggest competitive advantages of a financial entity. Bankers consider 'minimizes inconvenience', 'minimizes cost of transactions' and 'time saving' to be important benefits and 'chances of government access', 'chances of fraud' and 'lack of Information security' to be vital risks associated with electronic banking. Due to increase in technology usage the banking sector's performance increases day by day. IB is becoming the indispensable part of modern day banking services.

FEATURES OF ELECTRONIC BANKING

1. Easy Electronic Fund transfer facility.
2. Better efficiency in Customer relationship management.
3. Making the Payments of bills like electricity, telephone bills, and mobile recharge.
4. It introduces virgin & innovative banking products & services.
5. It can view of balance of accounts and statements;
6. E-banking can bring doorstep services.
7. Balance and transaction history search.

8. Transaction history export.
9. Order mini statements.
10. Mobile banking.
11. Pay Anyone payments Multi Payments.
12. SMS banking services.

IMPACT OF E-BANKING ON BANKING SYSTEM

The banking system is slowly shifting from the Traditional Banking towards relationship banking. Traditionally the relationship between the bank and its customers has been on a one tone level via the branch network. This was put into operation with clearing and decision-making responsibilities concentrated at the individual branch level. The head office had responsibility for the overall clearing network, the size of the branch network and the training of staff in the branch network. The bank monitored the organization's performance and set the decision-making parameters, but the information available to both branch staff and their customers was limited to one geographical location.

BENEFITS OF E-BANKING

To the Customer:

- Anywhere Banking no matter wherever the customer is in the world. Balance enquiry, request for services, issuing instructions etc., from anywhere in the world is possible.
- Anytime Banking – Managing funds in real time and most importantly, 24 hours a day, 7days a week.
- Convenience acts as a tremendous psychological benefit all the time.
- Brings down “Cost of Banking” to the customer over a period a period of time. □
Cash withdrawal from any branch / ATM
- On-line purchase of goods and services including online payment for the same.

To the Bank:

- I n n o v a t i v e , s c h e m e , a d d r e s s e s competition and present the bank as technology driven in the banking sector market
- Reduces customer visits to the branch and thereby human intervention
- Inter-branch reconciliation is immediate thereby reducing chances of fraud and misappropriation
- On-line banking is an effective medium of promotion of various schemes of the bank, a marketing tool indeed.
- Integrated customer data paves way for individualized and customized services.

OPPORTUNITIES FOR E-BANKING

1 Internet facilities.

It gives an ever-growing market both in terms of number of potential customers and geographical reach. Latest Technology and productive development has made access to Internet both cheaper and faster. More and more people across the globe are accessing the net either through PCs or other devices. The purchasing power and need for quality service of this segment of consumers are considerable. Anybody accessing Internet is a potential customer irrespective of his or her location. Thus, any business targeting final consumers cannot ignore the business potential of Internet.

2 Unique opportunities.

Internet offers a unique opportunity to register business presence in a global market. Its effectiveness in disseminating information about one's business at a relatively cost effective manner is tremendous. Time sensitive information can be updated faster than any other media. A properly designed website can convey a more accurate and focused image of a product or service than any other media. Use of multimedia capabilities, i.e., sound, picture,

movies etc., has made Internet as an ideal medium for information dissemination. However, help of other media is necessary to draw the potential customers to the web site.

3 Costs

Cost is an important issue in an e-venture. It is generally accepted that the cost of overhead, servicing and distribution, etc. through Internet is less compared to the traditional way of doing business. Although the magnitude of difference varies depending on the type of business and the estimates made, but there is unanimity that Internet provides a substantial cost advantage and this, in fact, is one of the major driving forces for more number of traditional businesses adapting to e-commerce and pure e-commerce firms to sprout.

4 The quality of service.

It is a key feature of any e-commerce venture. The ability to sell one's product at anytime and anywhere to the satisfaction of customers is essential for e-business to succeed. Internet offers such opportunity, since the business presence is not restricted by time zone and geographical limitations. Replying to customers' queries through e-mail, setting up (Frequently Asked Questions) FAQ pages for anticipated queries, offering interactive help line, accepting customers' complaints online 24 hours a day and attending to the same, etc. are some of the features of business.

5 Cost of communication

Cost of communication through WWW is the least compared to any other medium. Many a time one's presence in the web may bring in international enquiries, which the business might not have targeted. The business should have proper plans to address such opportunities.

FUTURE PROSPECTS OF E-BANKING

Compared to banks abroad, Indian banks offering online services still have a long way to go. For online banking to reach a critical mass, there has to be sufficient number of users and the sufficient infrastructure in place. Though various security options like line encryption, branch connection encryption, firewalls, digital certificates, automatic signoffs, random pop-ups and disaster recovery sites are in place or are being looked at, there is as yet no Certification Authority in India offering Public Key Infrastructure which is absolutely necessary for online banking. The customer can only be assured of a secured conduit for its online activities if an authority certifying digital signatures is in place.

Users of Internet Banking Services are required to fill up the application forms online and send a copy of the same by mail or fax to the bank. A contractual agreement is entered into by the customer with the bank for using the Internet banking services. In this way, personal data in the applications forms is being held by the bank providing the service. The contract details are often one-sided, with the bank having the absolute discretion to amend or supplement any of the terms at any time. For these reasons domestic customers for whom other access points such as ATMs, telebanking, personal contact, etc. are available, are often hesitant to use the Internet banking services offered by Indian banks. Internet Banking, as an additional delivery channel, may, therefore, be attractive / appealing as a value added service to domestic customers. Nonresident Indians for whom it is expensive and time consuming to access their bank accounts maintained in India find net banking very convenient and useful.

The Internet is in the public domain whereby geographical boundaries are eliminated. Cyber crimes are therefore difficult to be identified and controlled. In order to promote Internet banking services, it is necessary that the proper legal infrastructure is in place. Government has introduced the Information Technology Bill, which has already been notified in October 2000. Section 72 of the Information Technology Act, 2000 casts an obligation of confidentiality against disclosure of any electronic record, register, correspondence and information, except for certain purposes and violation of this provision is a criminal offence.

The Department of Telecommunications (DoT) is moving fast to make available additional bandwidth, with the result that Internet access will become much faster in the future. This is expected to give a fillip to Internet banking in India.

The proposed setting up of a Credit Information Bureau for collecting and sharing credit information on borrowers of lending institutions online would give a fillip to electronic banking. The recommendations of the Vasudevan Committee on Technological Upgradation of Banks in India have also been circulated to banks for implementation. In this background, banks are moving in for technological upgradation on a large scale. Internet banking is expected to get a boost from such developments.

Reserve Bank of India has taken the initiative for facilitating real time funds transfer through the Real Time Gross Settlement (RTGS) System. Under the RTGS system, transmission, processing and settlements of the instructions will be done on a continuous basis. Gross settlement in a real time mode eliminates credit and liquidity risks. Any member of the system will be able to access it through only one specified gateway in order to ensure rigorous access control measures at the user level. Generic Architecture both domestic and cross border, aimed at providing interconnectivity across banks has been accepted for implementation by RBI. Following a reference made this year, in the Monetary and Credit Policy statement of the Governor, banks have been advised to develop domestic generic model in their computerization plans to ensure seamless integration. The abovementioned efforts would enable online banking to become more secure and efficient.

With the process of dematerialization of shares having gained considerable ground in recent years, banks have assumed the role of depository participants. In addition to customers' deposit accounts, they also maintain demat accounts of their clients. Online trading in equities is being allowed by SEBI. This is another area which banks are keen to get into. HDFC Bank Ltd., has tied up with about 25 equity brokerages for enabling third party transfer of funds and securities through its business-to-business (B2B) portal, 'e- Net'. Demat account holders with the bank can receive securities directly from the brokers' accounts. The bank has extended its web interface to the software vendors of National Stock Exchange through a tie-up with NSE.IT – the InfoTech arm of the exchange. The bank functions as the payment bank for enabling funds transfer.

CONCLUSION

E-banking is a generic term for delivery of banking services and products through electronic channels, such as the telephone, the internet, the cell phone, etc. The concept and scope of E-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. While E-banking has improved efficiency and convenience, it has also posed several challenges to the regulators and supervisors. Several initiatives taken by the government of India, as well as the Reserve Bank of India (RBI), have facilitated the development of E-banking in India. The government of India enacted the IT Act, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. The RBI has been preparing to upgrade itself as a regulator and supervisor of the technologically dominated financial system. It issued guidelines on risks and control in computer and telecommunication system to all banks, advising them to evaluate the risks inherent in the systems and put in place adequate control mechanisms to address these risks. The existing regulatory framework over banks has also been extended to E-banking. It covers various issues that fall within the framework of technology, security standards, and legal and regulatory issues.

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EVOLUTION OF BANKING SECTOR IN INDIA-A NEW PARADIGM SHIFT IN COMMERCIAL ACTIVITY

DR. SUGUNA BASAVARAJ.
ASSOCIATE PROFESSOR,
DEPARTMENT OF COMMERCE
GOVERNMENT FIRST GARDE COLLEGE FOR WOMEN RAICHUR

ABSTRACT

Banking sector is treated as to be the back bone of the Indian economy. Modern banking in India can be dated as far back as in 1786 with the establishment of General Bank of India. In the early nineteenth century three Presidency Banks were established in Bengal, Bombay and Madras and in 1921 they were merged in to newly formed Imperial Bank of India. The Imperial Bank of India was converted into State Bank of India under the State Bank of India Act, 1955. The swadeshi movement witnessed the birth of several indigenous banks such as Punjab National Bank, Bank of Baroda and Canara Bank. The task of banking industry is particularly vital as one of the leading and mostly essential service sector. The banking sector, being the indicator of the economy, is reflective of the macro-economic variables. While the Indian economy is yet to catch strength, the Indian banking system continues to deal with improvement in asset quality, execution of sensible risk management practices and capital adequacy. The paper focuses on the impact of reforms and analysis in Indian banking system. The Indian banking system consists of 26 public sector banks, 25 private sector banks, 43 foreign banks, 56 regional rural banks, 1,589 urban cooperative banks and 93,550 rural cooperative banks, in addition to cooperative credit institutions. The purpose of this paper is to study the performance of banking industry in India.

KeyWords— Analysis of Banking Sector; Growth; India; Performance; Reforms.

INTRODUCTION

Banks occupy a prominent position in the Indian financial system due to the crucial role played by them in the growth process of Indian economy by being instrumental in converting saving into investment. With the launching of economic reforms in India based on liberalisation, privatisation and globalisation way back in 1991, the government soon realised the need to supplement them by associated reforms in the banking and financial sectors as well. Accordingly, banking sector reforms in India have followed the road map laid down by two expert committees appointed by the monetary authority viz., Narasimham Committee-I (1991) and Narasimham Committee-II (1998). The underlying principle of both these high-powered committees was to make Indian banks more healthy, efficient and competitive so as to provide a strong, safe, stable and sound banking system in India. Towards this end, some of the prominent recommendations of these committees that were implemented in a phased manner by the monetary authority were the progressive introduction of risk-based capital adequacy norms along with income recognition, asset classification and provisioning norms for Indian banks. Likewise, allowing for private sector banks, interest rate deregulation, cutting down on statutory pre-emption of public funds, laying stress on fiscal consolidation and moving towards “convergence” of traditional banking and non-banking services are some other important banking reforms that were guided by these expert-committees in India.

GROWTH OF BANKING SYSTEM IN INDIA

In order to understand present make up of banking sector in India and its past progress, it will be fitness of things to look at its development in a somewhat longer historical perspective. The past four decades and particularly the last two decades witnessed cataclysmic change in the face of commercial banking all over the world.

EVOLUTION OF BANKING SYSTEM IN INDIA

A bank is a financial institution that provides banking and other financial services to their Customers. A bank is generally understood as an institution which provides fundamental Banking services such as accepting deposits and providing loans. There are also nonbanking institutions that provide certain banking services without meeting the legal definition of a bank. Banks are a subset of the financial services industry. History of Indian Banking System

The first bank in India, called The General Bank of India was established in the year 1786. The East India Company established The Bank of Bengal/Calcutta (1809), Bank of Bombay (1840) and Bank of Madras (1843). The next bank was Bank of Hindustan which was established in 1870. These three individual units (Bank of Calcutta, Bank of Bombay, and Bank of Madras) were called as Presidency Banks. Allahabad Bank which was established in 1865 was for the first time completely run by Indians. Punjab National Bank Ltd. was set up in 1894 with headquarters at Lahore. Between 1906 and 1913, Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were set up. In 1921, all presidency banks were amalgamated to form the Imperial Bank of India which was run by European Shareholders. After that the Reserve Bank of India was established in April 1935. At the time of first phase the growth of banking sector was very slow. Between 1913 and 1948 there were approximately 1100 small banks in India. To streamline the functioning and activities of commercial banks, the Government of India came up with the Banking Companies Act, 1949 which was later changed to Banking Regulation Act 1949 as per amending Act of 1965 (Act No.23 of 1965). Reserve Bank of India was vested with extensive powers for the supervision of banking in India as a Central Banking Authority.

After independence, Government has taken most important steps in regard of Indian Banking Sector reforms. In 1955, the Imperial Bank of India was nationalized and was given the name "State Bank of India", to act as the principal agent of RBI and to handle banking transactions all over the country. It was established under State Bank of India Act, 1955. Seven banks forming subsidiary of State Bank of India was nationalized in 1960. On 19th July, 1969, major process of nationalization was carried out. At the same time 14 major Indian commercial banks of the country were nationalized. In 1980, another six banks were nationalized, and thus raising the number of nationalized banks to 20. Seven more banks were nationalized with deposits over 200 Crores. Till the year 1980 approximately 80% of the banking segment in India was under government's ownership. On the suggestions of Narsimhan Committee, the Banking Regulation Act was amended in 1993 and thus gates for the new private sector banks were opened. The following are the major steps taken by the Government of India to Regulate Banking Institutions in the country:- 1949: Enactment of Banking Regulation Act. 1955: Nationalization of State Bank of India. 1959: Nationalization of SBI subsidiaries. 1961: Insurance cover extended to deposits. 1969: Nationalization of 14 major Banks. 1971: Creation of credit guarantee corporation. 1975: Creation of regional rural banks. 1980: Nationalization of seven banks with deposits over 200 Crores. Current Banking Scenario in India

The financial development in Indian banking industry occurred with the adoption of social control over banks in 1967 leading to nationalisation of 14 major scheduled banks in July 1969. Following the first round of nationalization the second round consisted of 6 commercial

banks in April, 1980 with branches of more than 67,000 of which 48.7 percent being rural serving millions of people every day. The Indian banking sector constitutes the most significant segment of the financial system of India. To cater the needs of the customer Banks have taken various technological and marketing initiatives. India's banking sector is constantly growing. Since the turn of the century, there has been a noticeable upsurge in transactions through ATMs, and also internet and mobile banking. India's banking sector could become the fifth largest banking sector in the world by 2020 and the third largest by 2025.

CONCLUSIONS

Developing countries like India, still has a huge number of people who do not have access to banking services due to geographical fragmented locations. But if we talk about those people who are availing banking services, their expectations are raising as the level of services are increasing due to the emergence of Information Technology and competition. With the entry of foreign banks in Indian market, the number of services offered has increased and banks have laid emphasis on meeting the customer expectations. Now, the existing situation has created various challenges and opportunity for Indian Commercial Banks to sustain in the market. In order to encounter the general scenario of banking industry we need to understand the challenges and opportunities lying with banking industry of India.

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ANALYSIS ON IMPACT OF IMPLEMENTATION OF GOODS AND SERVICE TAX ON INDIAN BANKING SECTOR

Prof. Ravi Kiran D

Assistant Professor,

Department of Commerce

Vijaynagar College. Hosapete. Dt. Vijaynagar.

ABSTRACT:

Banking sector is one of the most important sectors in India. It contributes nearly 7.7% towards GDP. It is one of the largest service sectors in India. The implementation of GST causes a major impact on banking sector resulting in shifting from the way they had been operating earlier. This paper would be about the impact on the banking sector.

Keywords: GST and Banking Sector

I. INTRODUCTION:

Taxes are one of the main sources of income for government. The earning from tax is being used for various public welfare and other projects by government. It plays a crucial role in the growth of country's economy. The introduction of GST is the significant phase of India with the unanimous approval of all the members of the parliament. GST Bill 2016 leaves a mark on the history of India. Overall it can be said that GST will have a substantial impact on the entire working of the industries in the nation. GST might result it into increasing the cost of the banking and financial services at present. There was an increase in tax rate for banking services that was being charged earlier.

II. VARIOUS BANKING SERVICES:

There are various services which are performed by banks they are:

1. Acceptance of deposits
2. Discounting of bills
3. Granting of loans
4. Collecting cheques, Bills and promotes for customers.
5. Collecting dividend and interest on various securities.
6. Purchasing and selling of securities.
7. Payment of telephone bills, insurance premium etc.,
8. Issue of Credit and Debit cards.
9. Purchases or sells Foreign Exchange.
10. Undertakes Merchant Bank activities and so on.

III. GST-IMPACT ON BANKING SECTOR:

Transaction fees in financial services are likely to increase as the government has put these under 18% tax bracket in the new GST tax regime. These services were so far taxed at 15% and the hike in tax rate means that individuals will have to pay RS.3 more for every RS.100 paid as charges for banking transaction.

For example, if you withdraw money from an ATM other than your bank's ATM after exceeding the free transaction limit, you are typically charged RS.20 plus service tax, which comes around RS.23 with the imposition of GST this amount, goes upto RS.23.60.

BEFORE-GST:

Registration: Banks have the option of centralized registration in terms of *rule 4(2) of the Service Tax Rules, 1994.*

Payment Date: By the 6th of next month, for the month of March-March31.

Returns Date: April to September-25th October, October to March-25th April.

IV. OBJECTIVES OF THE STUDY

- To study the issues and challenges of banking sector after implementation of GST.
- To know the tax rates variations of banking sector after GST.
- To highlight the difficulties faced by the banking industry while implementing GST.
- To explore the impact of GST on customers of the banks.

V. METHODOLOGY OF THE STUDY

The article has been written in the descriptive form. The study is descriptive in nature. The method used for the collection of data is only secondary and observation method. The secondary data has been collected through journals, articles on the topics, magazines, books, internet, and previous research paper which focused on the GST impact on banking.

VI. ISSUES AND CHALLENGES OF BANKING SECTOR

1. Separate registration for each state where they operate:

Before implementation of GST all banks in India have a centralized registration for all its branches. The banks having branches in more than one state will required to obtain registration in each state in the GST regime.

It creates compliance burden about filling of multiple returns state wise, multiple audits and assessments. Under service tax filling two returns annually now under GST 61 returns per year i.e.. 5 returns per month plus one annual return.

2. Determining place of supply could be critical:

The place of supply of services for banking shall be the location of recipient of services on the records of the supplier of services.

If the location of the recipient of services is not on the records of the supplier, then the place of supply shall be the location of the supplier of services.

However what constitutes the “records of the supplier” is not defined in the law leading to multiple interpretations as to whether it is to be understood as accounting records or customer records, vendor records so on.

3. Interstate transaction between the same banks at two branches is taxable.

Under service tax rules the transactions between two branches of the same bank was not subject to any tax. But under GST this will attract integrated goods and services tax (IGST).

4. Assessment and adjudication made rigid:

Under service tax rules the assessment was made by state regulators where specific bank is registered. Currently under GST every registered branch of banks must justify its position on chargeability in the respective state and reason for utilizing input tax credit in different states.

During the pre-GST administration a taxpayer is adjudged by a single authority on an issue involved. Now under GST regime more than one adjudicating authority will be involved, each one may have different opinion on the same underlying issue. This will lead to more time to solve an issue.

5. Actionable claims:

Before implementation of GST Actionable claims does not attract any tax and hence no tax is payable. After implementation of GST actionable claims now included in the meaning of supply of goods. Services provided from bills discounted to securitization will now be taxed as an effect B2C and B2B majorly.

6. Interest is taxable:

Pre GST implementation interest income and discount provide by the banks are under negative list, so no tax can be payable under service tax. But now under GST service is defined in wide manner to cover anything other than goods which may also cover interest. In

other parts of the world does not levy GST on interest, India is only the country levy tax on interest.

II. Tax rates imposed by banks

- Pension-not taxable
- Deposits -not taxable
- Debit and credit cards -18%
- Loan -18%
- Investments -18%
- Banking facilities – 18%
- Insurance -18%
- ATM – 18%
- Input tax credit -18%
- Foreign exchange – 1% of gross rupee.

III. Difficulties to banking industry:

- Every bank need to register for their all office location.
- They have to maintain separate books of accounts for each state where they registered.
- They have to audit the financial statements separately for each state where they registered.
- The tax burden is increased because tax rate is increased to 18% compared to earlier service tax of 15%.
- IT software systems of banks are needed to update to file invoices.
- Lack of skilled resources and need for training with updated GST subject knowledge.

VII . Impact of GST on customers of banks:

- Debit and credit card charges increased because of hike in 3% of tax rate.
- Loans charges are also increased because of increase in 3% of tax rate.
- Mutual funds negatively affected to customers after implementation of GST.
- ATM Services charges become costly after implementation GST.
- ATM money withdrawal limits is decreased by SBI.

VIII. CONCLUSION:

The paper concludes that GST is a challenging initiative taken by the government for sustainable banking and uniform tax is imposed on all the product and services. At the time of implementation of GST all the sector has facing many problems even banking sector also but it will resolve all the short coming of prevailing in the existing tax regime.it has remarkable impact on the Indian economy. But in the banking sector it increases the service tax rate up to 18% therefore the cost of services slightly higher for end customers, causes in comfort to customers of bank.

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JANDHAN YOJANA

Mr. Amar K. Koujalagi
HOD of Dept. of Commerce,
KLE's Degree College, Ankali.

ABSTRACT

Pradhan Mantri Jan Dhan Yojana, is an ambitious scheme for comprehensive financial inclusion launched by the Honorable Prime Minister of India, Shri Narendra Modi on 28th August, 2014. He had announced this scheme on his first Independence Day speech on 15th August, 2014. In a run up to the formal launch of this scheme, the Prime Minister personally mailed to CEOs of all banks to gear up for the gigantic task of enrolling over 6 crore (75 Million) households and to open their accounts. In this email he categorically declared that a bank account for each household was a "national priority". The scheme has been started with a target to provide universal access to banking facilities starting with basic banking accounts with overdraft facility of Rs. 5,000 after six months and RuPay Debit Card with inbuilt accident insurance cover of Rs. 1Lakh and RuPay Kisan card. An attempt has been made in this paper to study the progress made under Pradhan Mantri Jan Dhan Yojana scheme. The study is based on secondary sources collected from published articles, various journals, newspapers, reports, books, and official websites of PMJDY. The paper reveals that PMJDY scheme is fully helpful to rural and urban area people in getting directly the government schemes. The study concludes that, PMJDY scheme has created an impressive result in the banking sector with regard to eradication of financial untouchability in the country. Mere opening of bank accounts may not fulfill the aim of the scheme, but there should be continuous operation of bank accounts to give the real success of the scheme

INTRODUCTION

The pradhan Mantri Jan-Dhan Yojana (PMJDY) is a National Mission for Financial Inclusion launched on 28 August 2014, deemed to ensure access to financial services namely banking, savings and deposits accounts, remittance, credit, insurance and pension in an affordable manner.

The aspect of financial inclusion is aimed towards delivering financial services at an affordable cost of low-income segments of the society. With an aim to promote banking activity among the financially excluded people and reduce poverty, the scheme is an innovative concept in that direction.

OBJECTIVE of "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" is ensuring access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. This deep penetration at affordable cost is possible only with effective use of technology.

METHODOLOGY OF THE STUDY

The present study is descriptive in nature. The present paper is primarily based on secondary sources of data. The information and data for the research has been collected from government publications, published articles, journals, newspapers, reports, books, and official websites of Pradhan Mantri Jan Dhan Yojana (PMJDY).

BENEFITS UNDER PMJDY

- a) One basic savings bank account is opened for unbanked person.
- b) There is no requirement to maintain any minimum balance in PMJDY accounts.
- c) Interest is earned on the deposit in PMJDY accounts.

- d) Rupay Debit card is provided to PMJDY account holder.
- e) Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.
- f) An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.
- g) PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

BASIC ELIGIBILITY CONDITIONS

- i. Person opening Bank account for the first time, with RuPay Card in addition, during the period from 15-08-14 to 26-01-15, or any additional period as may be extended further by Government of India.
- ii. The person should normally be head of the family or an earning member of the family and should be in the age group of 18 to 59 (i.e. person should be at least 18 years old, and should not have turned 60). In case the head of family is 60 years or more of age, the second earning person of the family in the above mentioned age group will be covered, subject to eligibility.
- iii. Person must have a RuPay Card and Bio – Metric Card linked to bank account or in process of being linked to bank account if not already there.
- iv. The account can be any bank account including a small account.
- v. For the coverage to be effective the above RuPay Card should be valid and in force.
- vi. Only one person in the family will be covered in the Bima Scheme and in case of the person having multiple cards / accounts the benefit will be allowed only under one card i.e. one person per family will get a single cover of Rs.30,000/-, subject to the eligibility conditions.
- vii. The life cover of Rs 30,000/- under the scheme will be initially for a period of 5 years, i.e. till the close of financial year 2019-20. Thereafter, the scheme will be reviewed and terms and condition of its continuation, including the issue of future payment of premium by the insured thereafter, would be suitably determined.

INELIGIBLE CATEGORIES

- i. Central Government and State Government employees (in service or retired) and their families.
- ii. Employees (in service or retired) of Public Sector Undertakings, Public Sector Banks, any entity owned by Central Government, any entity owned by a State Government or any entity jointly owned by the Central Government and any State Government, and their families.
- iii. Persons whose income is taxable under I.T. Act 1961 or are filing the yearly Income Tax return or in whose case TDS is being deducted from the income, and their families.
- iv. Persons who are included in the Aam Aadmi Bima Yojana covering 48 occupations defined under the Scheme, and their families.
- v. Otherwise eligible account holders, who have life cover on account of any other scheme of the Bank against the account, shall have to choose between the two schemes and derive benefit from only one.
- vi. All persons who do not fulfill the basic eligibility conditions of the scheme.

DEATH BENEFIT ELIGIBILITY

The nominee of the account holder will be entitled to receive death benefit of Rs.30,000/- in case of the unfortunate death of the account holder on account of any cause.

EXIT FROM SCHEME:

The person will exit the scheme on reaching age 60 i.e. on the day the person turns 60.

CLAIM SETTLEMENT

- a. The Claim amount of Rs.30,000/- is payable to the nominee(s) of the account holder. The Risk cover will be provided to the person from his age of 18 (Completed) till he attains the age of 60 years completed i.e. eligibility will cease on turning 60 years and he will exit the scheme on the day the person turn 60.
- b. The claim settlement process will be decentralized to the Offices of LIC. The Process followed will be as follows:
 - i. Claim papers will be collected by the District Branch / Nodal Branch of the concerned Bank and submitted to the Pension & Group Scheme Units of LIC for processing of Claims.
 - ii. The Claim will be paid to the nominee who is the nominee in the Bank Account.
 - iii. The Claim amount will be credited to Bank account of the nominee through APBS/NEFT. (APBS – Aadhar Payments Bridge Sytem).

Progress-Report

(All figures in Crore)

Pradhan Mantri Jan - Dhan Yojana

Beneficiaries as on 28/12/2022

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts(In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	23.62	14.07	20.74	37.69	140308.48	27.98
Regional Rural Banks	7.60	1.22	5.08	8.82	35429.32	3.43
Private Sector Banks	0.70	0.63	0.72	1.33	5119.11	1.12
Grand Total	31.92	15.92	26.54	47.84	180856.91	32.53

Disclaimer: Information is based upon the data as submitted by different banks

CHALLENGES OF PRADHAN MANTRI JAN DHAN YOJANA

1. Many cases have been detected that, where an individual has opened more than one account in various banks.
2. Budgetary provisions has not been made by the government to provide incentives, otherwise the financial status of the banks may be ruined.

3. Insurance companies have to fix a nominal premium to cover the risk of the account holders in case it is not done the state owned LIC may batter with financial losses.
4. Overdraft facility needs to be properly regulated, as the same is the discretionary of the concerned banks.
5. Many banks may decline to extend the overdraft facility therefore defeating the purpose. Business correspondents if made to accomplish the objective may misuse the authority and thereby making the life of people under below poverty line miserable.
6. KYC norms are not insisted under this programme, therefore duplication is unavoidable.
7. RBI has to accord approval to banks so as to enable them to establish more branches keeping in view the number of villages and the population.
8. Making every village a Swavalamban village is considered to be an advantage but the lack of infrastructure may become a major hurdle for the effective implementation.
9. Reserve Bank of India has to set in a roadmap for the financial inclusion to be effectively implemented by the Indian banking system.
10. Private Banks levy hidden charges on the beneficiary which may become a deterrent for the financial inclusion.

SUGGESTIONS

1. Budgetary provisions may be made by the government for poverty eradication under which significant amount can be charged through nationalized banks for transmitting the benefits to the beneficiaries.
2. Duplication of accounts by single person shall be checked under KYC details.
3. Public sector banks and India post can be pressed into action for the effective implementation of Jan Dhan Yojana.
4. Private Banks shall be strictly warned not to levy hidden charges.
5. More centers of financial literacy may be established to bring excluded people under financial inclusion.
6. An unambiguous MOU may be signed by the finance ministry by the mobile service providers so that mobile banking can be effectively utilized by the account holders under Jan Dhan Yojana.
7. The ATM needs to be strengthened in terms of more Kiosks not only in urban but also in rural areas of India.
8. Swabhiman campaign with business correspondents needs to be enlarged so as to enable to have reaching to the unreached households.
9. No frill account should be encouraged by the banks in India otherwise the financial inclusion especially for the people who are deprived of banking services will have a backseat.

CONCLUSION

The Pradhan Mantri Jan Dhan Yojana scheme has substantial growth in number of accounts opened. In globalized scenario, it is important to financially include all sections of the society in this scheme to achieve the goal of inclusive growth of the nation. PMJDY is a national mission on financial inclusion which is concentrated on individual household with an aim to provide formal financial support through the organized financial system. Success of the PMJDY scheme depends on the effective regulatory system as in the stakeholders have to build a sustainable ecosystem to keep the accounts active and successful implementation of the programme. The challenge is the conversion of the non operative accounts with zero balance into operative and for this it's important to focus on financial literacy programme. Inclusive growth "Sab Ka Sath Sub Ka Vikas" is central to our development philosophy. This

mission would enable all households, urban and rural to gain easy and universal access to financial services.

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AN ANALYSIS OF FOREIGN BANKS GROWTH AND PERFORMANCE IN INDIA

Dr. Ansuya Angadi
Associate Professor in Commerce
SUBN Theosophical Women's College
Hosapete. Dist: Vijayanagar

The genesis of foreign banks in India dates back to the 19th century with the need for establishing banks that catered to foreign exchange business, foreign trade-related financing and bill discounting. As India's interconnectedness with the global economy increased, many foreign banks entered the space and started viewing India as an emerging global market.

Foreign banks have been the pioneers in introducing new products, segments and state-of-the-art technologies, thereby promoting greater economic efficiency and banking sector reforms. They have been instrumental in supporting the growth agenda, backed by a strong export and import position, as well as heightened foreign direct investment (FDI) and foreign portfolio investment (FPI) inflows in the country.

However, while foreign banks are essential to bringing in the necessary global practices in India, the recent exits of a few foreign banks have highlighted the need to rethink and reshape the financial services ecosystem and make it friendlier for foreign banks to operate in.

With an intent to bring in a fresh perspective of how foreign banks are contributing towards shaping a vibrant and better India, this study deep dives into the history, importance and the meaningful contribution of these banks in growth of the country. The study also highlights the key operational challenges that foreign banks face and the possible interventions that the RBI and government could do to ease some of these challenges.

A collaborative platform, where regulators, governments and foreign banks could come together, would provide an impetus to the Indian economy and we are confident that this study will lay the groundwork for the same.

Keywords: Foreign Bank, RBI, Government, Foreign Direct Investment.

I. INTRODUCTION

The genesis of foreign banks in India dates back to the 19th century with the need for establishing banks that catered to foreign exchange business, foreign trade-related financing and bills discounting. Foreign banks have contributed to a large extent to the economic development of the country and have been pioneers in introducing new products, segments, advanced technologies, thereby promoting greater economic efficiency and banking sector reforms.

The need for modern banking services was felt as early as the colonial era which led to the establishment of the earliest banking institutions in the form of agency banks, jointstock banking companies and presidency banks. The British administration established the first joint-stock bank, that is, the Bank of Calcutta (later, Bank of Bengal) which went on to merge with the other presidential banks, the Bank of Madras and the Bank of Bombay to form the Imperial Bank of India in 1921. The Imperial Bank of India was later established as the current day State Bank of India (SBI).

The presidency banks established in the British era were instrumental in introducing new banking products and technology prevalent globally and catered to discounting of bills of exchange, other negotiable instruments, maintaining cash accounts, accepting deposits and giving out small ticket secured loans.

Over time, India's interconnectedness with the global economy increased and India came to be seen as a part of the global supply chain. As trade flows increased, many foreign banks started seeing India as an emerging global market and decided to set up branches here.

II. OBJECTIVES OF THE CURRENT STUDY

- To understand factors influencing growth of foreign banks in India
- To suggest the areas to be considered to strengthen the foreign bank's performance in India
- To know the foreign banks landscape in India
- To find the Key contributions of foreign banks to the Indian economy
- To Evaluate foreign banks' contribution compared to domestic banks

III. RESEARCH METHODOLOGY

For this article, Secondary data collection method is used. Secondary data are collected from

Journals, articles, newspapers and various institutional reports such as Government of India, World Bank, Reserve Bank of India, NABARD.

The economic reforms in 1991 opened up an era of change for foreign banks. Some of the key events that provided an impetus to the growth of foreign banks in India include:

IV. FINANCIAL SECTOR REFORMS

- Reduction in the high statutory liquidity ratio (SLR) and cash reserve ratio (CRR) over a period of time on the recommendations of the Narsimham Committee
- Interest rate liberalisation that permitted banks to decide interest rates on deposits and bank loans which until then were decided by RBI provided a competitive advantage to banks and enabled them to manage the funds transfer and asset liability position in the most optimal manner
- Liberalisation of the bank branch licensing policy enabled rationalisation of the existing branch network of banks
- Autonomy provided to banks to open new branches and specialised branches enabled banks to operate with greater efficiency
- Introduction of new accounting and prudential norms for asset classification and provisions for nonperforming assets on the recommendations of the Narsimham Committee

V. TRADE POLICY REFORMS

- The New Industrial Policy, 1991 was introduced with an objective of opening up the domestic industrial sector to promote growth and create a competitive industrial economy
- Abolishment of industrial licensing, repealing of the Monopolies and Restrictive Trade Practices (MRTP) Act, promoting private participation in industrial areas reserved for public sector were reforms in the right direction to promote industrial growth and position India as a global economy

Foreign investment policy reforms

- Introduction of a limited negative list for imports and exports opened up avenues for foreign trade and curtailed restricted items
- The tariff structure was rationalised, resulting in reduction in import duties and removal of quantitative restrictions
- The reforms permitted setting up of trade houses with 51% foreign equity for export promotion

Industrial policy reforms

- Setting up of Foreign Investment Promotion Board (FIPB) to regulate direct foreign investment

- Increasing FDI limits in priority areas from 51% to 74% and also up to 100% in certain cases

Over the years, as India began establishing itself as a global economy, foreign banks found it conducive to thrive in the Indian economy and consider India as a global market with great potential. They have adapted to changing geo-political situations, economic challenges as well as changing regulatory dynamics. However, while foreign banks are essential for bringing in the necessary global practices in India along with advanced technology and innovation, the recent exits by foreign banks from India prompts one to rethink the manner in which the financial services ecosystem has been shaping up, especially for foreign banks. The RBI and the government could consider working together to ease some of the challenges that foreign banks have been facing in order to provide a further impetus to their growth in the context of the Indian economy.

VI. CONSIDERATIONS:

Some of the considerations that the RBI and the government can evaluate are stated below:

- Easing licensing and capital requirements
- Providing KYC portability for opening NRI accounts
- Rationalisation of priority sector lending (PSL) norms
- Rationalisation of current account guidelines
- Rationalising large exposures framework
- Potential to consider amendments to the Banking Regulation Act, 1949
- Easing the tax burden on foreign banks
- Potential to include foreign banks as agency banks for government services
- Easing norms for data localisation
- Evaluate reduction in deposit insurance premium that foreign banks pay

VII. Foreign banking landscape in India

VIII.



44 banks from 21 nations are operating in India

Source - <https://rbi.org.in/scripts/banklinks.aspx>

First Rand Bank has closed down India operations and hence not included above SBM Bank (India) Limited has been set up as a wholly owned subsidiary in India

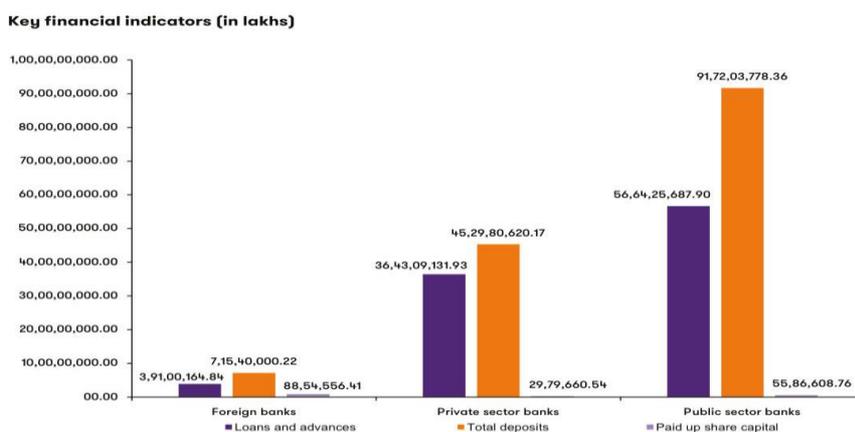
Assessing the contribution of foreign banks to the Indian economy through the years

Foreign banks have been contributing greatly to the Indian economy for the last few decades. They are growing increasingly relevant to the steady progress of the Indian economy. Foreign banks have contributed to this economic progress by bringing necessary investments, knowledge, innovation and advanced technologies.

IX. KEY CONTRIBUTIONS OF FOREIGN BANKS TO THE INDIAN ECONOMY:

- Foreign banks have increasingly contributed to the growth of priority sectors, specifically export credit
- They have displayed a consistent growth in their return on assets, which has prompted Indian banks to adopt better practices and enhance efficiency
- Foreign banks have contributed towards technological enhancements to drive business growth and meet strategic objectives
- Foreign banks have adopted superior risk management frameworks leveraging global practices and have been able to maintain stable NPA ratios despite increasing priority sector lending
- Foreign banks are key partners towards foreign currency lending and contribution to exports and foreign trade
- They have been responsible for driving new-age banking in India through adoption of advanced technologies, virtual banking through digital banking, and the onset of blockchain technology

X. EVALUATING FOREIGN BANKS' CONTRIBUTION COMPARED TO DOMESTIC BANKS



Source: Offsite returns (OSMOS) collected at Department of Banking Supervision, RBI

Although the trading activities flourished over the years, the growth of foreign banks was not significant. As of December 2020, there are 45 foreign banks, 22 private banks and 12 public

sector banks in India. Although the number of branches of foreign banks is high, the market share of foreign banks is low as compared to the private and public sector banks in India. As of December 2020, the total loans and advances of foreign banks was 4% of the total loans and advances when compared to 38% in private sector banks and 58% in public sector banks. Further, there is also a stark difference that is observed in deposits across the banks which was 5% of the total deposits in foreign banks, 31% in private sector banks and 64% in public sector banks. However, 51% of the total paid-up share capital is in foreign banks and 17% and 32% in private and public sector banks, respectively.

The difference in operations is quite significant and this is owing to the challenges that are faced by the foreign banks which restricts their expansion and growth in India.

It is important, both for the government and the RBI, to consider steps to resolve the challenges currently faced by foreign banks and create an enabling environment to help foreign banks contribute to the growth of the Indian economy.

The above thought process also works well with India's vision for an Aatmanirbhar Bharat. Foreign banks can contribute considerably to this agenda if a level playing field is provided along with an enabling environment with ease to do business in India.

XI. CONCLUSION

Over the years, the banking sector witnessed various reforms along with the evolution of the economy at large. The passing of the Reserve Bank of India Act in 1934 and commencement of operations by the RBI, as India's central bank, from 1 April 1935, were milestone events for the banking sector. The nationalization wave in 1969 and subsequently in 1980, leading to nationalisation of 14 commercial banks, controlling approximately 85% of bank deposits and further six banks in 1980 led to the government controlling around 91% of the banking business in India. However, foreign banks responded positively to these reforms and continued to be the pioneers of innovation in the banking sector, bringing in the required technology, global practices, products and capital from their country of origin.

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RURAL HEALTH CARE AND COMMUNITY HEALTH CARE PRACTICES

Dr. Nagesh Y.N.
HOD of Sociology,
K.L.E.SOCIETY'S, Shri Kadasiddheshwar
Arts College and H.S.K .Science Institute,
Hubballi.

INTRODUCTION:

Development is multi-dimensional phenomenon. Some of its major dimensions include: the level of economic growth, level of education, level of health services, degree of modernization, status of women, level of nutrition, quality of housing, distribution of goods and services and access to communication.

These different dimensions of development lead to the formation of different policies and programs which are beneficial to the performances and prioritization of development. The economic scenario during the pre –independence period was havoc and due to that there were enormous problems prevailing in the country. The economy suffered from large and incessant inequalities .The majority of the poor class lived in rural areas and belonged to the category of landless laborers and the underemployment was the standard features of urban life. Due to the non-distribution of proper wealth among the people there were many health problems.

Along with this uneven distribution there were many other aspects related to this which promotes for poor health care facilities and which result in poor health of the people are improper life style ,population, water facilities ,improper irrigation and adulterated food. Though both the rural and urban areas both face these problems, but the main sufferers are the rural and semi urban population of the country.

After the independence and after regaining the economic stability by the new born and formulated government the residents of the country were provided with proper care and attention and the health disparities were to a level curbed and the people were able to afford the health facilities by the increase in their living standard .The people who were divided by social strata and were kept aloof from all these facilities were now treated better than olden days.

But too instead of all these things the people are still deprived of the health facilities and the health policies are not that successful due to prioritization of some important programs and policies.

OBJECTIVES:

- To understand the standard of living of village people.
- To know socio-economic condition of village.
- To understand and analyze health and education improvement in village

METHODOLOGY AND AREA OF STUDY

Village GUDENKATTI of Kundgol Taluk of Dharwad District Karnataka State , India. It Belongs To Belgaum Division, located in 35 kms away from district headquarter This Village Is 423 Kms Away From State Capital Bengaluru . Accodding To 2011 Census Report Gudenkatti Village Total Population Is 1909 And Number Of Households Are 362 Female Population Is 48.5% Remaining 51.5% Is Male Population . Total Literacy Rate Is 67.7% . Female Literacy Rate Is 27.9% .-

Many of the SC and ST and OBCs, Lingayath, and Muslim families were also dwelling in this village. People belonging to all these caste and religious groups are involving in agriculture and allied occupations.

100% of agriculture land and activities are dependent on non-irrigated natural resources. Major crops of agriculture are maze, jowar, chili, cotton, groundnut etc.

In this study it has been followed by empirical field work method depends on secondary sources also selected 20% samples through quotas sampling method.

ANALYSIS:-

As the overall development of the village is necessary for the analysis of the health and sanitary level the statistics of the survey gives us brief detailed information to do so.

- The life status of the village shows that the percentage of people below poverty line (BPL) (32.60%) is more than the people above poverty line (APL)(67.39%).
- As the education level makes a matter of importance –the illiterate level is high compared to the literate level.as we can see that the people below 10th are (220)and post graduate is(1).and 12th (31), ITI (3) and graduate (25).
- The source of water facility is also less as they have usage of only lake water usage is more than public wells (26.08) and (6.52) respectively.
- Source of energy usage is improved and has 100% usage of electricity and LPG usage (71.73%) and wood is (93.47).
- The livestock grazing is (58.69%).
- There are many policies and programs held by government to them they are –PM Jan DhanYojana ,SukanyaSamrudhiYojana , PM UjjwalaYojana, FasalBimaYojana, Kisan credit card , MUDRA yojana ,SwachhbharatYojna and many more. In that more used were PM Ujjwalayojna (19.56%), Fasalbimayojna (15.21%) and Kisan credit card (13.04%).
- The major health facilities is around (8.59%) social security – pension (8.93%)

As we take a glimpse of this village facilities and sanitary activities, we can get to know that most of the villages have the same condition. Not only in these villages but the semi urban and the slum places in urban areas also have the same problems.

According to the Rural Health Care and Community Health Care practices the primary health care infrastructure has been developed as a three tier system with Sub Centre, Primary Health Centre and Community Health Care. These are 3 pillars of Primary Health Care systems.

Health and wellness centers has the national policy 2017, recommended strengthening the delivery

System of primary health care through establishment of 150000 (HWCs)Health and Wellness Centers. These are designed to provide the easy, close and home health facilities in order to keep the people healthy.

Status of rural health care infrastructure

To strengthen PHCs across the country –Ayushman Bharat –HWCs are been upgraded both in rural and urban areas .75.35of sub centers ,94.55 of PHCs and 99.3%CHCs function in government buildings. Instead of all these the specialist doctors place are vacant and the duty doctors fill the gap created by the vacancies by their service.

IMPORTANCE OF THE STUDY:

- This research paper creates awareness among the rural people about many facilities available for the betterment of their health.
- This also gives us an idea at what level the health infrastructure is built and what changes or development should be made to improve the standard of health facilities.

- There may be a good effect on the government to look after the matter of the health and sanitation facilities provided to the rural people in order to keep them healthy.
- It enlightens the people to go in a right path by not choosing the wrong ways and spoil their life

CONCLUSION:

By considering all these aspects of the services provided we come to a conclusion that the villages need still more of the facilities , which will give its best outputs for the betterment of these people as they are suffering from the major problems .And these healthcare facilities also have provided people to design their life with keep themselves to keep healthy and engage in empowering individuals to choose healthy behaviors .

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GENERATION GAP – An Analysis

Prof. Hameed khan. K.
Assistant Professor of Sociology
Government First Grade College
Managuli, Vijayapur Dist.

ABSTRACT

Generation Gap is a term given to the gap or age difference between two sets of people; the young people and their elders, especially between children and their parents. Everything is influenced by the change of time- the age, the culture, mannerism, and morality. This change affects everyone. The generation gap is an endless social phenomenon. Every generation lives at a certain time under certain circumstances and conditions. So, all generations have their own set of values and views. Every generation wants to uphold the principles they believe in. This is a problem that has continued for ages.

INTRODUCTION

People born in different periods under different conditions have their views based on the circumstances they have been through. The patterns of life have been changing continuously according to time. Everyone wants to live and behave in his way and no one wants to compromise with his or her values and views. There has always been a difference in attitude or lack of understanding between the younger and older generations. This attitude has augmented the generation gap and it is becoming wider day by day. This gap now has started impacting our lives in the wrong way. It is always good to have a wide range of ideas, views, and opinions. It indicates how we are developing and advancing but sometimes this becomes worrisome when the views and ideas are not accepted by both generations. Parents create a certain image in their minds for their children. They want to bring up their children with values that they have been brought up with and expect their children to follow the same. Parents want children to act following their values, as they believe, it is for their benefit and would do well for them. Children on the other hand have a broader outlook and refuse to accept the traditional ways. They want to do things their way and don't like going by any rulebook. Mostly, young people experience conflict during their adolescence. They are desperately searching for self-identity. Parents at times fail to understand the demands of this fast-paced world. Ultimately, despite love and affection for each other both are drained out of energy and not able to comprehend the other. Consequently, there is a lack of communication and giving up on relationships.

MEANING & DEFINITION

A **generation gap** or **generational gap** is a difference of opinions between one generation and another regarding beliefs, politics, or values. In today's usage, *generation gap* often refers to a perceived gap between younger people and their parents or grandparents.

Word maven William Safire provides this more positive definition: "Generation gap can be a frustrating lack of communication between young and old or a useful stretch of time that separates cultures within a society, allowing them to develop their own character."

OBJECTIVES

1. The generation gap between individuals can be used to **explain differences in the worldviews and actions observed among those of different age groups.**

2. **Understanding each other's views and values will allow different generations to increase their appreciation of one another.** This, in turn, will lead to better communication and collaboration because people are now talking from a sense of appreciation and acknowledgement.
3. The current living generations are the Greatest Generation, the silent generation, baby boomers, Generation X, millennials, and Generation Z
4. generation gap between parents and child is just what you need if you have been struggling to have a better relationship with your child. it is important to understand that they have their own thoughts and opinions and being patient and loving will help to close the generation gap that causes distance between parents and child.

How Generations Are Distinguished

Age is one big reason for the natural gap between generations. However, the major issue arises due to the mental gap in terms of thinking pattern & current trends. Children believe that they are grown-ups and it is high time for them to be independent. This helps them to gain more self-esteem.

On the whole, both parents and their children do not see things from the standpoints of each other. Thus, misunderstanding is a great cause for the formation of the generation gap. They talk about some issues that can cause tension between teenagers and parents: homework, sibling fights, boundaries and trust. Some teenagers feel their parents need to show more trust and give them more independence, but they also know that parents are mostly just concerned for their safety.

The current living generations have been divided into the following six major groups:

1. Greatest generation
2. Silent generation
3. Baby boomers
4. Generation X
5. Millennials
6. Generation Z

Causes of the generation gap between parents and child:

1. Lack Of Understanding

Different generations sometimes seem to speak a different language. Due to the changes in society from when parents were growing up, to how it is in the time of their children, even their way of thinking and what they deem to be normal tends to be different.

2. Mistakes Are Rarely Tolerated

Parents often do not tolerate mistakes and tend to tell their children off. Children need to make mistakes to learn and grow in life, but if they only get punished for it, it widens the gap and creates a lack of proper communication.

3. Children Are Expected To Be Replicas

Parents often have dreams for their kids, and a lot of the time tends to force them in that direction without taking into consideration what their child wants.

4. Too Many Comparisons

Comparing children to each other or even to how you were as a child is another reason the gap becomes wide. This often causes them to lose confidence in themselves and can destroy any enthusiasm they may have previously had.

5. Not Enough Interaction

Due to the responsibilities of being an adult and the stress that comes from worklife, parents often find themselves too tired to spend enough time with their kids every day. This causes a lack of communication and interaction that widens the generation gap. **How to Bridge The Generation Gap Between Parents And Their Children.**

Tips to help bridge the generation gap between parents and their children:

1. Keep An Open Mind

Keeping an open mind and not assuming that they must be just like you were at their age is very important. You must also understand that there are some things that are acceptable in society and therefore acceptable to your child that may not have been acceptable when you were the same age. It is especially in those areas where parents need to try and keep an open mind so they can better understand their children.

2. Communicate

Making the time to communicate with your kids every day is very important. The simple act of talking about each other's day at the end of the day can help you get to know each other and make it easier to speak freely around the other. Children need to know they can approach their parents with anything, something that can ultimately give parents peace of mind since they do not need to worry about their children hiding things that are important.

3. Listen

Parents need to allow their kids time to talk without interruption and listen to what they have to say. Learning your child's thoughts and opinions makes them feel like what they want or feel matters to you, which in turn makes them feel much closer to you than before. Having a parent who listens as well instead of only talks and lectures will give your child more encouragement to listen to you in return.

4. Understand

With listening comes understanding and this means that you have to learn to put yourself in your child's shoes and trying to understand how they feel and what they want from what they tell you. If you are able to understand where your child is coming from, you will be able to close that generation gap to some extent.

5. Unconditional Love

Love has a way of crossing boundaries and bringing people together if acted upon. So show your children how much you love them. This unconditional love and support that they get from you is very encouraging and makes children more inclined to show that same love and understanding back.

6. Compromise

People can disagree on things, no matter how close to each other they are. Parents and children are no different; however, rather than forcing them into your way of thinking or forcing them to do what you want them to do when they don't want to, learn to compromise when possible. There are times when you need to put your foot down with your children, but coming to a compromise instead of dictating their every move will make them closer to you and make that generation gap a little smaller.

Conclusion

The generation gap is a very critical concept that occurs because of the different natures of every person. No one can end this generation gap but obviously, you can opt for some way in which it can be reduced.

There should be efforts made by both sides to get a better relationship between two people. The generation gap may cause conflict between families but if you try to understand the thinking of another person and choose a path in between then you can get a happy living family.

No one wants to live in a tense environment and you always need your elders with yourself no matter what, they are the ones who care for you, they may have different ways of expressing their love and care for you and you might feel awkward but you need to understand them and their ways. Having your elders with you in your family is a blessing, you can talk with them and let them know your views and understand your ways to approach a particular situation.

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Impact of Social Media on Indian Society

Dr.R.S.Kallollikar
Assistant Professor
SMAT's Shivanand College Kagwad

Abstract :

Social Media is an important factor which plays a vital role in shaping the society. In the Indian Context it plays a significant role. It provides platforms in which people have a platform to raise their voice against injustice and inequality. People in India, especially underprivileged society, have always been exploited and suppressed by the high class and upper class. The influence of social media is being used in ways that shape politics, business, world culture, education, careers, innovation and in many more fields. In this article, I have tried my level best to focus on advantages and disadvantages of Social media in the Indian Sociological context. The present research article contains – Introduction, Social Media, Merits and Demerits of Social media in Indian Society and Social Media and Conclusion.

Introduction :

It is essential to know what is Social media before we go on to its impact on Indian Society. Yes, Social media refers to the means of interaction among people in which they create, share and exchange information and ideas in literary communication and networks. In other words, Social-media is a Computer based technology that facilitates the sharing of ideas, thoughts and information through virtual networks and communities.

Social Media :

Instagram, Facebook, Twitter or Tiktok are the main Social media which play a vital role in the Indian Society. Social-media is important because it allows you to reach, nurture and engage with your target audience. It allows individuals to keep in touch with friends and extended family. Some people will use various social media applications to network and find career opportunities, connect with people across the globe with like-minded interests and share their own thoughts.

Advantages or Merits of Social Media.

Following are some of the advantages of Social media –

1. Connectivity : is among the most Significant benefits of Social Media
2. Education : The use of Social media in education is commendable.
3. Information and updates
4. Awareness
5. Share anything with others
6. Helps in Building Communities
7. Noble Cause
8. Mental Health.

Disadvantages or Demerits of Social Media.

1. Online Vs Reality, Social Media itself is not the problem
2. Increased usage : The more time spent on Social media can lead to cyber bullying, Social anxiety, depression and exposure to content that is not age appropriate, addiction, cheating and relationship issues.

The impact of Social Media on Society.

According to some Survey almost a quarter of the world's population is now on Facebook, in U.S.A nearly 70% of all internet users are on this platform. India is not excluded from it. It is because of Social networks feed of interactions among people. They because

more powerful as they grow. Without social media, Social, ethical, environmental and political ills world have minimal visibility.

In the Indian Social context Social-media also plays a vital role. Due to the drastic change in the field of technology and telecommunication. Social media in India has been playing a significant role. The only problem that Indian people specially the people of rural-India is that network. But MNC are installing towers of different companies to cater the needs of the villagers. It is the businessmen politicians, educationists, celebrities and others are benefitted a lot from this social media. Indian layman is also aware of this . The coming of android phone has again popularized whats app, Face book, Instagram and u-tube.

Indian Society :From the pages of history we learn that India is rich in culture. We have different religions, castes and communities but still we say that we are all Indians Indian Society is model to the others. Our society and Social relations are tight. By the coming of social media again these relations have became firm.

Conclusion :

To conclude the impact of Social Media on Indian Society we can say that social media has considerable impact on all walks of Indian Society. It has benefitted the people in general. It has been helping the people to build communication and share ideas, thoughts and knowledge. Today social media have become part of people's lives.Modern man is depended on these social media. Without these media man's activities suffer.

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Role of Microfinance in Empowerment of women A sociological study of chikmagalur District, Karnataka State, India

SATHISH . E.
Assistant Professor
Department of Sociology
IDSG Government College
K. M. Road, Chikamagalore -577102

INTRODUCTION

Microfinance intervention is considered an important component of development strategy to mainstream the poor rural households with the formal financial system in India. However, there is some evidence for the reverse that microfinance may, in fact, increase informal money lending, if clients need to 'top up' micro loans, or borrow to repay according to the installment schedule. The objective of this paper is to examine the relationship between the level of indebtedness to moneylenders and the type of microfinance model. Comparing two microfinance models prevalent in the research area, the authors conclude that the level of indebtedness to money lenders is higher in the case of clients of Microfinance Institutions(MFI) model and without complete information on the credit-worthiness of borrowers, MFIs may contribute to the over-indebtedness of their clients as well as damage in their performance.

Most people in the developing world- the majority of the world's population- do not have access to formal financial services. Very few get benefited from savings accounts, loans, or convenient way to transfer money. Those who do manage to, say, open a bank account, are often faced with sub-optimal services. Households need access to finance for several purposes, the most important being for contingency planning and risk mitigation. Households build buffer savings, allocate savings for retirement (for example via pension plans) and purchase insurance and hedging products for insurable contingencies. Once these needs are met, households typically need access to credit for livelihood creation as well as consumption and emergencies (in the event that they do not have savings/ insurance to fund them). Finally, wealth creation is another area where financial services are required. Households require a range of savings and investment products for the purpose of wealth creation depending on their level of financial literacy as well as their risk perception. Financial services for the poor, often referred to as microfinance, cannot solve all the problems caused by poverty. But they can help put resources and power into the hands of poor and low income people themselves, letting them make those everyday decisions and chart their own paths out of poverty. The potential is enormous, and so is the challenge.

LITERATURE REVIEW

Microcredit and microfinance are relatively new terms in the field of development, first coming to prominence in the 1970s, according to Robinson (2001) and Otero (1999). Prior to then, from the 1950s through to the 1970s, the provision of financial services by donors or governments was mainly in the form of subsidized rural credit programmers. These often resulted in high loan defaults, high loss and an inability to reach poor rural households.

Robinson states that the 1980s represented a turning point in the history of microfinance in that MFIs such as Grameen Bank and BRI2 began to show that they could provide small loans and savings services profitably on a large scale. They received no continuing subsidies, were commercially funded and fully sustainable, and could attain wide outreach to clients

(Robinson, 2001). It was also at this time that the term “microcredit” came to prominence in development (MIX3, 2005). The difference between microcredit and the subsidized rural credit programmes of the 1950s and 1960s was that microcredit insisted on repayment, on charging interest rates that covered the cost of credit delivery and by focusing on clients who were dependent on the informal sector for credit (ibid.). It was now clear for the first time that microcredit could provide large-scale outreach profitably.

MICROFINANCE-AN ALTERNATIVE SOURCE OF FORMAL FINANCE

Inadequacies in rural access to formal finance and the usurious terms of informal finance for the poor provide a strong need and ample space for innovative approaches to serve the financial needs of India’s rural poor. Over the last decade, efforts have been made by the government, financial institutions, and Non-government Organizations (NGOs), often in co partnership, to develop new financial delivery approaches. These microfinance approaches have been designed to combine the safety and reliability of formal finance with the convenience and flexibility that are typically associated with informal finance. They typically involve providing thrift, credit and other financial services and products of very small amounts to the poor, with the aim to raise income levels and improve living standards.

What Microfinance Does and How?

Microfinance is the provision of financial services on a small scale for target groups that have been excluded by the banks. Some providers started offering microfinance services way back in the 1970’s, e.g. SEWA Bank in Gujarat. However, in the 1990s it gained momentum. At the core of microfinance is the provision of loans through group based methodology. In India, two principal concepts can be distinguished.

Self Help Group (SGH) Bank Linkage Model

The Self Help Group has between 10 and 20 members who pool savings and lend among themselves. It was first conceived by NGOs like MYRADA and PRADAN during the 1980s. Since 1996, NABARD mainstreams a nationwide bank linkage programme that offers additional i.e. beyond their own savings-credit to SHGs.

Banks typically provide the group a loan amounting to four times the group’s savings but, as the group matures, and based on the group’s track record, banks are ready to lend more. Borrowed and saved funds are rotated through lending within the group using flexible repayment schedule (usually monthly repayment); SHG thus save, borrow and repay collectively.

Grameen Group Model

The Grameen Group comprises of five members who guarantee each other’s loans which are provided by microfinance institutions. The Grameen methodology originated in Bangladesh, where it was configured into a highly standardized loan product that allowed serving cost-efficiently poor people with small loan needs. Grameen approach targets entrepreneurial poor who invest ever growing loans into their small-scale businesses such as petty trade, poultry, milking cows and the like.

In the recent years, the range, the range of microfinance products has widened considerably. Remittance services have been recognized as a critical service for the poor, many of which migrate temporarily and support their families from far. Micro-insurance as a road to reduce vulnerability and not at least to reduce repayment risks of micro-loans, is an important financial service for the poor. Currently about 15 million poor are at least rudimentarily covered, mostly loan-linked (Sa-Dhan Quick Data 2008).

Research Problem and Objectives

There is currently a clear perception that there are a vast number of people, potential entrepreneurs, small enterprises and others, who are excluded from the financial sector, which leads to their marginalization and denial of opportunity for them to grow and prosper.

Financial inclusion is thus a key policy concern, because the options for operating a household budget, or a micro/small enterprise, without mainstream financial services can often be expensive. This process becomes self-reinforcing and can often be an important factor in social exclusion, especially for the communities with limited access to financial products, particularly in the rural areas. Microfinance intervention is considered an important component of development strategy to mainstream poor rural households with the formal financial system in India. With the able support of various agencies intervention has exponentially grown over the years. The increase in SHG clients taken together with the expanded outreach of the MFIs as led to an overall increase of 11.5 million clients during 2007-08. Net of adjustments more than 54 million clients are estimated to have been reached by the microfinance sector in different forms, with an expansion of 9.9 million during the year. While cross country aggregate indicators can help produce proxies for access by households and document barriers that prevent expansion of this access, only carefully conducted household surveys can provide us with in-depth information on the role on microfinance in providing sustainable access to finance for India's rural poor and its influence on the use of informal sources for fulfilling their credit requirements. In this context this study tries to answer the following key research questions:

How do the clients of the two main models of microfinance, the SHG model and the MFI model, differ?

What is the average level of indebtedness to non-institutional sources among clients of different models of microfinance?

Does the level of indebtedness to moneylenders depend on the type of microfinance model one is client of?

Distribution of Indebted Rural Households: Agency wise

Credit Agency	Percentage of Rural Households
Government	6.1
Cooperative Societies	21.6
Commercial banks and RRBs	33.7
Insurance	0.3
Provident Fund	0.7
Other Institutional Sources	1.6
All Institutional Agencies	64.0
Landlord	4.0
Agricultural Moneylenders	7.0
Professional Moneylenders	10.5
Relatives and Friends	5.5
Others	9.0
All Non Institutional Agencies	36.0

THE PRESENT STUDY

Research Methodology

In order to answer the above stated key research questions, we conducted a pilot survey in different blocks representing rural area .This survey was conducted among 59 households of

twelve villages covering four blocks of the selected district. Although the choice of location is based purely on convenience basis, the selection of households is made such as to include both categories of respondents (members of SHGs as well as MFIs) relevant for our study.

Primary data on different socio-economic aspects of the households and details of micro-financial services availed by them were collected directly from the clients through the structured questionnaire and personal interview.

Qualitative information was collected through Focus Group Discussions (FGDs) and semi-structured interviews of the bankers, NGOs and MFIs operating in the area to understand the supply and demand sides of the problem of microcredit in the selected research area. The field study was conducted during April 04-May 10, 2015 and further cross verification through field visits was done during June 10-25, 2015. Considering complex nature of the field study, the data collected were processed and tabulated using a computer for analysis and interpretation. The collected data are subjected with the chi-square statistical test in order to fulfill the objectives of the study.

SURVEY FINDINGS AND DISCUSSION

Comparison of Alternative Microfinance Model Clients

In this study a modest attempt has been made to differentiate between the client characteristics of two main microfinance models prevalent in the study area.

Level of Literacy: The heads of the households interviewed were illiterate with 42 percent reporting they had never been to school. The average completed years of education per household member was 4.9 years for the SHG clients 4 years for MFI clients. All the children aged between 5- 14 years were reported to attending the school on a regular basis irrespective of the choice of the model of microfinance they made. As far as the literacy of microfinance clients is concerned, around half of the SHG clients were reported literate (attended formal school at least up to 5th grade) which is slightly in higher side comparing MFI clients.

Housing: As far as average number of rooms is concerned, MFI clients scored less by 40 percent with an average of 1.6 rooms compared to SHG clients with an average of 2.63 rooms per household. Comparing model wise, 37.5 percent of SHG households live in Kachha houses whereas only 20 percent of MFI clients have been reported to reside in the dwellings made up of non concrete walls and roof. Given the rural focus of our study, it comes as no surprise that over 95 percent of our respondents live in the self-owned dwellings.

Landholdings and Sources of Income: A huge difference has been observed comparing the size of average land holdings per household which is quite low in case of MFI clients comparing to SHG clients. The reason for that can be attributed to the fact that 62.5 percent of SHG clients depend on agriculture as a primary source of their income that requires large landholdings. On the other hand, none of the MFI client has been reported engaged in farming.

Only 25 percent of the households were self employed among SHG clients. An interesting fact to note is that all the MFI clients were self employed engaged in dairy activities, owing small tea or tailoring shops and working as street hawkers. A part from farming, another major source of livelihood for SHG clients was wage labour.

Targeting Efficiency of Microfinance Programmes: On an average only 22.8 percent of the sample households were found below the official Poverty Line for rural Uttar Pradesh. Below the poverty line for rural UP is defined as having per capita per month consumption under rupees 365.84.

Income and Consumption Expenditure: Average per capita monthly consumption expenditure for SHG clients was lower when comparing with that of MFI clients which was

approximately rupees 940.00. Another interesting feature to observe is that per capita monthly income of the household is lesser than the per capita monthly expenditure. The possible reason can be underestimation of reported income as the majority of households were engaged in agricultural or non-farm enterprises. However, there is significant difference between SHG and MFI clients in regard to per capita monthly income. The explanation for this difference lies in the fact of difference in the primary source of income of the two groups. Majority of SHG clients were engaged in farming which is low return economic activity whereas most of the MFI clients are into the kind of business providing higher return on investments compared to agriculture.

Household Indebtedness: In this study indebted household is defined as one having some cash loans outstanding as on 31.3.2015.

All the households were indebted to formal or informal source of credit, about 19 percent of the sample households were indebted to institutional agencies only, 44 percent were indebted to non-institutional agencies only and 37 percent were reported to be indebted to both formal as well as informal source credit as per the field level household survey of the entire sample.

Average Level of Indebtedness to Non-Institutional Agencies among Microfinance Clients

Non-institutional agencies played a major role in advancing credit to 81 percent of the sample households. Among non-institutional agencies, professional money lenders and relatives the two most important sources in the study area. They together accounted for almost 65 percent of the outstanding cash dues. The loan from relatives was a major source of credit for social expenditures such as wedding in the family. Another noticeable feature was that such loans were interest free and required to be repaid only when any such event occurs in the family of the lender.

CONCLUSION: The basic idea of micro financing is simple-if poor people are provided access to financial services, including credit, they may very well be able to start or expand a micro enterprise that will allow them to break out of poverty. In totality, its focus is on eradication of poverty from grass level, women upliftment, creating small and medium enterprises and therefore takes care of development of any economy from within. Comparing two microfinance models in the research area reveals that the level of indebtedness to moneylenders is higher in the case of clients of MFI model. Such cases illustrate the difficulties MFI clients' face, when they have unproductive financial requirements or they are compelled to ensure prompt and regular loan repayments through further borrowing from even money lenders. This makes poverty worse in the short run, and makes it harder to escape from poverty-and indeed can be source of poverty and inequality "traps"

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An examination of women's empowerment in India with key aspects

Dr. Shashikant Bhimappa Kallolikar

Head of the Department of Sociology

B Shankarand Arts and Commerce College Kudachi

Taluk: Raibag, District: Belagavi

ABSTRACT

Generation Gap is a term given to the gap or age difference between two sets of people; the young people and their elders, especially between children and their parents. Everything is influenced by the change of time- the age, the culture, mannerism, and morality. This change affects everyone. The generation gap is an endless social phenomenon. Every generation lives at a certain time under certain circumstances and conditions. So, all generations have their own set of values and views. Every generation wants to uphold the principles they believe in. This is a problem that has continued for ages.

INTRODUCTION

People born in different periods under different conditions have their views based on the circumstances they have been through. The patterns of life have been changing continuously according to time. Everyone wants to live and behave in his way and no one wants to compromise with his or her values and views. There has always been a difference in attitude or lack of understanding between the younger and older generations. This attitude has augmented the generation gap and it is becoming wider day by day. This gap now has started impacting our lives in the wrong way. It is always good to have a wide range of ideas, views, and opinions. It indicates how we are developing and advancing but sometimes this becomes worrisome when the views and ideas are not accepted by both generations. Parents create a certain image in their minds for their children. They want to bring up their children with values that they have been brought up with and expect their children to follow the same. Parents want children to act following their values, as they believe, it is for their benefit and would do well for them. Children on the other hand have a broader outlook and refuse to accept the traditional ways. They want to do things their way and don't like going by any rulebook. Mostly, young people experience conflict during their adolescence. They are desperately searching for self-identity. Parents at times fail to understand the demands of this fast-paced world. Ultimately, despite love and affection for each other both are drained out of energy and not able to comprehend the other. Consequently, there is a lack of communication and giving up on relationships.

MEANING & DEFINITION

A **generation gap** or **generational gap** is a difference of opinions between one generation and another regarding beliefs, politics, or values. In today's usage, *generation gap* often refers to a perceived gap between younger people and their parents or grandparents.

Word maven William Safire provides this more positive definition: "Generation gap can be a frustrating lack of communication between young and old or a useful stretch of time that separates cultures within a society, allowing them to develop their own character."

OBJECTIVES

1. The generation gap between individuals can be used to **explain differences in the worldviews and actions observed among those of different age groups.**

2. **Understanding each other's views and values will allow different generations to increase their appreciation of one another.** This, in turn, will lead to better communication and collaboration because people are now talking from a sense of appreciation and acknowledgement.
3. The current living generations are the Greatest Generation, the silent generation, baby boomers, Generation X, millennials, and Generation Z
4. generation gap between parents and child is just what you need if you have been struggling to have a better relationship with your child. it is important to understand that they have their own thoughts and opinions and being patient and loving will help to close the generation gap that causes distance between parents and child.

How Generations Are Distinguished

Age is one big reason for the natural gap between generations. However, the major issue arises due to the mental gap in terms of thinking pattern & current trends. Children believe that they are grown-ups and it is high time for them to be independent. This helps them to gain more self-esteem.

On the whole, both parents and their children do not see things from the standpoints of each other. Thus, misunderstanding is a great cause for the formation of the generation gap. They talk about some issues that can cause tension between teenagers and parents: homework, sibling fights, boundaries and trust. Some teenagers feel their parents need to show more trust and give them more independence, but they also know that parents are mostly just concerned for their safety.

The current living generations have been divided into the following six major groups:

1. Greatest generation
2. Silent generation
3. Baby boomers
4. Generation X
5. Millennials
6. Generation Z

Causes of the generation gap between parents and child:

1. Lack Of Understanding

Different generations sometimes seem to speak a different language. Due to the changes in society from when parents were growing up, to how it is in the time of their children, even their way of thinking and what they deem to be normal tends to be different.

2. Mistakes Are Rarely Tolerated

Parents often do not tolerate mistakes and tend to tell their children off. Children need to make mistakes to learn and grow in life, but if they only get punished for it, it widens the gap and creates a lack of proper communication.

3. Children Are Expected To Be Replicas

Parents often have dreams for their kids, and a lot of the time tends to force them in that direction without taking into consideration what their child wants.

4. Too Many Comparisons

Comparing children to each other or even to how you were as a child is another reason the gap becomes wide. This often causes them to lose confidence in themselves and can destroy any enthusiasm they may have previously had.

5. Not Enough Interaction

Due to the responsibilities of being an adult and the stress that comes from worklife, parents often find themselves too tired to spend enough time with their kids every day. This causes a lack of communication and interaction that widens the generation gap. **How to Bridge The Generation Gap Between Parents And Their Children.**

Tips to help bridge the generation gap between parents and their children:

1. Keep An Open Mind

Keeping an open mind and not assuming that they must be just like you were at their age is very important. You must also understand that there are some things that are acceptable in society and therefore acceptable to your child that may not have been acceptable when you were the same age. It is especially in those areas where parents need to try and keep an open mind so they can better understand their children.

2. Communicate

Making the time to communicate with your kids every day is very important. The simple act of talking about each other's day at the end of the day can help you get to know each other and make it easier to speak freely around the other. Children need to know they can approach their parents with anything, something that can ultimately give parents peace of mind since they do not need to worry about their children hiding things that are important.

3. Listen

Parents need to allow their kids time to talk without interruption and listen to what they have to say. Learning your child's thoughts and opinions makes them feel like what they want or feel matters to you, which in turn makes them feel much closer to you than before. Having a parent who listens as well instead of only talks and lectures will give your child more encouragement to listen to you in return.

4. Understand

With listening comes understanding and this means that you have to learn to put yourself in your child's shoes and trying to understand how they feel and what they want from what they tell you. If you are able to understand where your child is coming from, you will be able to close that generation gap to some extent.

5. Unconditional Love

Love has a way of crossing boundaries and bringing people together if acted upon. So show your children how much you love them. This unconditional love and support that they get from you is very encouraging and makes children more inclined to show that same love and understanding back.

6. Compromise

People can disagree on things, no matter how close to each other they are. Parents and children are no different; however, rather than forcing them into your way of thinking or forcing them to do what you want them to do when they don't want to, learn to compromise when possible. There are times when you need to put your foot down with your children, but coming to a compromise instead of dictating their every move will make them closer to you and make that generation gap a little smaller.

Conclusion

The generation gap is a very critical concept that occurs because of the different natures of every person. No one can end this generation gap but obviously, you can opt for some way in which it can be reduced.

There should be efforts made by both sides to get a better relationship between two people. The generation gap may cause conflict between families but if you try to understand the thinking of another person and choose a path in between then you can get a happy living family.

No one wants to live in a tense environment and you always need your elders with yourself no matter what, they are the ones who care for you, they may have different ways of expressing their love and care for you and you might feel awkward but you need to understand them and their ways. Having your elders with you in your family is a blessing, you can talk with them and let them know your views and understand your ways to approach a particular situation.

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Status of Women in After-Independence India

SUMAYA BANU.N.

Research Scholar
Department of studies in Sociology
Davangere University
Davangere – 577007.

Dr. PRAKASH S.R.

Assistant Professor and Research Guide
Department of studies in Sociology
Davangere University
Davangere – 577007.

ABSTRACT

Generation Gap is a term given to the gap or age difference between two sets of people; the young people and their elders, especially between children and their parents. Everything is influenced by the change of time- the age, the culture, mannerism, and morality. This change affects everyone. The generation gap is an endless social phenomenon. Every generation lives at a certain time under certain circumstances and conditions. So, all generations have their own set of values and views. Every generation wants to uphold the principles they believe in. This is a problem that has continued for ages.

INTRODUCTION

People born in different periods under different conditions have their views based on the circumstances they have been through. The patterns of life have been changing continuously according to time. Everyone wants to live and behave in his way and no one wants to compromise with his or her values and views. There has always been a difference in attitude or lack of understanding between the younger and older generations. This attitude has augmented the generation gap and it is becoming wider day by day. This gap now has started impacting our lives in the wrong way. It is always good to have a wide range of ideas, views, and opinions. It indicates how we are developing and advancing but sometimes this becomes worrisome when the views and ideas are not accepted by both generations. Parents create a certain image in their minds for their children. They want to bring up their children with values that they have been brought up with and expect their children to follow the same. Parents want children to act following their values, as they believe, it is for their benefit and would do well for them. Children on the other hand have a broader outlook and refuse to accept the traditional ways. They want to do things their way and don't like going by any rulebook. Mostly, young people experience conflict during their adolescence. They are desperately searching for self-identity. Parents at times fail to understand the demands of this fast-paced world. Ultimately, despite love and affection for each other both are drained out of energy and not able to comprehend the other. Consequently, there is a lack of communication and giving up on relationships.

MEANING & DEFINITION

A **generation gap** or **generational gap** is a difference of opinions between one generation and another regarding beliefs, politics, or values. In today's usage, *generation gap* often refers to a perceived gap between younger people and their parents or grandparents.

Word maven William Safire provides this more positive definition: "Generation gap can be a frustrating lack of communication between young and old or a useful stretch of time that separates cultures within a society, allowing them to develop their own character."

OBJECTIVES

1. The generation gap between individuals can be used **to explain differences in the worldviews and actions observed among those of different age groups.**
2. **Understanding each other's views and values will allow different generations to increase their appreciation of one another.** This, in turn, will lead to better communication and collaboration because people are now talking from a sense of appreciation and acknowledgement.
3. The current living generations are the Greatest Generation, the silent generation, baby boomers, Generation X, millennials, and Generation Z
4. generation gap between parents and child is just what you need if you have been struggling to have a better relationship with your child. it is important to understand that they have their own thoughts and opinions and being patient and loving will help to close the generation gap that causes distance between parents and child.

How Generations Are Distinguished

Age is one big reason for the natural gap between generations. However, the major issue arrives due to the mental gap in terms of thinking pattern & current trends. Children believe that they are grown-ups and it is high time for them to be independent. This helps them to gain more self-esteem.

On the whole, both parents and their children do not see things from the standpoints of each other. Thus, misunderstanding is a great cause for the formation of the generation gap. They talk about some issues that can cause tension between teenagers and parents: homework, sibling fights, boundaries and trust. Some teenagers feel their parents need to show more trust and give them more independence, but they also know that parents are mostly just concerned for their safety.

The current living generations have been divided into the following six major groups:

1. Greatest generation
2. Silent generation
3. Baby boomers
4. Generation X
5. Millennials
6. Generation Z

Causes of the generation gap between parents and child:

1. Lack Of Understanding

Different generations sometimes seem to speak a different language. Due to the changes in society from when parents were growing up, to how it is in the time of their children, even their way of thinking and what they deem to be normal tends to be different.

2. Mistakes Are Rarely Tolerated

Parents often do not tolerate mistakes and tend to tell their children off. Children need to make mistakes to learn and grow in life, but if they only get punished for it, it widens the gap and creates a lack of proper communication.

3. Children Are Expected To Be Replicas Parents often have dreams for their kids, and a lot of the time tends to force them in that direction without taking into consideration what their child wants.

4. Too Many Comparisons

Comparing children to each other or even to how you were as a child is another reason the gap becomes wide. This often causes them to lose confidence in themselves and can destroy any enthusiasm they may have previously had.

5. Not Enough Interaction

Due to the responsibilities of being an adult and the stress that comes from worklife, parents often find themselves too tired to spend enough time with their kids every day. This causes a lack of communication and interaction that widens the generation gap. How to Bridge The Generation Gap Between Parents And Their Children.

Tips to help bridge the generation gap between parents and their children:

1. Keep An Open Mind

Keeping an open mind and not assuming that they must be just like you were at their age is very important. You must also understand that there are some things that are acceptable in society and therefore acceptable to your child that may not have been acceptable when you were the same age. It is especially in those areas where parents need to try and keep an open mind so they can better understand their children.

2. Communicate

Making the time to communicate with your kids every day is very important. The simple act of talking about each other's day at the end of the day can help you get to know each other and make it easier to speak freely around the other. Children need to know they can approach their parents with anything, something that can ultimately give parents peace of mind since they do not need to worry about their children hiding things that are important.

3. Listen

Parents need to allow their kids time to talk without interruption and listen to what they have to say. Learning your child's thoughts and opinions makes them feel like what they want or feel matters to you, which in turn makes them feel much closer to you than before. Having a parent who listens as well instead of only talks and lectures will give your child more encouragement to listen to you in return.

4. Understand

With listening comes understanding and this means that you have to learn to put yourself in your child's shoes and trying to understand how they feel and what they want from what they tell you. If you are able to understand where your child is coming from, you will be able to close that generation gap to some extent.

5. Unconditional Love

Love has a way of crossing boundaries and bringing people together if acted upon. So show your children how much you love them. This unconditional love and support that they get from you is very encouraging and makes children more inclined to show that same love and understanding back.

6. Compromise

People can disagree on things, no matter how close to each other they are. Parents and children are no different; however, rather than forcing them into your way of thinking or forcing them to do what you want them to do when they don't want to, learn to compromise when possible. There are times when you need to put your foot down with your children, but coming to a compromise instead of dictating their every move will make them closer to you and make that generation gap a little smaller.

Conclusion

The generation gap is a very critical concept that occurs because of the different natures of every person. No one can end this generation gap but obviously, you can opt for some way in which it can be reduced.

There should be efforts made by both sides to get a better relationship between two people. The generation gap may cause conflict between families but if you try to understand the thinking of another person and choose a path in between then you can get a happy living family.

No one wants to live in a tense environment and you always need your elders with yourself no matter what, they are the ones who care for you, they may have different ways of expressing their love and care for you and you might feel awkward but you need to understand them and their ways. Having your elders with you in your family is a blessing, you can talk with them and let them know your views and understand your ways to approach a particular situation.

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STATUS OF WOMEN IN INDEPENDENT INDIA

Smt Suvarna Pujari

Lecturer, Department of Sociology

B.V.V.S. Akkamahadevi Women's Arts, Science and Commerce College
Bagalkote- 587101, Karnataka

Abstract

Women's status has improved a lot in independent India. Women are moving towards equality. As a result of political and cultural changes, women started getting equal opportunities in education, employment and political fields. Due to the awareness of women, the exploitation of women has decreased. In addition to these, efforts were made by the government to set up women's commissions to carry out research on the overall role and situation of women to formulate national policies, and to establish centres for women's studies. International Women's Year programmes celebrated in 1975 and several activities undertaken by UNESCO raised special awareness of gender roles and issues. The changing status of women in Independent India has to be understood in this context. It is said that the nation has also accepted the principle of equality in the draft constitution. A permanent curtain has now been drawn on a practice which for centuries saw women as second-class citizens in the eyes of the law and the Shastras.

Key words: Exploitation, Commissions, UNESCO, Shastras

Introduction

“A woman who doesn't ask for anything deserves everything.”

The Constitution of India has promised women equal personal freedom, fundamental rights, freedom speech and expression, religion, marital, political, educational, etc. The first general election held in 1952, when the constitution came into force, had the thrilling experience of voting and voting with equal rights.

Objectives of the study

1. To know the standings of the women in societies.
2. To know the achievements of women in every sectors.

Legislations that led to the elevation of the status of women

1. The Hindu Marriage Act 1955 is a very important piece of legislation in the history of independent India in terms of social legislation. This legislation prohibits the practice of polygamy, polyandry, bigamy and child marriage and gives women the right to divorce and remarriage. This legislation is complementary to the equality of men and women.
2. The Hindu Inheritance Act 1956, also gives right of inheritance to women in inherited property.
3. Hindu Adoption and Maintenance Act 1956. This Act gives the right of adoption of children and the right of a wife who is rejected by her husband to receive maintenance from him.
4. Special Marriage Act 1954. This act allows for inter-caste marriage, love marriage etc. This act gives women the same rights as men in matrimonial matters.
5. Dowry Prohibition Act 1961. As per this act, the scourge of dowry which leads to exploitation of women is prohibited. Other Acts Some of the other acts that help in providing social protection to women are the suppression of Immoral Traffic of Women and Girls Act of 1956 which is enacted to prevent kidnapping of women and forcing them into prostitution.

6. Medical Termination of Pregnancy Act of 1971 was enacted to prevent feticide.
7. The Criminal Law Amendment of Act 1983 Prevention of Rape and Indecent Offenses against Women.
8. The Family Court Act of 1984 was enacted to provide justice to women in disputes in family matters.

Status of Women in Education

There has been a huge improvement in the field of women's education since independence. There is a complete awareness building in the middle and upper classes. As a result of making primary education completely free and compulsory, lower caste women also started to get educated. In determining the values of education in the creation of textbooks, the interests of women are kept in mind while starting new study sections. Several special schemes for the education of girls have been formulated. Today there is no dearth of women's educational institutions with thousands of female students. We have now come a long way in promoting women's education and have established women's universities only for women.

1. S.N.D.T. (Shreemati Nathibai Damodar Thackersey) Women's University Mumbai, Maharashtra.
2. Indian Women's University Pune, Maharashtra.
3. Padmavati Women's University Tirupati, Andhra Pradesh.
4. Mother Teresa Women's University Kodekainal, Tamil Nadu.
5. Karnataka State Akkamahadevi Women's University Vijayapur, Karnataka.

Even in professional education, the number of women is increasing today. Prestigious law, engineering, medical education as well as I.A.S., I. P.S., I.F.S., K.A.S. Women's are passing the exams in large numbers. Although today's achievement of women in the field of education is commendable, it cannot be ignored that a considerable number of women in the villages are still in the darkness of illiteracy. There is still a gap in male and female literacy rate. To avoid this, the status of women will improve only when all classes of girls are educated. Indian women who did not cross the threshold for education just a century ago and did not go outside the family to work for financial gain today are working in various parts of the employment arena, in departments and in positions of responsibility. Educated young women are giving strong competition to young men in all the fields. The number of women continues to increase as teachers, doctors, nurses, lawyers, bank employees, clerks, typists, personal associates of high officials as operators in the postal and telegraph department. In cities as well as in police and home guard forces, recently they can manage big vehicles also. Since 1991, they can join the Army, Air Force and Navy.

Status of Women in Social Field

She was also as great as the man in the mind of the masses and in the social view, the woman is busy in creating women's awareness through her achievements. Women's organizations were formed in various parts of the country to create awareness among women and take appropriate measures to solve the problems. On March 8, 1975, International Women's Year was celebrated, and then every year, Women's Day was celebrated on March 8. Salumarada Thimmakka has made her own mark in the social sphere by cultivating trees.

Economic Status of Woman

There is no dearth of women who run the entire family chariot with their own labour. It has given women economic independence and self-reliance. Driving a lorry, train, bus, plane, ship with their courage, fortitude, self-confidence - expectations are high. It is no longer the case that they have to rely on men for their mere existence. Mrs. Sudha Murthy, one of the partners of Infosys, a huge computer software company in Karnataka, has gained national and

international fame today. Mrs. Meher Pudum ji is the Chairman of Thermax, an international company with a capital of Rs 900 crores. Biocon, a pharmaceutical company started in 1978 by Mrs. Kiran Mazum Dar Shah through her own efforts, has reached an annual turnover of Rs 900 crore. Preeti Reddy has made a name for herself as the Administrator of one of the most prestigious Apollo Group Hospitals in the country. There are hundreds of such examples. Women in administrative fields are not only working as political leaders, but also entering the administrative field and showing their potential. We see women occupying various positions in the government sector from general clerical level to IAS level officers. The number of women IAS officers is increasing year by year, despite their background in the IAS post. In 1951, Padma Ramachandran was selected to the IAS post. Between 1951-60 this number had increased to 18. In 2006, an IAS officer served as the first woman secretary to the Government of Karnataka

Political Status of Women

Women are given political rights equal to men by the Constitution. It gave political freedom to vote and contest in elections. As a result, she has participated in all levels of elections in Gram Panchayat to Member of Parliament etc. She has got the power. She has held various high posts as President, Prime Minister, Union Minister and Chief Minister. Shreemati Droupadi Murmu who is the first person from India's designated tribal communities to be elected as President. Mrs. Indira Gandhi was reputed to be the most powerful Prime Minister of the country for almost a decade. Her daughter-in-law Mrs. Sonia Gandhi is also trying to reach the same level. At the state level, Nandini Satpathy (Orissa), Sucheta Kripalani and Mayawati (Uttar Pradesh), Jayalalithaa (Tamil Nadu), Uma Bharathi (Madhya Pradesh), Rabridevi (Bihar). Smt Vasundhara Raje (Rajasthan) Sushma Swaraj, who became first IFS and Sheela Dixit (Delhi) have led their respective states with the power of Chief Minister.

Women did not remain in the field of labour merely as servants who worked for wages or salaries for honorific remuneration. She is the owner of the properties and also she is a progressive entrepreneur, partner with companies, manager and directors of large financial institutions. It is gratifying that women candidates for IFS post are working as ambassadors of India in different countries. Women are also entering the Indian Police Service in positions and are showing their ability by holding high posts. For example, Mrs. Kanchana C. Bhattacharya, who became the first DGP of the country (Uttaranchal). Dr. Kiran Bedi became the first police officer (IPS) in the world. It is true that women are underrepresented in such high positions. There are reasons for that. Problems in marriage and family life. Not only talent, but other factors also play role in recruitment. The mentality of submissive-loyal work under a female officer is still not well accepted by men.

Status of Women in Judiciary

Women are now working in this field as lawyers and judges at various levels from Municipal Court to Supreme Court. In relation to legal education, the women students are appearing for the entrance examination of the National School of Law, a prestigious educational institution of the national level, and after passing it, they are continuing their legal education. Fathima Beevi from Kerala was the first to enter the country's Supreme Court as a judge and Manjula Chellur J. Is the Chief Justice of Bombay High Court, G. Rohini J. is the Chief Justice of the Delhi High Court and other examples.

Status of Women in Medical Field

The medical profession is still respected in the country and abroad as a very prestigious job. Due to the uniqueness, the number of women going to medical education was negligible. Now the situation is changing. Hundreds of medical, ayurvedic, nursing, dental, pharmacy and other

educational institutes established across the country have created new hope in the female students entering the field of medical education. Sahitya, is well-known in the field of medical science in Karnataka for enriching children's literature. Rural women are not getting the same opportunities that city women get to make achievements in the field of medicine. It is becoming limited only to the middle and rich class. There is still the allegation of being unpopular. The huge fees charged by them are unaffordable for students of normal economic status. Padma Shri Indira Hinduja, has pioneered GIFT technique resulting in the birth of GIFT baby, Dr. Shashi Wadhwa, Dr. Subhadra Nair, etc.

Status of Women in Science and Technology

Educated women know the huge importance of science and technology. The number of talented students choosing science as their preferred subject is increasing year by year. The interest of female students moving towards technology, an applied field of science, can be seen from the increasing number of them enrolling in engineering colleges. There are also a significant number of women conducting research in the fields of science and technology. There are many women in computer and IT fields and thousands of women engineers are working in national companies of foreign origin and thousands of women engineers are working abroad. Mrs. Tessy Thomas, who is also called as Missile Women of India and she is now the Director General of Aeronautical Systems, Kalpana Chawla, who became the first woman to fly in a spaceship said that women can achieve amazing achievements in the fields of science and technology if they get the right encouragement along with the opportunity, Rajeshwari Chateerji, first woman scientist to pioneer Microwave Engineering.

Status of Women in Arts and Literature

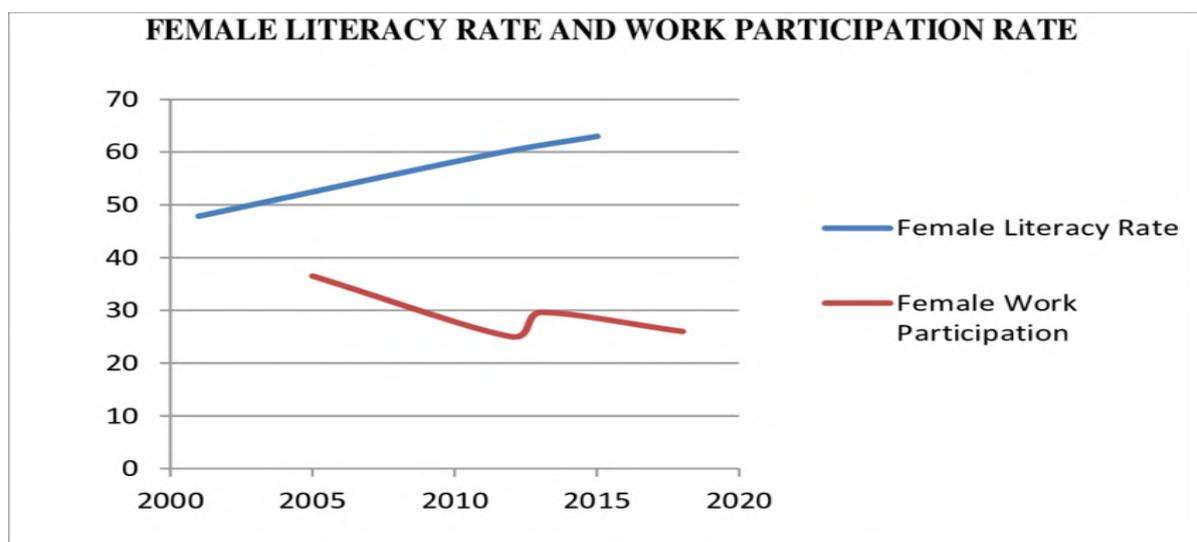
The art scene is a very wide-ranging field in which innumerable women artist have become and are still exhibiting their talent in its main fields of music, dance, drama, cinema etc. To note some of the names of such great achievements, Karnataka's M. S. Subbalakshmi. Gangubai Hangal is famous in Hindustani singing. Lata Mangeshkar is a Bharat Ratna awarded, who has been serving as a playback singer in Hindi films for over four decades. Women such as Thejan Bai, who excelled in folk song lyrics, Subhadramma Mansoor, who achieved theatre music, Asha Bhosle, etc., are memorable in the field of music. Literature covers all languages. We have a great heritage of women who have made great contributions to the literature of Hindi and English languages. Kannada women writers M. K. Indira, Dr. Anupama Niranjana, H. S. Parvathy, Jayadevi's mother Ligade, Sudha Murthy, Geeta Nagabhushan, Sara Abubakar and others have made mentionable achievements. We have a large number of women who have made a name for themselves as theatre artists in dramas and movies. Mrs. Sai Paranjape is a famous Marathi playwright and film producer, Mrs. Amal Allam is a stage director. Maya Krishna Rao is a theatre artist, director and dialogue writer, Kalpana Lajmi is a Hindi film producer. Pandharibai, Reita Faria, Aishwarya Rai, who became the miss worlds and many others are similarly famous. Dance is an art that is tailor-made for women and there are hundreds of people who have mastered it and are still shining. It is appropriate to mention the names of some such practitioners here. Odissi dancer and Padma Bhushan award winner Sonal Manasingh, Bharatanatyam Rukmini Devi Arundel, Kathak dancer and Padma Shri award Kumudini Lakhia, Dr. Kumari Padma Subrahmanya and Mallika Sarabhai also made quite a name for themselves.

Status of Women in Sports Field

As the achievements of women in the field of education have progressed, they have also started showing their proficiency in the field of sports. The number of women who have excelled in sports at the state, national and international levels is not less. P.T. Usha, Kerala

athlete who won 6 gold medals in women's sprinter, Santosh Yadav, who scaled Mt. Everest twice and bagged the popularity as a youngest woman to scale the Mt. Everest twice, Bachendri Pala Himalayan Gourishankara (1984) was the first Indian woman to reach the summit, Karnam Malleswari was a bronze medallist in Olympic, Mirabai Chanu who bagged silver medal in Tokyo Olympics in weightlifting. Ashwini Nachappa, Nisha Millet, Shikha Tandan, Anjali Veda Pathak, physically challenged athlete Malathi Holla, swimmer Meghana Narayan, Shantha Rangaswamy. Mary Kom in boxing, P. V. Sindhu who bagged silver in Rio and bronze medal in Tokyo Olympics, Sakshi Malik, who became the first women to win the Olympic medal in wrestling, Harmanpreet Kaur, who is the girl's Indian cricket captain, Savita Punia who is India's girls hockey captain, are some among others.

Literacy Rate and Work Participation Rate



Conclusion

From the above information, it is clear that women today shine in every field. However, it is still not possible to provide education and employment opportunities equally to rural and urban women. For that, we create more opportunities and motivate women to participate in every area.

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E-Governance in India

Dr. Basavaraj N. Hosamani
Assistant Professor
Department of Political Science
Government. First Grade College, Kittur
Belagavi District-591115, Karnataka

Abstract:

E-governance is not really about technology. It is about people, processes, and results using information and communications technologies (ICT) to improve the transparency, efficiency, and effectiveness of public institutions. Governance can be seen as the exercise of economic, political and administrative authority to manage a community's affairs at all levels. It comprises the mechanisms, processes and institutions through which community members and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences. The challenge for all societies is to create a system of good governance that promotes supports and sustains human development-especially for the poorest and the most marginal. Good governance is among other things participatory, transparent and accountable. India is moving towards achieving e-governance. The spread of e-governance initiatives have had a positive impact on the quality of governance. Geographical, social, & economic disparities are the biggest barriers for full-fledged e-governance. Illiteracy, lack of infrastructure, security and privacy of personal and financial data are other constraints. Being the largest democracy, second in terms of population and diversified geography itself creates the big challenges. The aim of this paper is to discuss the Advantages and disadvantages of e-governance in India.

Keywords:

E-Governance, ICT, Human Development, Communication, Advantages and Disadvantages of E-Governance,

Introduction:

E-governance is one of the very important topics in understanding government machinery and its important functions. Public Administration is concerned with the activities of the three branches of Government namely, Legislature, Executive and Judiciary, at national level, state level and Grass-root levels (district/sub-district levels) in the Country.

In 1970 the Government of India (GoI) has established Department of Electronics and subsequently in 1977 GoI has taken first major step towards implementation of e-governance by establishment of National Informatics Centre (NIC). By 1980 most of the government offices were equipped with computers but their role was confined up to word processing. With the span of time and advent of ICT, the GoI has taken a remarkable step for fostering e-governance by launching the national satellite based network NICNET in 1987 followed by District Information System of the National Informatics Centre (DISNIC) and [1] NICNET was the first government informatics network across the world equipped with facilities like TELNET, FTP, internet along with database services (GISTNIC and MEDLARS). Up to 1990, NICNET has extended its extent from state headquarters to district headquarters. In year 2000, the GoI has established Ministry of Information Technology and identified minimum 12 points minimum agenda for e-governance. Finally in year 2006 the GoI has launched National e-Governance Plan (NeGP) with various Mission Mode Projects (MMPs) to automate essential mundane tasks. This paper attempts to define the meaning of e-governance in national and international perspective.

Meaning and Definitions:

Electronic governance or e-governance is adopted by countries across the world. In a fast-growing and demanding economy like India, e-governance has become essential. The rapid growth of digitalization has led to many governments across the globe to introduce and incorporate technology into governmental processes. Electronic governance or e-governance can be defined as the usage of Information and Communication Technology (ICT) by the government to provide and facilitate government services, exchange of information, communication transactions and integration of various standalone systems and services.¹

In other words, it is the use of technology to perform government activities and achieve the objectives of governance. Through e-governance, government services are made available to citizens and businesses in a convenient, efficient and transparent manner. Examples of e-governance include Digital India initiative, National Portal of India, Prime Minister of India portal, Aadhaar, filing and payment of taxes online, digital land management systems, Common Entrance Test etc.²

According to the World Bank, "E-Government refers to the use by government agencies of information technologies (such as Wide Area Networks, the Internet, and mobile computing) that have the ability to transform relations with citizens, businesses, and other arms of government. These technologies can serve a variety of different ends: better delivery of government services to citizens, improved interactions with business and industry, citizen empowerment through access to information, or more efficient government management. The resulting benefits can be less corruption, increased transparency, greater convenience, revenue growth, and/or cost reductions".³

UNESCO defines e-Governance as: "Governance refers to the exercise of political, economic and administrative authority in the management of a country's affairs, including citizens' articulation of their interests and exercise of their legal rights and obligations. E-Governance may be understood as the performance of this governance via the electronic medium in order to facilitate an efficient, speedy and transparent process of disseminating information to the public, and other agencies, and for performing government administration activities".⁴

What are the Advantages of E-Governance in India?

E-governance is essential for disseminating the many benefits of economic growth brought about by digitalization to all segments of society. Government activities could be turbocharged through a combination of technology and citizen centricity to achieve a safer, more efficient, and sustainable society. Very useful for the following points:

- 1. High Speed System:** Now the high-speed internet facilities and various cloud computing services make it possible for the information to be stored and transferred quickly to the endpoint. This saves a lot of time, and actions can be taken promptly once the government has the required information from the public.
- 2. Accountability:** Transparency directly links to accountability. Once the functions and information of the governance is available to the citizens, the **government is more accountable to its actions.**⁵
- 3. Letters and written records consume a lot of stationery:** However, replacing them with smart phones and the internet can save crores of money in expenses every year.
- 4. Land Record Monitoring:** A vast developing country like India, with its diverse land tenure system requires effective **land monitoring.**
- 5. Data Driven Governance: Technology facilitates communication.** The Internet and smartphones have enabled instant transmission of high volumes of data that acts as a fodder for **effective governance.**⁶
- 6. Transparency:** The use of e-governance helps make all functions of the business transparent. **All official information can be uploaded onto the internet.** The use of e-

governance helps make all functions of the business transparent. All Governmental information can be uploaded onto the internet. The citizen's access specifically access whichever information they want, whenever they want it, at the click of a mouse, or the touch of a finger.

7. Cost Effective: The paperless mode of communication can help save a lot of money spend on files and documents used to store information. Also, the maintenance of these documents needs laborious effort and lots of space. Public records kept in the storage areas were also vulnerable to physical damage such as weather or termites. On the contrary, records kept digitally are highly secure on cloud servers which are easy to maintain and affordable to rent.

8. Corruption Riddance is one the known advantages of e governance: One of the major benefits of transparency between the government and businesses/citizens is low corruption. Since the significant reason for corruption is access to only government officials, the involvement of the public can reduce the number of corrupt practices like bribes and scams.

9. Technology: makes communication swifter. Internet, smartphones have enables instant transmission of high volumes of data all over the world.⁷

However, for this to work the Government has to ensure that all data as to be made public and uploaded to the Government information forums on the internet.

Other Advantages of E-Governance: Improves delivery and efficiency of government services, Improved government interactions with business and industry, The citizens specifically access whichever information they want, whenever they want it, at their convenience, More efficient government management, Less corruption in the administration, Speed Technology makes communication swifter.⁸

Disadvantages of E-Governance:

Digitization is the solution to most problems economies face these days. However, e governance cannot be successful if the public cannot access this online information available to them. This still can lead to corrupt practices to offer information by the people having access to the system. Disadvantages of e governance are also worth putting into the light.

1. Loss of Interpersonal Communication: The main disadvantage of e-governance is the loss of interpersonal communication. Interpersonal communication is an aspect of communication that many people consider vital.

2. High Setup Cost and Technical Difficulties: Technology has its disadvantages as well. Specifically, the setup cost is very high and the machines have to be regularly maintained. Often, computers and [internet](#) can also break down and put a dent in governmental work and services.

3. Illiteracy: A large number of people in India are illiterate and do not know how to operate computers and smart phones. E-governance is very difficult for them to access and understand.

4. Cybercrime/Leakage of Personal Information: There is always the risk of private data of citizens stored in government servers being stolen. Cybercrime is a serious issue, a breach of data can make the public lose confidence in the Government's ability to govern the people. Even cybercrimes are on the rise, leading to possible hacking and even misuse of government identity to fulfill selfish needs. Numerous [fake news](#) websites are currently active on the internet, and anyone can spread misleading information to gain some monetary benefits. Duplicate websites operated by touts try to access and store people's data for fraudulent activities, and people can easily fall for scams if they are unaware of the reality.⁹

This can increase government expenditure on training and publishing materials to help people grab the basics of new technology. In some countries, there are a limited number of tech-savvy professionals who know how to manage computers or work around new technology.

5. Technical Failures are concerning disadvantages of e governance: All the machines are subjected to the risk of technical failure and maintenance issues. A system can crash anytime, and if the files are not backed up correctly, it can lead to the loss of all critical information

available on the machine. Even heavy loads on the website can crash it, leading to unavailability for some time.

6. Lack of Confidentiality: However, the possibility of leaking private and confidential information increases with its availability over the internet or computer. In addition, since the data is located on hard drives instead of files and people themselves, the information can be easily stolen and transferred into the wrong hands.¹⁰

Conclusion and Suggestions:

Administrative development in different departments of public sector have experienced the ICT and established good infrastructure of ICT. but e-government still use the traditional methods and there are many requirements to migrate to cloud computing. Cloud computing have been established in some public and private sectors but in very low quality and personal support. We have seen how the concept of e-governance has evolved in Indian scenario and how much it is required for transparency and accountability on the part of government and at the same time it is also a toll to increase the participation of people in policy making by empowering them with the right information at right time.

We need to develop far more sophisticated systems for capturing and measuring the impact of e-governance, so that we can judge its success in other than just crude, 'availability' terms. And we need to be able to judge the real impact on citizens, not just changes in production or distribution of public services.

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A Study of E-Banking Services in India

Seema M. Chaus

Lecturer, Department of Commerce

B. V. V. S. Akkamahadevi Women's Arts, Science and Commerce College
Bagalkote – 58710, Karnataka

Abstract

E-banking stands for Electronic banking which incorporates a wide range of banking services that provides us with the facility to transfer funds through an exchange of electronic signals rather than cash, cheques, or any other type of paper documents. With the breathtaking evolution of technology at lightning speed, banking finances and money management is also becoming increasingly electronic. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. The rapid development of E-banking services carries risks as well as benefits. It also aims at suggesting some ways for making e-banking successful in the developing country like India.

Keywords: E-banking, Evolution of E-banking in India, E- banking services in India, Challenges in adoption of E-banking

Introduction

In today's era of information and technology an economy cannot achieve the target of sustainable development by following traditional banking method. So it has become mandatory for developing country like India to increase automation in banking industry. E-banking involves consumers using the Internet to access their bank accounts and to undertake banking transactions. At the most basic level, Internet banking can mean the setting up of a web page by a bank to give information about its products and services. At an advanced level it involves the provision of facilities such as accessing accounts, transferring funds, and buying financial products or services online. In the 1990s, banks realized that the rising popularity of the World Wide Web gave them an added opportunity to advertise their services. Initially, they used the Web as another brochure, without interaction with the customer. Early sites featured pictures of the bank's officers or buildings and provided customers with maps of branches and ATM locations, phone numbers to call for further information, and easy listings of products.

Objectives of the Study

1. To know about e-banking services adopted by Indian banks.
2. To study the challenges faced by Indian banks in adoption of technology and make recommendations to tackle these challenges.

Methodology

The study focuses on examining the conceptual framework of e-banking services in India. And it's several innovative strategies, evolutions, services, challenges and overall achievements of e- banking.

Concept of E-Banking – Meaning

Electronic banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar institution. Electronic banking is also referred to as PC banking, Internet banking, virtual banking, online banking, home banking, remote electronic banking, and phone are banking. PC banking and Internet or online banking is the most frequently used designations. It provide a safe, fast, easy and

efficient electronic service that enables you access to bank account and to carry out online banking services 24 hours a day and 7 days a week.

Features of Electronic Banking

1. Online account statements can be viewed.
2. Open a fixed deposit account
3. Make payments to merchants
4. Transfer of money
5. Pay your utility bills, including your water and energy bills
6. Invest in general insurance
7. Purchase a chequebook
8. Recharge your DTH or prepaid phone

Evolution of E-banking in India

The story of technology in banking started with the use of punched card machines like accounting machines or ledger posting machines. At the time, technology was only used to keep bank books. It further developed with the birth of online real-time systems and vast improvements in telecommunications during the late 1970s and 1980s, resulting in a revolution in the field of banking with convenience banking as a buzzword. Through convenience banking the bank comes to the doorstep of the customer.

Relational database management systems and distributed computing technologies both emerged in the 1990s. The financial sector was waiting for these innovations. With the advent of distribution technologies, it is now possible to set up special front-end machines for customer support and risk management while interacting in batch mode without degrading the front-end machine's response time.

By providing online banking services in branches in 1996, Industrial Credit and Investment Corporation of India became the country's first financial institution to employ electronic banking. Following in its footsteps were HDFC Bank, IndusInd Bank, and Citibank, which began offering online banking services in 1999. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce.

Indian banks offer to their customers following e-banking products and services

Automated Teller Machines (ATMs)

Internet Banking

Mobile Banking

Tele Banking

Electronic Clearing Services

Door Step Banking

UPI Payment

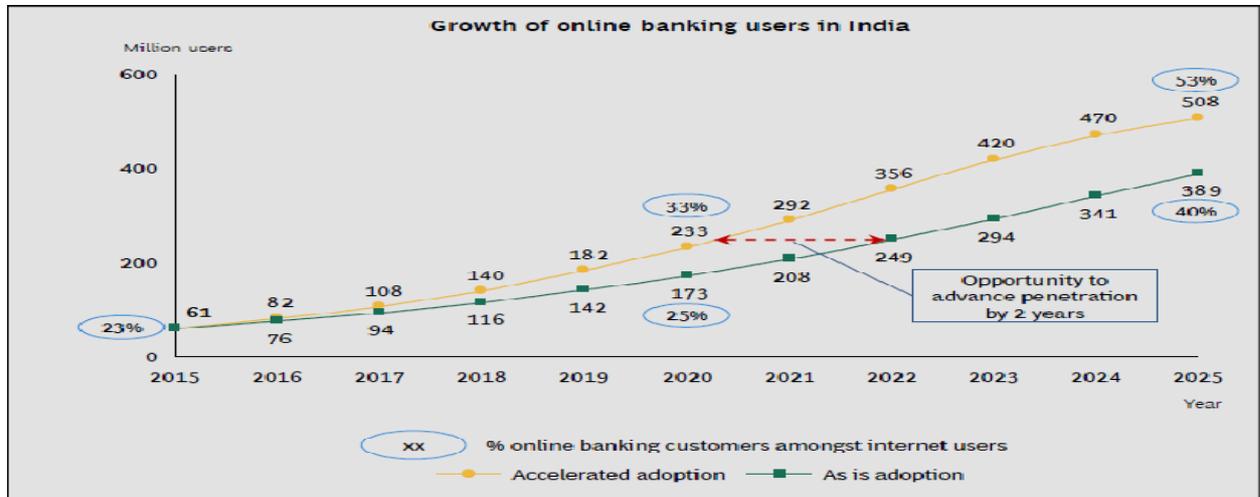
Electronic Fund Transfer etc.

Additionally, India offers the following services under E-Banking:

1. **Payment of bills:** Every bank in the nation has partnerships with several utilities, service providers, insurance companies, etc. The banks use these partnerships to provide online bill payment (electricity, telephone, mobile phone, etc.). A small one-time registration fee is also typically charged by banks for this service. Additionally, the user can set up a standing order to automatically pay recurring expenses each month.
2. **Transfer of funds:** Anywhere in India, a customer may transfer money from one of his accounts to another with the same bank or even a different bank. He must sign into his account and enter the transfer amount as well as the payee's name, account number, bank, and branch.
3. **Investing:** Through electronic banking, a customer can open a fixed deposit with the bank online through a fund transfer. Further, if a customer has a demat account and a linked

bank account and trading account, he can buy or sell shares online too. Additionally, some banks allow customers to purchase and redeem mutual fund units from their online platforms as well.

4. **Shopping:** With an e-banking service, a customer can purchase goods or services online and also pay for them using his account. shopping at his fingertips.



The above graph shows that the percentage growth of e-banking customers among internet users are increase from year to year.

Challenges of E-Banking in India

1. **Technical issues:** Whenever we use the internet, we experience technology and service interruptions. System stability and efficiency can affect your ability to access your accounts if your internet is slowed or stopped entirely. Similarly, no matter how sophisticated the technology, bank servers are still prone to both intentional and accidental downtime
2. **Shifting banking habits:** Banks must maintain the relevance of their product offerings in light of the rising shift in digital banking practices. It's up to marketers to make sure that clients are aware of their bank's comprehensive product offering when they add new online banking features, boosting their online banking experience and educating them about the many advantages of doing their banking online.
3. **Security:** Security is one of the most significant challenges for online banking marketers because of the inherent concerns that are traditionally associated with banking online. Although banking systems are designed to be virtually impenetrable, cyber-attacks and fraudulent activity are still a reality. But often users don't realize that their online habits may be putting them at risk.
4. **Lack of Personal Relationship:** A combination of internet banking for routine transactional needs and one-on-one interactions with bank employees to assist consumers in finding the best solutions for their overall banking needs would be the ideal situation. To achieve this balance, marketers should let their clients know how to contact live people while simultaneously making sure that their digital banking experience is simplified and simple to use. This will assist in ensuring that consumers are kept as informed as possible in both physical and online banking settings.

Conclusion

The introduction of information technology in the banking sector of India made banking more reliable and sophisticated. However, it still poses problems for monetary stability and private information. Online banking has led to the compromise of many people's account information. Therefore, one should be aware of the risks if using it for financial

transactions. Identifying the risks and issues allows him to take preventative measures for a safer online banking experience. The e-banking system, which allows one to send money anywhere in the world, is well-liked both domestically and internationally. Both bankers and customers got benefit from the e-banking.

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TAGORE AS A SOCIAL REFORMER AND HUMANIST

Smt. Sujata Patted

Assistant Professor

Miss Neha Wagule

KLES' S. K. Arts College & H. S. K. Sci., Inst.
Vidyanagar, Hubballi – 580031, State Karnataka.

INTRODUCTION

Rabindranath Tagore (1861-1941), the Nobel Laureate poet, is the all time greatest versatile genius of Bengali literature. He was a versatile writer & touched deeply all the fields of literature and culture, essays on literature, culture and socio-political problems. He was also a well-known thinker, philosopher, educationist and at the same time an outstanding social reformer & workers of his time. But in the West, Tagore is mostly known as a great poet and a mystic. Considered ideologically and aesthetically, he was by far a great humanist. His sense of humanism was deeply embedded in his thinking be it religious, social or even cultural varied creativity of social activities. The well-being of man specially that of the down-trodden class was his utmost concern. Tagore always tried to encourage the Indian people and infuse a sense of unity and harmony among them through his writings and songs. Due to his love and affection for his country, he made many social reforms. Affectionately called Gurudev, Kabiguru, and Biswakabi, his songs are popularly known as Rabindrasangeet. In Kolkata, he founded Shanti Niketan (Vishwa Bharti University) in 1921. 'Jana Gana Mana' and Bangladesh's 'Amar Shonar Bangla' are two of his most famous works.

Abstract :

This paper presents a multi-talented great Indian personality Rabindranath Tagore's comprehensive values of life such as social responsibilities, political freedom, dignity of life, perfect ideas of life and caste distinction.

Keywords :

Comprehensive Values, Religion, Manifestation, Dignity of Individual, Caste System & Humanitarian,

Rabindranath Tagore was not only a great humanitarian but also a great social and religious reformer. A polymath poet, the first Asian to win the Nobel Prize for his Geetanjali in 1913, Tagore was an author, a song-writer, a philosopher, an artist and an educator. He was also a writer, playwright, musician, philosopher, social reformer and painter. Being a humanitarian, social and religious reformer, Tagore disliked the British Raj ruling over his people although he was caught between their culture and that of his own peoples. He wrote novels, essays, short stories, travelogues, plays and thousands of songs, and in prose, his short stories are best known.

Tagore is not only a romantic poet, but also a full-fledged social-reformer. From the core of his heart and idealistic conviction, Tagore wanted total economic and cultural changes of the society. Tagore always spoke and worked for the removal of inequality and differences existing between villages and cities. The themes of Tagore's works occupy the matters related to the individual struggles as well as the societal problems. Tagore stressed on the point that society should have a class of men who had the strength to lead a simple life of spirituality and humility. Tagore's educational philosophy are naturalism, humanism, internationalism and idealism. Shantiniketan and Visva Bharathi are both based on these very principles.

WORKS - Tagore published 14 novels, between 1883 and 1934. Many of them were translated into English during his life-time.

Ghare-Baire (1916) - *The Home and the World*, (1919),

NaukaDubi (1906) *The Wreck*, (1921) and

Gora (1910) published in English under same title (1924).

Some others were translated after his death, including:

Dui Bon (1933) - *Two Sisters*, (1945),

Sesher Kavita (1929) - *Farewell, My Friend*, (1946),

Malancha (1934) *The Garden*, (1956) and

Nashtanir (1901):*The Broken Nest*, (1971).

Most of these are fundamentally social novels, a few with strong political undercurrents. Among his translated novels, - *Chokher Bali* (1903) *Binodini* (1959) *Gora*, and *The Home and the World* are the best known in the Western world.

In "*Gora*" Tagore created a socio-political novel voicing the aspirations of the resurgent India. Published in 1910, it represented the peak of his fictional career. "This work," wrote Naravane in *An Introduction to Rabindranath Tagore*, "has everything that one might expect from a masterpiece: brilliant delineation of characters; a story which offers surprises till the very end; a fluent, powerful style interspersed with bursts of poetic imagery, and absolute serenity." Though heavily filled with polemics reflecting the social, religious, and political issues of the time, the novel projected Tagore's concept of liberal nationalism based on the ideal of *Vishwa-bandhutva* or international brotherhood. *Gora* finds that people are totally looted and exploited by the English administrators. Caste-system, dowry-system, problem of widowhood etc. social issues prevail strongly in Indian society. Marriages were not based on freedom of love. It revolves and evolves around the love theme of the four major characters. *Gora*, Sucharita, Binoy and Lalita. The novel reveals how love and religion, patriotism, service to one's own country and people and religion would come into conflict with each other.

Tagore says that personality of man has come from the magnificent harmony of all race & further says that his prayer was that India may represent the cooperation of all the people of the earth. In the extraordinary character and personality of the protagonist

Gourmohan or Gora, Tagore tried to bring about the fusion of the East and the West to exemplify his ideal of the Universal Man. In *Rabindranath Tagore*, Goro declared *Gora* “a study of the relation between Hindu orthodoxy and Indian nationalism.” Goro’s sudden discovery that he has no parents, no home, no country, no religion, brings him freedom from all barriers: “But today I am free—yes, am standing freely in the centre of a vast truth. Only now do I have the right to serve India. Today I have truly become an Indian. For me there is no conflict between Hindu, Muslim and Christian.”

The subject of *The Home and the World* is the political agitation resulting from the partition of Bengal in 1905. Tagore was at the time deeply involved in the Indian National Movement. But when militant Hindu nationalism began to turn to violence and terrorist methods, he took a public stand against this development and openly condemned the excesses of the Swadeshi (*swa*, self; *deshi*, national) movement, which advocated the use of goods made in India. This position made him so unpopular with the nationalist Hindu intelligentsia that, in utter disillusionment, he withdrew from active politics and retreated into what he called the “poet’s corner.” But to answer his critics who had accused him of desertion and to reaffirm his own faith in the principles of truth and nonviolence, he wrote *The Home and the World*, which, as Bhabani Bhattacharya noted in an article that appeared in *Rabindranath Tagore: A Centenary Volume*, “roused a storm of controversy when it first appeared in serial form in the literary magazine *Subui Patra* and harsh pens assailed it not only as ‘unpatriotic’ but ‘immoral.’”

The Novel revolves around the three main characters namely Nikhil who is an aristocrat with noble ideals. He has a beautiful wife called Bimla. Nikhil has an intimate but unscrupulous friend Sandip. The story is told in the first person singular by each one of these in the manner of [Robert Browning](#)’s *The Ring and the Book*. Nikhil is the young protagonist, perhaps somewhere reflects Tagore’s own feelings and predicament at seeing the nationalist hostility against him simply “because I am not running amuck crying *Bande Mataram*.” “Although a poet’s manifesto,” wrote Kripalani, “the novel is equally a testament of Gandhi’s philosophy of non-violence, of love and truth, of his insistent warning that evil means must vitiate the end, however nobly conceived.”

Conclusion : He is considered as the greatest figure in modern Indian. We look upon him as the source of knowledge and as the inspiration of all noble thought and great ideas. He is considered a man way ahead of his time. Many of his novels were not appreciated during his time. His way of writing was different from others. Most parts of his poems, novels and short stories were lyrical & musical. In short, Rabindranath Tagore helped in reviving the Indian culture and introduced it to the whole world. Tagore’s sublimity and themes have outshined mankind with human touch and grace. His works continue to help people dream of a better world, even in the darkest of times.

He is considered the greatest personality of modern Indian. We look upon him as the source of knowledge and as the inspiration of all noble thought and great ideas. The great son of India, the voice of humanity, a great lover of nature died in Kolkata on 7th of August, 1941, a few years before the Indian independence. Although he is not with us but his ideas will continue to inspire the mankind.

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E- Governance Experience in India

Shivappa Balappa Patil

Research Scholar
Department of Political Science
Rani Channamma University
Belagavi

Dr. Hanumanthappa D G

Assistant professor and Research Guide
Department of Political Science
Rani Channamma University
Belagavi

Abstract:

All over the world have been using ICTs such as internet, websites, computers and Governments mobile phones to provide various government services in an efficient, equitable and transparent manner with less corruption. The purpose of this paper is to examine the challenges encountered in e-government as well as the potential opportunities available in the context of Indian society. Information and Communication Technology (ICT) has now supplied the manner to offer its users with quicker, cheaper, greater particular and communication excellent facilities efficient storage efficient paintings. Information processing and sharing and use of information. This allows to provide tighter controls and lift sales. The advantages of ICT are effective to all individuals, parties, corporations, corporations or governments. However this can require the authorities to reform itself, its procedures, its mindset, legislation, guidelines and regulations, and its way of speaking with people. In order to contain this type of paradigm shift in the direction of the e-governance module. E-Governance is now not an option, however an absolute requirement of the day. E-Governance is involved with government reform automation of government processes and functions, and improved technology-based public service transport systems such that government may be located on an auto- pilot mode. Govt of India released numerous projects helping e-governance, like e-seva, smart govt. digital India, c-kranthi, etc. In terms of e-governance implementation, however, a few issues create limitations to e-progress governance's. This article objectively explores the unique opportunities, fame and problems of e-Governance implementation.

Key words: ICT, Governance, E-governance, Indian Administration

Introduction:

E-Governance is in essence, the application of Information and communications technology to government functioning in order to create Simple, Moral, Accountable Responsive and Transparent smart governance. It refers to the use by government agencies of Information Technologies that have the ability to transform relations with citizens, businesses and various arms of government resulting in better delivery of government services to citizens improved interactions with business and industry, citizen empowerment through access to information, or more efficient government management. According to World Bank (2007) E-Government refers to the use by government agencies of information technologies that have the cap potential to convert family members with citizens, businesses, and different palms of presidency. This technology can serve a number of exceptional ends: higher transport of presidency offerings to citizens, stepped forward interactions with enterprise and

industry, citizen empowerment via get right of entry to information or greater green authorities management. The ensuing blessings may be much less corruption, increased transparency, extra convenience, sales growth, and/or fee reductions.

Objectives of the study:

- To observe the reasoned scope of e-governance
- To top map e-governance projects in India
- To examine the main demanding situations and destiny possibilities of e-governance in India

Research methodology:

The paper based on secondary data received from various sources Books, journals etc

Roots of E-Governance:

During the 1970s, e-Governance emerged in India, focusing on in-residence authorities applications with inside the regions of security, monetary monitoring, ICT training and deployment to deal with data-intensive features regarding elections, census, tax administration, etc. The first important circulate closer to e-governance in India became the status quo of the Department of Electronics in 1970 because it brought information and its conversation to focus. National Informatics Centre (NIC) mounted in 1977, released the District Information System application to computerize all district places of work with inside The release of NICNET in 1987, the country wide satellite-primarily based totally pc network, furnished the key pressure for e-Governance in India. This became observed via way of means of introducing the National Informatics Centre's District Information System (DISNIC) programmed to computerize all district places of work in the for which the State Governments had been given loose hardware and software. By 1990, NICNET were improved to all district headquarters via the nation capitals. In the years that followed, a huge range of e-Governance projects, each at Union and State level, had been set up with ongoing computerization Tele connectivity and net access. The goals

Benefits of e-governance:

- 1) Duplication Prevention
- 2) Reducing charges for transactions
- 3) Make bureaucratic strategies easier
- 4) Greater efficacy
- 5) Greater teamwork and engagement
- 6) Strengthened openness
- 7) Sharing of records amongst agencies
- 8) Protection of the control of records

Challenges of E-governance in India

Many demanding situations are confronted with the aid of using e-authorities as students together with Gupta and Sharma (2012), Norris (2001) amongst others have highlighted them. The important demanding situations being confronted via way of means of India are mentioned in the subsequent text.

1. **Social and Cultural Problems:** India is a large us with about 70% of the populace residing in rural regions. Illiteracy is ready 30% of the populace (Census: 2011) or even it's miles better in case of rural region and much less evolved states such as Bihar, Orissa and UP amongst others. Secondly, the dominance of English on net is important constraint as with inside the case of India extra than 80% percentage of the populace does now no longer talk English (Census: 2011). Due to such overwhelming dominance of English over computer systems and net are pretty vain in Indian villages. Thirdly,

administrative tradition is now no longer conducive for such measures. The figures indicate that sizable virtual divide is winning between wealthy and negative regions with inside the USA (Economic Survey: 2013).

2. **Infrastructural and Technical Constraints:** Internet diffusion continues to be very low in India. According to ITU (2011) there are approximately one hundred twenty million Internet customers in a us of 1.2 billion inhabitants that is simply 10% of the populace at the same time as it's miles 27% for Asia region. Further, Rural teledensity is simply 33% (ITU: 2011) in evaluation of 80% for urban, notwithstanding, almost 70% populace stay in rural areas. Also, there are handiest round 15 million fixed broadband subscriptions in India this is simply 1.23% of the entire populace of the us (ITU: 2012). According to the Economist (2010) India is located at the lowest block - fifty eight out of overall 70 international locations on virtual economic system rankings The telecommunications infrastructure continues to be inaccessible to all elements of India. The authorities has attempted to spend money on infrastructure to assist e-authorities and ICT. There are nevertheless plenty of troubles concerning infrastructure which include obsolete equipment, infrastructure in few higher developed metros and huge cities.

Economic Constraints:

According to World Bank (2010) almost 68.8% human beings in India stay on merely \$2 a day. The fee of subscribing to a Smartphone line, PC and so forth is at the neck of a mean citizen. The equal is genuine with purchasing Internet get right of entry to in India in which slightly all of the net carrier providers are placed outdoor the indoors of the country. Ordinary residents discover it very tough to get entry to the net in an surroundings in which broadband improvement may be very low and the centers for its set up very expensive. Computers and Internet are important centers required for any e-government engagements, however such centers are lacking, as is the case with India, it stays to be visible how e-authorities may be followed with the aid of using the people who want it.

3. **Privacy and safety concerns:** Security and privateness of facts is some other critical technical venture and is a properly documented trouble for e-government implementation everywhere in the world (Layton, 2007). Participants sense that the use of web sites to switch their non-public facts (together with name, picture, and date of birth, ID number, and credit score card details), sharing facts with public agencies on-line or electronically isn't always safe. They are afraid that e-offerings web sites aren't steady sufficient to guard their personal facts from being misused or distorted via way of means of hackers. For e-authorities activities, provider continuity is essential now no longer most effective for the availability and shipping of offerings, however additionally to build citizen self belief and trust.

Conclusion:

E-governance heralds exceptional reforms in the strategies and systems of governance. It offers ratings of blessings to the authorities and its citizens and diverse different stakeholders. In India problems of susceptible governance, poverty, and bureaucratic corruption amongst others might be arrested with a hit utility of e-governance. The electronically propelled reforms therefore are able to engendering more citizens' involvement in coverage formulation, responsive governance and administration, besides, ushering worldwide pleasant practices that cultural and contextual compatible. Further, E-Government is a channel via which the authorities interact with its citizens improves public provider transport and strategies and builds external interactions.

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Significance of Leadership to a Political party

Shrikant Muchandi

Research Scholar, Department of Political Science
Rani Channamma University
Belagavi Karnataka

Prof.Y.S.Balavantagol

Professor, Department of Political Science
Rani Channamma University
Belagavi Karnataka

Abstract:

Political leadership fascinates support It is the impression that people have towards a person whose integrity is intact and un questionable in a party. It relates to such that voters would unflinching desire to see in a leader. A weak leader does not deserve a vote. A corrupt leader should not be re-elected. People generally wish to have a leader who is honest, full of integrity, able to withstand challenges, possess high skills of diplomacy, charismatic, far-sightedness, visionary, intelligent, passionate in endeavors reliable, disciplined, and courageous. In essence, leadership personality, behavior, and character are pre-conditions for brief a visionary and cosmo political leader. The leader is not just a politician he is rather beyond that, a man in possession of vision, a vision of the nation and its overall development in a futuristic sense.

Key Words: Political parties, Political Leadership, politicians, election

Introduction:

The particular leadership in political systems gives us an interesting point of view to conceive this phenomenon. It is essential, for all of us, to understand what is our role, and what kind of power is in our hands. It is also necessary to understand the role of politicians elected as representatives. There has to be a reason for voters to decide which candidate to vote for. Political leadership as contextually represents some of the most significant elements for voters to decide whether a particular leader should be elected as a Member of Parliament or State Legislative Assemblies in India.

What is a political party

A political party is an organized group of citizens who profess to share the same political views and who by acting as a political unit, try to control the government.

A political party is a group of people who run for office and keep the government in power. They agree on policies and plans for society that will benefit everyone. Because of different beliefs about what is good for them, all parties try to convince people that their policies are better than others.

They want to put these ideas into action by winning popular support in the election. As a result, political parties symbolize the fundamental political differences in society. Because they are about a portion of the community, parties entail partisanship, as a result, the identity of a political party is decided by the faction it represents the policies it supports, and the interests it defends.

According to Para 2 (h) of the Election Symbols (Reservation and Allotment) Order 1968, a Political party means an association or body of individual citizens of India registered with the Election Commission of India as a political party under Section 29A of the R. P. Act of 1951.

What makes a good political Leader

A person with good leadership skills will stand as a successful leader who can simply grasp both success and failure. A successful leader is one with a visionary dream and attempts to translate his visions into practical success stories in the advanced world. Let's take a look at some of the skills to be pre-conditions to be successful in a political environment as a leader.

Good communicator: One of the distinct qualities of being a leader is possessing good communication skills. The communication skills and abilities with its party cadre, and communication with people in public meetings will reflect upon the leadership ability. The used vernacular language to reach and create a speech for himself in the heart of the public.

Honesty and Integrity: Effective leadership qualities are proved through the commitment of the leader to bind and integrate all the party leaders into single agenda. The able leadership will make the party cadre integrated and hammer out the integrity approach for successful communication of all the sections of the society, state, and nation.

Decision maker: Leadership should be firm and meticulous in the decision-making process. He must be able to take sustainable, reliable, and unstructured decisions with complete far-sightedness. Decisions have to be universally applicable and effective in affecting the masses positively.

Must be able to inspire others: If the leadership looks at inspirational skills, the leadership is worth the quality, all not emerge, and also must have an inspiring ability to implement constructive decisions. Otherwise no inspiration, and no policies.

Must delegate tasks effectively: This is a very important attribute of leadership, a leader alone cannot do all the things. He must be able to ascertain the individual qualities, and suitable and appropriate human elements to collectively share and carry out the delegated tasks. Delegation of tasks is an inherent element of democracies, people are capable and want to take part in the governing process, and such people should be recognized and involved in the overall political process in the interest of the society.

Developing a strong vision. The importance of developing a strong vision for society is essential. The idea and aspirations must clearly be articulated and accepted and the identity of the political leadership is essential in articulating and promoting the vision

Managing succession and legacy. Finally, political succession is very important. the rare political leader who will be in the office from the beginning to the end of regeneration projects. The ability scope of the vision, and the success in welding coalitions, can help build confidence. This requires broad and lasting political leadership during the tenure of political leaders.

Significance of Leadership

There are five dimensions of political leadership developing leadership characteristics relevant to voters' choice in any given election. Five dimensions are loyalty, integrity, competency, commitment, and vibrancy. The five characteristics could be considered as principles centered around a leader and at the same time, those features would contribute to the success of a political leader. The campaigner's success lies in reflecting upon characters to the voters that would open their eyes to vote for the best candidate. In some cases, votes are given to the parties which have been traditionally representing the constituency. Similarly, when the party provides clues to lead a country, naturally such a party would win the support of the people and gets to power through the vote. People would support a party that focuses on leadership integrity, and honesty, and committed to the struggle, will serve the nation, and never fall prey to corruption.

The world is full of ambitious political leaders, but unfortunately, very few possess the traits of good leadership. Many political leaders are seen to be lacking in some of the most essential qualities of a good leader, like integrity and accountability. But the history (political) enlightens experience us that there are only a few that we encounter having principles of leadership and as a result successful **political leaders**. Political leaders are necessary for they only determine the allocation of power and money through governmental policies, establish a coalition with other stakeholders and formulate decisions that have a far-reaching effect on a nation's well-being and its citizens.

Political Leadership

Political leaders having authority and power in political dispensation allocate resources power and authority and things build robust and sustainable relations among stakeholders. political leaders deserve to build strongly structured organizations focusing on the long-term welfare of the masses. A determined political leadership can perform work on a collaborative basis to enhance integrity with the purpose and objective of being economically sustainable. Political leadership touches upon the position in government and working for the welfare of the state and its citizens. Democracy is a strong political fabric in leadership theories supported by various authors. A democratic setup can facilitate the people to vent their views and grievances Their ideas, their initiatives flow freely and work with liberty in harmony. The democratic tradition in corporate political leadership and corporate leadership for achieving better prospects according to Hostess of leadership theories builds a democratic view for regulating leadership roles, based on the incites of core concerns of democracy. Various scholars have well defined it as good governance as it is essential for every set of the organization that exacts responsibility of controlling and managing the resources, with effective use of government machinery, Public Leadership can also be considered as directorship, governance, administration, captaincy, quality control, ascendancy, supremacy, rule, command, power, dominion, and influence Leaders to set the direction and help themselves, and others amicably to realize positive futuristic goals rates alive such goals the leading build an inspiring vision, and then motivate and inspire others fellow citizens to tread the path.

Famous Political leaders of India

Politics in India will not be so interesting without its politicians. Those are the people who run the government at various levels and take significant decisions for the country. Some politicians are statesmen. India has a huge list of famous politicians ranging from Jawaharlal Nehru to Dr. Man Mohan Singh. These famous statesmen were successfully connected with the pulse of the people and debated issues exceptionally well in Parliament and the nation on well-established visions. India's splendid history has evidenced some of the most charismatic leaders who have guided the nation and proved to be an inspiration to all the countrymen.

Conclusion

The persistent evolvement of India's or for that matter, global political history is an indication of the inevitability of leadership, political leadership is the pre-condition for governance and good governance with quality and that is impossible without leadership. There is hardly any civilizational unfoldment without leadership in all walks of human life. In the progress of civilization, leadership has played an important role, whether it was monarchy, aristocracy, oligarchy, or democracy, without leadership, no frontal realization of solitaire well-being is possible. However, leadership evolved from the primordial stage to the most advanced stages in different forms. The leadership was crude and naturally composed to the present leadership, the most dynamic, vibrant, and sophisticated because of the acquisition of scientific temperament Society has developed with numerous dimensions under scientific

advancement hence the leadership at this juncture needs to be well-equipped and perfectly enlightened to deal with compounding issues. Finally, leadership is inevitable and integral to the societal system but it needs responsive, growth in multiple dimensions.

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RELATION BETWEEN CENTRAL AND STATE GOVERNMENT

Smt Sunita C Patil
Research Scholar
Department of Political Science
Kle's S.K.Arts &H.S.K Science Institute,Hubballi

Abstract

India has adapted Democracy system since 1947. Fundamental Rights, Directive principals of state policy, Powers & Functions of President & Prime Minister, Local Government, Division of Powers between central & State Government, Language thorough this information we have in Our constitution. Federalism is the structure of the government that exhibits the concept of dual government administering a region. Such a form of political organisation ensures the autonomy of governance at Centre as well as the State level.

Introduction

In federal system usually states enjoy a lot of independence, state & central should work in closely. If centre & states work at cross purpose in administrative field. The purpose of federation cannot realise and national unity will be at stake. Success and strength of federal polity depends upon the co-operation between the state & central Government.

Elements of Centre-State Relationship

There are 3 main elements of the Centre-state relationship which is as follows –

1. Legislative relations
2. Administrative relations
3. Financial relations

1. Legislative relations:

The legislative relationship between the centre and the states are mentioned between Articles 245 to 255 of the constitution. These legislative provisions enshrined under part XI of the constitution are as follows. Division of power essential in democracy system. The constitution of India

The Federal Relation between the Centre and the State is stipulated under the various provisions of the Constitution of India. The provisions [4] details the relation and the jurisdictional power of the Central and State governments. The Federal relation of the Centre and the State is highlighted through the below stated provisions. Legislative Relations: Article 245-255 stated under Part XI- some of the important provisions are:

In territorial jurisdiction the Centre holds a wider importance. The authority of the State is limited to the territorial boundary. The State's power is confined within the circumscribing limit of the state territory. While, the Parliament holds 'extraterritorial legislative power' which extends up to subjects of Indian citizenship situated outside the national territory. The power of the Centre extends up to the entire nation and not only a particular limited territory. It even legislates the territories of particular states as and when required. This is explained under Article 245.

The Subjects of legislation have been adopted in a three-fold distributive power legislation.

The Union List, the State List and the Concurrent List.

- The Union List with 99 items enumerates the subjects under complete jurisdiction of the Centre

□ The State List with 61 subjects enlists the subjects under clear jurisdiction of the State Legislature.

□ The Concurrent List with 52 subjects details the common subjects of both Centre and the State.

□ However, in the case of overlapping between the jurisdiction of the Union and the State list, the power of the Union Legislature shall prevail. This highlights the supreme power of the Centre as against the State jurisdiction as given under Article 246. As per the Residuary powers- Article 248, the Parliament has the command to make legislations in consideration to the subjects not mentioned under the State or the Concurrent List.

□ The power of the Union over the administration of the State legislature also extends in cases of:

National Interest- Article 249, Emergency Proclamation- Article 250, Agreement between the States- Article 252, Legislation for International Agreements- Article 253.

2. Administrative relations:

Federal coordination & co-operation Must in federal system for smooth administration. States enjoying some powers in federal system central & state government at the same time both should work in friendly. Centre and states work at cross-purpose in administration sector. The constitution of India has made an attempt for bringing harmonious relationship between centre and states.

Chapter II – Part XI of the constitution is concerned with aspect According Article-256 to 363)

Article 257 the executive powers of every state shall be so exercised such a manner that they should not violate executive powers of the Union. Central government giving directions to State government. The central government may give directions to the state for the construction & development in communication. Which are of national and military importance. Protection of railways.

*Article 256 says that Executive powers of each state should be exercised as to ensure in compliance with the laws made by the parliament.

*Article 258 said the president can entrust to officers of states certain executive functions of the union relating to any matter.

*All India services, who are responsible to the central for all their actions. The all India services are common to the union and the states, so indirect control central government.

*The governors of states are appointed by the president. So governor should be responsible to the president.

*Supreme court & High court judges are appointed by the president. The removal of these officials rests with the union. Judges of the High Courts transferred by the president from one High Court to another.

*The central government has power to give grants-in-aid and loans to the states.

*Article 365 says that if the state government fails to carry out the directions of central government the central government regards it as a failure of constitutional machinery in that state. The president can declare a state of emergency in that state.

3. Financial relations:

The framers of the constitution of India took great care to avoid the confusion and conflicts between the central and states in financial. The financial resources have been distributed between the central and states in the same way as they were distributed under the government of India Act, 1935. Article 280 of the constitution deals with the establishment of the finance commission. The main objective of setting this commission is to ensure the effective distribution of financial resources between the centre and the states. This commission works under the authority of the president and he can recommend changes every 5 years. The

commission mainly has 5 members including 1 chairman and 4 members. The chairman must have experience in public affairs. Other 4 member includes –

- A judge of the high court or a person having equivalent qualification
- A person having expertise in the field of finance and account of the government.
- A person having experience in public administration
- A person having expertise in the field of economics.

Grants-in-Aid

Besides sharing of taxes between the Centre and the States, the Constitution provides for Grants-in-aid to the States from the Central resources.

There are two types of grants

1. Statutory Grants: These grants are given by the Parliament out of the Consolidated Fund of India to such States which are in need of assistance. Different States may be granted different sums. Specific grants are also given to promote the welfare of scheduled tribes in a state or to raise the level of administration of the Scheduled areas therein (Art.275).
2. Discretionary Grants: Centre provides certain grants to the states on the recommendations of the Planning Commission which are at the discretion of the Union Government. These are given to help the state financially to fulfil plan targets (Art.282).

Conclusion:

Federalism is a part of the basic structure of the constitution and the centre-state relationship is the core principle behind it. There are mainly three facets namely legislature, administrative and financial matters wherein their relationship is governed. Central & State Government are to build the Development with coordination among the Government. otherwise failure of the Administration. Broadly, in all three domains, the power of the centre and the states are confined to the subject of union and the state list respectively. However, in case of an emergency, all the power got transferred to the central government.

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Importance of Ideology to the Politics

Suresh Takatarao

Research scholar
Department of Political Science
Rani Channamma University
Belagavi

Prof.Y.S.Balavantagol

Professor, Department of Political Science
Rani Channamma University
Belagavi Karnataka

Abstract

We attempt to clarify ideas of ideology, what ideology is all about, how it is evolved, and how useful it is in making sense to society. We also examine its relevance rapidly changing political scenario in Indian politics. Political parties are deeply involved into politics, especially, the politics of caste, creed, religion etc. under numerous ideologist streams. It is also important here is the stance of political ideologies in their holistic approach to multi-identities operating in India and also to the issue of delicate national integrity. The following analysis responds to all in the present context.

Key words.

Political Ideology, political party, political community, left –Right Ideology, multi-identities.

Introduction

Whether it is accepted or not, the fact that we are aware of politics and most of us in their right, are one kind of political philosopher. In democratic country such as India people are expected to have a opinion on wide ranging issues that directly or collectively affect their lives. Even we have a views on the different forms of government, freedoms, rights and. The duties role of government is how democratic is that political system, we think on these and many more subjects that are the influenced by the types of Ideological beliefs we have in our minds the social conditioning the life experience and reflection on issues, the nation we live in the educational system and the social class we belong to. Ideologies are closely connected with the power structures. Politicians hanker for power. politicians ideology and the social, economic and political arenas in which politicians are born and brought up would make a great deal in connection with power.

Objectives.

- Whether deology would help in understanding of politics.
- Are ideologies useful to political parties.
- Is ideology an essential element of political parties.

Meaning of political Ideology.

A political ideology is a set of ideas, beliefs, values and opinions, exhibiting a recurring pattern, that competes deliberately as well as unintentionally over providing plans of action for public policy making in an attempt to justify, explain, or change the political arrangements and processes of a political community. The concept of ideology is subject to partly incompatible conceptual interpretation. (*Political Ideology - an Overview / ScienceDirect Topics*, n.d.)

There is always been a universally held a view in politics and political philosophy that ideology merely provides a fiber for the struggle for power, the real nub of politics. To justify

their power, persuade and coerce the people to obey, and support them, rulers embark upon ideologies of various kinds to buttress their desires.

“Ideologies are the shared framework of mental models that groups of individuals process that provide both an interpretation of environment and a prescription as to how that environment should be structured.(Denzau& North,2000)

“set of beliefs about the proper order of society and how it can be achieved”(Erikson & Tedin,2003).

The traditional Idea of Ideology.

From the beginning of the French Revolution, ideological visions got classified and often in respect of single left-right dimension. This usage came into being in late-eighteenth century, the supporters of the status quo sat on the right side of the French Assembly hall and its opponents sat on the left. In the United States and in other countries replaced by, the substitutes “liberal” and “conservative” for “left” and “right,” respectively, and this ideological divide expresses the long-lasting ideological spectrum regarding the preferences for change and stability, which goes back as far as 1789. When the ideological conflict and contradiction over change and the status quo, thus, the age-old disputes concerning the traditional role of hierarchy, authority, and inequality (Bobbio 1996, Burke 1790/1987).

Significance of Ideology.

Ideology is a set of collective and individualistic ideas about society, naturally such ideologies are promoted and in order to justify a certain political action. Ideologies have an explanatory function: they provide justifications and explanations for the realistic facts and problems of the social life, so enabling individuals and groups to orientate themselves in society.(*Political Ideology*, n.d.)

Ideological beliefs tend to get transmitted from one generation to another, Ideology is an important criterion that determines how people frame decisions. To make good decisions, one needs to be with open mind to one on the potential solutions for variegated issues. There is still considerable debate going on certain dimensions of ideology, specially the ideology considered to be extreme.

Ideologies can be divided into four main aspects: the economic, social, foreign policy, and civil rights. The economic ideology touches upon to a party’s stand on taxation, regulationandspending, of businesses.

The obvious impact of ideological orientation is its influence upon political behaviours especially voting. Many studies have exhibited the liberal tend to adopt issue based positions and are recognized as left-of-centre, examine liberal political positions more often, and choose candidates belonging to left, whereas those who identify as conservative tend to adopt positions that are right-of- centre, evaluate conservative political stances as more favourably, and vote for candidates considered to be right oriented.

Ideologies are connected with power structure. Politicians seekpower. The economic, social and political situations of time make them what they should do with power. This applies to all those who reject having no ideology. The use of power always takes place in a frame work of Ideology. Modern politics can only be properly understood by reference to the great ideologies. The power, ideology and politics evolve in ideological frame work. Most –modern politics centre around sophisticated ideologies..

Ideology based parties are often faced with a confusion: ideologies may not be reconcilable with political objects. Robert Michelspoints out that power pursued in earnest, ideals tend to become less significant and ideology aims essentially to gain the political power. Where as, ideology laced political party intends to maximize the aspirations of their own socio-economic group.

Political ideology as today’s trend denotes that it is closely related to the state power whichever or whatever the political dispensation. The 20th century political system treaded the

same path, however, the 21st century politics, hopefully, shall deviate and pursue unlike the 20th century political system.

falsification, exaggeration the trend in 21st century seems to be characterised by Ideologies being often treated in guise of ‘political religions’ apparently to concieve human perfection, and elimination of various social conflicts, towards realisation of the ‘truth’. However this ideological politics is to mobilise garner maximum voters in a massive democracies. Ideology is consisted of values, beliefs, and goals. Ideologies have a substantial impact on government policies. Ideology is essential for it helps to guide people’s thoughts process . It can shape a government’s policies and shapes politician’s mode of interaction with its citizens. Political ideology matters much as it shapes people’s political views and opinions. It can also affect a person’s voting behavior and policies they stand by. Political ideology shapes people’s opinions on the government’s attitude. It affects people’s views on social issues like abortion etc. Political Ideology can dictate how people should view the world. Ideologies concerns Our experiences and culture because Ideologies shape them. Ideology develops people’s sense of belonging. It makes the political system to function properly and sets mode of laws to be framed and abide by them. Political Ideology helps us to grasp the idea of the world and understand the world better. Political Ideology enlightens people to make decisions and be good citizens. Ideology encapsulates the beliefs and values to formulate a political system. As citizens, we think what is good for ourselves and to those next to us. Ideology always guides us and influences our actions, attitude and behavior. If we lose site of good ideologies, we will hardly know, then, what is good to us, where to go and how to make better place to live in.

Conclusion.

Every political party has an Ideology that it believe in. People also have ideological beliefs, even if they are not very coherent. Ideological beliefs are sum times above rational and scientific testing. Such beliefs set social role for those who hold them. Some critics opine that ideologies are just an instrument for power, wielded by the dominant groups in society. On the other hand that ideologies, especially ‘restrictive’ ones enslave people who believe in them. Marx & Engels , who consider ideology as a dangerous illusion and mystification that serves to conceal and maintain exploitative social relations. Thus, the Ideologies of all time, sometimes, prove to be what one considers them intrinsically, they maybe good or bad. However ideologies emerge as an individuals or groups concern, maybe foe power, individual good and for the betterment of all. The reality will be known when considered the proliferation of political parties in the Historical process/progress.

Political debate is widespread in society. Whether we are aware of it or not, most of us are, at a very simple level, political philosophers. In democratic societies like the UK and the USA citizens are expected to have opinions on a wide range of issues that either directly as individuals or collectively as citizens affect their lives Political debate is widespread in society. Whether we are aware of it or not, most of us are, at a very simple level, political philosophers. In democratic societies like the UK and the USA citizens are expected to have opinions on a wide range of issues that either directly as individuals or collectively as citizens affect their lives Political debate is widespread in society. Whether we are aware of it or not, most of us are, at a very simple level, political philosophers. In democratic societies like the UK and the USA citizens are expected to have opinions on a wide range of issues that either directly as individuals or collectively as citizens affect their lives Political debate is widespread in society. Whether we are aware of it or not, most of us are, at a very simple level, political philosophers. In democratic societies like the UK and the USA citizens are expected to have opinions on a wide range of issues that either directly as individuals or collectively as citizens affect their lives

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POLITICAL PARTICIPATION OF WOMEN PROBLEMS AND PROSPECTS

Dr.T. S. Srinivasa

Associate Professor

Department of Political Science

Government First Grade College

Mulabagilu

INTRODUCTION:

Women plays important role in the family and national development. Half of the world's population is female but their representation in public life is very low. India is a traditional and male dominant society. various movements, several laws, reforms, legislations, policies and programmes are doing for women development. Eventhough women facing more problemes in political participation. however, This paper attempts to analyse the women political participation and her challenges in India.

THE EARLIER STATUS OF WOMEN IN INDIA:

Before going to talk about women's political participation we have to look and understand the earlier status of Indian women's. It is very important to know the historical background. In spite of India's reputation for respecting women, including treating her as a Goddess, history tells us that women were also ill-treated. There was no equality between men and women. The common problem being encountered in the analysis of women's position in India is the enormous literary data which seem impossible to arrange them chronologically; However, Historical attempts have been made hear.

The early Vedic Period:

The picture of women as subordinated to and dependent on man contrary to the view held by scholars who portray the position of women as fairly satisfactory and women enjoyed gender equality etc. During the early Vedic period.

The later Vedic period:

In this period, we can say that women suffered greater disabilities during this period. Only women form the higher sections of the society were entitled to sacred knowledge. Like gargi, Maitreyi and others. During the later Vedic period, woman was pictured as untrustworthy, fickle-minded, devoid of judgment, a temptress and an impediment to the spiritual pursuits of man (phadke -1967:174) thus, the picture of woman as noted above ultimately led to her deprivation of participation in public meetings.

Women during the period of Shatras, Epics and Parmashastras, Epics and Dharmashastras:

women were projected as symbol of chaste and purity, self-sacrificing and self effacing. The dominant role of a woman was emphasized as a faithful wife and devout mother. She was always dependent throughout her life, successfully, on her father in childhood, on her husband in youth and her sons in old age. Thus, this period produced disastrous consequences upon the position and the status of women (Altekar 221:59).

The Buddhist Period:

There is a controversy over the impact of Buddhism and Jainism on the status of women. Some scholars (Mira seth 2001; Horner 2001) are of the opinion that Buddhism had a revolutionary impact on the status of women; they enjoyed more equality and a greater respect and authority than ever before.

The Medieval Period:

The status of women including untouchable women during this period was further eroded due to the advent of Muslim rule in India.

The pre-independent period

(from 18th century to 1947): The two major movements which affected the status of women during this period were a) The social reform movement of the 19th century and b) the nationalist movement of the 20th century. Social reformers like Raj Ram Mohan Roy, Mahatma phule, and others i.e. Incessant crusade against the customs and practices such as sati, re marriage, polygamy, child-marriage, denial of property rights and education from which Indian women suffered for centuries. Further, they raised the question of better status for women. As a result of their efforts, various laws were enacted to improve the position of women.

THE EMERGENCE OF GENDER ISSUES:

Sociologically the word gender refers to the socio-cultural definition of man and woman, the way societies distinguish men and women and assign them social roles. Women still have a very low status in many developing countries and females are the only victims of gender discrimination. Gender discrimination is not only biologically determined but it is determined by socially also. Gender inequality can be seen in all areas of women life.

WOMEN AND POLITICAL PARTICIPATION:

Indians wanted a nation state after independence in which women had a right to vote. Unlike the British and American women, Indian women did not face great difficulty in securing franchise. Gandhiji stressed on the need for active participation of masses during the freedom movement, including women. He encouraged total participation of women resulting in the emergence of a large number of women freedom fighters. The *Swadeshi* movement, the non-Cooperation (1920-22) movement, the Civil Disobedience movement (1930-34) and the Quit India (1942) movement drew large number of women. Such participation helped women to voice the need for women's participation in the legislation process. Annie Besant, Madame Cama and Sarojini Naidu formed the Women's Indian Association.

Political participation is a process by which the common man communicates their common will to the ruling class and acts as a pressure group against the recalcitrance and authoritarianism of the state and government. Women in India since antiquity, barring a few one, have been placed on the margin of Indian polity and society. The condition in the present era however is changing; still their role in polity is not significant.

Political Mobilization and Participation

Historically many women have been active in the informal political sphere in terms of political mobilization and they have participated in large numbers in political demonstrations and mass agitations as well as in the activities of nationalist and political bodies and organizations. The political mobilization and participation of women has been impressive in the Indian National Movement, in revolutionary Left movements, anti-price rise stirs, on legislation on rape, against the practice of widow immolation, in the anti-liquor movements and movements against deforestation etc. During the National Movement against colonialism women were mobilized actively particularly under Gandhi's leadership and women's organizations within the political parties participated actively in the cause against colonialism for instance in the Civil Disobedience Movements and Salt Satyagraha etc. But once freedom was won, the women's wings were more or less marginalized and assigned areas that primarily dealt with women and children or other 'welfare' activities and women's organizations ended up playing a secondary and supportive role to the male leadership in

power. The leaders of such organizations were seldom women with independent political careers unless they were from political families with the backing of male political activists.

CHALLENGES FOR WOMEN:

There are a number of important factors responsible for the negligible inclusion or exclusion of women in political participation in India. In the existing circumstances, even talented women cannot stay in politics on their own steam. If they want to stay in politics they have to **face** the challenge and proclaim those areas;

Economic Challenges:

Nowadays politics is increasingly becoming commercialized, more and more money is needed to participate in politics. When women participate in election while some women did not know how much was spent on their election as their husband or a male member of their family took care of election.

Traditional gender roles of women:

The family responsibilities like emotional, sharing of domestic responsibility, specially a married one who have a more responsibility to look after husband, children and parents. And cultural values, traditions and practices of confining women to the household activities, they have excluded them from actively participating and fulfilling their roles in politics.

Illiteracy:

Illiteracy rates of women vary widely by region. For instance, Kerala which has achieved almost universal literacy, in the same time Bihar achieved very low literacy rate. According to the 2001 census, there is rampant illiteracy among women it being around 46 percent as against 24 percent for men.

Male domination on women participant:

In India, married women have to take permission from her family male members to participate in public life. Also women are usually not elected at the position of power within party structures because of gender biases of male leadership. The women who are elected are not always treated with respect, many elected women complained that their suggestions were not considered seriously and some times women's political participation were pressurized by their husbands.

CONCLUSION:

This paper demonstrates that political voice is an important determinant of access to justice for socially disadvantaged groups. We provide one of the first systematic analyses of the effects of mandated political representation for women and low caste groups on crime outcomes against them, using data from the *Panchayati Raj* experiment in India. Furthermore, we shed light on the relative effectiveness of alternative forms of political representation for minority empowerment. We find that having female political representation at the local government level induces strong positive and significant effects on *reporting* of crimes by women. It also induces greater responsiveness of law enforcement officials to crimes against women, as measured by the number of arrests as well as the quality of women's interactions with police. It is important to stress that like the equal right to vote, participation and representation in legislative bodies may not in itself be enough for women's political empowerment or to remedy the problems of discrimination faced by women in Indian society. While a woman's socio-economic status has a bearing on her interest in politics and political activity the impact of a woman's position in the household cannot be denied. Whether a woman can negotiate space for herself independent of the household is an important determinant of whether she is an active participant in politics or not. This claim highlights the fact that political participation is a public act and that for women to be equal participants in the public arena they need to be able to step outside the household – a sphere of male dominance in many parts of the world.

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The charisma of Woman Politicians in India

Vidyashree Kolkar

Ph.D. Research Scholar
Department of Political Science
Rani Channamma University
Belagavi, Karnataka

Prof.Y.S.Balavantagol

Professor Department of Political Science
Rani Channamma University
Belagavi, Karnataka

Abstract

India is not only a caste ridden society but also discriminatory against woman, whose talent and capability, by far, is more superior to men. Despite the fact, the Indian male dominated societal system continues to ignore woman as equal and her rights as enshrined in the constitution being treated disrespectfully. Women in the Indian Political system still enjoy lower political status despite the constitution being emphatic about their rights. Women, even today are not able to attain and realize the constitutional guarantees in respect of parliament and state assemblies under represent the women folk. This paper examines the historical background of women's politics, their success, achievements, their failures, causes, and remedies. And also the contributions of Savitibai Phule and Ramabai Ambedkar to women's empowerment.

Key words: women, politics, participation, parliament, proportional representation.

Introduction

India, the first country in the world to have a woman both the head of the government and the head of the state. Women in India has got the right to equal political participation and representation earlier than the Western countries, this consists the right to vote. In earlier times, the role of woman in politics was quite minimal. Women participation in elections, and public affairs was the lowest. But today women are holding important political portfolio's and administrative offices, like governors, chief ministers, and ministers in central cabinet, state cabinets, presiding officers of legislative bodies, judges of Supreme Court, high courts and secretaries to the Government of India. In the regional level politics there are few women who have emerged as prominent leaders in their respective states, for instance, Mayawati in Uttar Pradesh, Jayalalitha in Tamil Nadu, Mamata Banerjee in West Bengal, Sheila Dixit in New Delhi. They have beard significant influence on the national politics. However, one should keep in mind that these women ushered in politics and achieved this position because of their close affinity to male.

Objectives of the Study:

- To analyze the representation of woman in politics
- To study the major woman political leaders of India
- To look into the contribution of Jaylalitha, Mayavati and Mamta Banerjee to regional politics.
-

Representation of Woman in Parliaments of Different Countries:

Legislative guarantee and representation is must for political empowerment, also their participation in the law-making process. Legislatures play an important role in undertaking debates and discussions concerning various issues and aspects of governance and in demanding accountability from the government. Women's representation in the national parliament is the precise indicator of the degree of gender equality in parliamentary politics. As of 19 September 2022, 28 countries having 30 women as Heads of State. About 13 countries have a woman as the Head of State, and 15 countries have a woman as the Head of Government. 21 per cent of government ministers were women, with just 14 countries having 50 per cent women in cabinets. Only 26 per cent of all national parliamentarians are women. Just five countries have more than 50 per cent women in parliament in upper and lower houses: Rwanda (61 per cent), Cuba (53 per cent), Nicaragua (51 per cent), Mexico (50 per cent) and the United Arab Emirates (50 per cent). India is the largest and one of the most vibrant parliamentary democracies in the world with a female population accounting for 662.9 million. But the proportion of women in parliament is very meagre. Present Lok Sabha has a total of 542 members out of which 78 (14%) are female members. Present Rajya has a total 224 members out of which 24 (10%) are female members.

Important Woman Reformers and Woman Politicians of India.

Savitribai Phule

Savitribai Phule was the first female teacher, and a social reformer of India. She had the revolutionary zeal to carry forward struggle for women's education for the upliftment of women in the field of education. She and her husband, restlessly struggled to educate women. There is a saying that behind every successful man there is a woman, but behind the success of Savitribai Phule her husband Jyotirao Phule played a very important role. He taught Savitribai to read and write. With the support of her great husband established India's first school for girl children.

Ramabai Bhimrao Ambedkar

Ramabai had an extensive impact on Babasaheb Ambedkar's life and was great instrumental in his pursuance of higher education abroad. And also supportive of his endeavours towards social justice and reform. Her bold and courageous support helped Dr Ambedkar to evolve himself into a distinguished scholar and public figure despite difficulties. This was acknowledged by Dr Babasaheb himself. Ramabai influence inspired Dr Ambedkar's thinking and he in turn made him an advocate of women's rights. Rama Amma's deep impact on Babasaheb turned him to fight for economic equality for women among others. The Constitution created opportunity of equal rights for all the sections from the outset. In this, Dr Ambedkar was convinced that India is different from others in many respect of democracies, which Dalits, OBC's and Women did not enjoy in earlier times. Matoshree Ramabai Bhimrao Ambedkar herself contributed immensely fought strong battle for annihilation of the practice of untouchability and strived to restore social equality for all. She remains an ideal life and woman for all Indians.

India had and has most powerful female politicians with some of them being ascended to top political posts at national and regional level, including president and prime minister and chief ministers of different states. Some of the important woman politicians in India are as follows.

Jayalalitha Jayaram

Miss Jayalalitha Jayaram was the chief minister of Tamil Nadu. As 'Amma' she was called by her people. Apart from being the general secretary of All India Anna Dravida Munnetra Kazhagam, She was a successful politician and a good-hearted person and was respected and loved by lakhs of people. Jayalalitha Jayaram, popularly known as Amma, had served as the Chief Minister of Tamil Nadu for five terms, i.e., from 1991 to 2016. As a first woman in the

country, she had established 57 women-manned police stations during her tenure in the state and had a 30% reserved quota for women in law enforcement. She was the general secretary of the All India Anna Dravida Munnetra Kazhagam (AIADMK), Jayalalithaa had established women-led self-help groups across Tamil Nadu.

Though Indian political history is fought with powerful examples of women leaders yet we have to struggle to get proportionate woman representation board of Indian corporates. Infact it is an Irony. However, Amma had emerged as a great politician ever in Indian political history under the patronage of M.G.Ramachandran and successfully led Tamil Nadu as an Icon of Tamil Nadu Politics.

Mamta Banerjee:

Mamta Banerjee has made a remarkable impact on Indian politics. Mamata Banerjee is the first female and incumbent Chief Minister of West Bengal since 2011. Mamata Banerjee was born into a lower middle-class family south of Kolkata, She studied history and law at the University of Calcutta and worked as a teacher. She had deeply involved in student politics, attended demonstrations. Banerjee joined the Congress party and became one of its student leaders. She was elected to India's parliament 1984, when she was just 29. Mamata Banerjee is also the first female Minister of Railways twice. She left Congress party in 1998, and formed her own political party called 'Trinamool Congress'. And doned as president of it. She served as the Minister of Coal and Women and Child Development minister in the union cabinet of Indian Government. Mamata Banerjee is credited as the best women politicians in India. Fondly called to as 'Didi', her party eventually won the West Bengal legislative assembly election of 2011, putting an end to a democratically elected and longest-serving Communist party-led government in the world. Her political career is smeared with simplicity devoid of, luxuries of all sorts.

Her party won substantial seats in 2021 West Bengal assembly polls. Beating the country's largest political party, the Bharatiya Janata Party. During the past several years, no state or union territory in India has been headed by a woman except West Bengal. Banerjee has made some distinct adjustments in West Bengal by reserving 50% of the seats in local bodies for women. She sent a sizable number of female MPs from west Bengal to the Lok Sabha in 2019. She made a firm decision focus on female voters that comprise almost 48.5% of the electorate and introduced a whopping 250 welfare schemes for them interms of education, empowerment and economic rehabilitation.

Mayawati

Miss Mayawati is the national president of the Bahujan Samaj Party (BSP), focused on a popular platform of social change intended for Bahujans, commonly known as Other Backward Castes, Scheduled Castes and Scheduled Tribes also converted minorities from such under privileged castes. She is Well-known for her contribution towards uplifting the Dalits and Other Backward Classes in India, Mayawati is acclimed to have introduced effective reinstituted efficiency in administration and day today governance. Her government worked unflaggingly towards development of Uttar Pradesh - the Yamuna Expressway, first solar plant, financial assistance for the girl child, Indian Grand Prix 2011, and so on so forth Mayawati not only restored law & order but also brought corruption to nil, leading thereby the state to outstanding a 17% GDP growth rate.

Mayawati was one of nine children born in a low-income Dalit family in Delhi. She completed two bachelor's degrees and later secured a law degree from the University of Delhi. Between 1977 and 1984 while she serving as a teacher in Delhi. In 1977 and 1984 She encountered Dalit reformist Kanshi Ram in 1977, who found the BSP in 1984, and became Mayawati's political mentor. She joined the party was nominated as its president in 2003. Mayawati first ran for public office in 1985 and lost twice, but was elected to the chamber in 1989 from a constituency in Uttar Pradesh. She was reelected thrice to the Lok Sabha in 1998,

1999, and 2004 respectively and also three times to the Rajya Sabha, the upper house of parliament.

Although Mayawati proved to be an influential leader at the national level, she made her dent in Uttar Pradesh. Her first stint as chief minister in 1995, the first time a Dalit woman had reached top level of governance. Over the next several years she donned the same position for two short terms in that office, 6 months in 1997 and almost 17 months in 2002–03. Again in 2007 the BSP won a majority of seats in Uttar Pradesh state assembly, and Mayawati became chief minister for the fourth time, last the full five years term from 2007 to 2012.

With her leadership in the BSP, Mayawati evolved political strategy that co-opted upper-caste Brahmans. In the 2007 state legislative assembly elections, her policy of inclusion people from upper castes reaped a rich harvest in the BSP victory that year. But her defeat in 2012, she remained politically inactive with peoples fondly call as ‘Didi’ Behenji. Her reelection to the Rajya Sabha in 2012 planted a greater ambition in her of becoming prime minister of India. Later the BSP’s failure to win a single seat in the 2014 Lok Sabha elections, however, substantially reduced the party’s national standing and dismantled Mayawati’s chances of attaining higher office. In July 2017 she resigned from the Lok Sabha in protest against repeated call to end a speech to law makers regarding the ill treatment of Dalits.

Conclusion :

The Constitution of India offers universal adult franchise to both men and women with equal rights to participate in electoral politics, however, the existing societal value system restricts women from exercising their electoral rights and fair participation in electoral competition as it is dominated by men. Indian political system still needs reformations to realize the objectivities of the Indian constitution in terms of Proportional representation which concerns both men and women. Indian male population must think rationally to respect the rights and abilities of women who have surpassed male contribution to societal progress and the realization must come to male folk in the right of analysis of women politicians’ achievement both in the past and the present time.

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Common sports injuries

Sampath Angadi V

Physical Education Director
BRB College of Commerce, Raichur

Abstract

Everyday a lot of people all over the world participate in games and sports activities. As it improves the physical fitness and health wellness. As games and sports result in serious injuries and lifelong medical problems. Sports injuries result in fracture of bones or soft tissues (ligaments, muscles, tendons) there are numerous sports injuries occurs in day to day life of a sportsmen in order to avoid the common injuries and also to update the poor training methods. This paper will review the general common injuries.

INTRODUCTION

Sports injuries are the injuries that occur in athletic activities or exercise as its result from accidents poor training technique and in adequate inadequate and over use of a particular body part. Annually, 0.15 million people lose their lives due to accidental injuries /road traffic accidents in India, which is 11 percent of the accident related to death. About 3 million avid sports competitors 14 years of age experience serious sports injuries annually. Which causes loss of time of participation in the sports as prevention is better than cure it helps to reduce potential sports injuries. It is important to establish warm ups, stretching and exercises that focus on main muscle groups commonly used in the sport of interest and also conduct the injury prevention program which includes education on rehydration, nutrition and monitoring behavior, skills and techniques. The various types of injuries are explained below in the detail:-

Meaning:

The term “sports injury” refers to the kinds of injuries that most commonly occur during sports or exercise, but they are not limited to athletes. Injuries are due to overuse or acute trauma. Some result from accidents, others from training practices or insufficient warm-ups and stretching.

Definition:

According to the IOC manual sports injuries (2012) a sports injury may be defined as “damage to the tissues of the body that occurs as a result of sport or exercise”.

Who gets sports injuries?

Anyone can suffer a sport injury, but several factors can increase the risk of sustaining injury

The risk factor for sports injury include:-

- Not wearing the proper equipment
- Wearing shoes that don't have enough support
- Running or jumping on hard surface
- Changing the intensity of physical activity quickly
- Not using the correct exercise techniques

Symptoms:

In most cases its pain that gives the sign of injury. Some injuries, like a torn muscle or not visibly obvious, where others such as a knee dislocation or cut or obvious and can appear quite gruesome. Symptoms and causes of Injury differ according to the type of injury.

Symptoms of an acute injury include

- Sudden severe pain
- Extreme swelling or bruising

- Extreme weakness of an injured limb
- A bone or joint that is visibly out of place
- Not being able to place weight on a leg knee ankle or foot

PREVENTION STRATEGIES

- Pre-participation medical examination
- Warm up and cooling down
- Knowledge of rules and regulations
- Protective and supportive activities
- Drink plenty of fluids
- Try to avoid exercise in the hottest part of the day
- Use good form and technique
- Wear appropriate footwear
- Tape or strap vulnerable joints

Types of Sports Injury

Chronic injuries which are usually related to overuse and develop gradually over time

Acute injury , which happen suddenly

- Dislocation :A dislocation is a painful injury and is most common in shoulders ,elbow, fingers, kneecap and femur-tibia or knee
- Sprains: sprains are stretches or tears of ligaments the bands of connective tissue that joint the end of one bone with another. Areas of the body are vulnerable to sprains are ankle knees and wrists
- Strains: strains can range from a minor stretch to a particular complete tear of a muscle or tendon this is most common in muscle or tendon between two joint
- Bursitis: bursitis is inflammation of the blisters, small fluid filled sacs that act as cushions between a bone and other moving parts such as muscles, tendons or skin bursitis caused by a onetime event like a blow or fall. It can also result from repeating the same motion many times. It usually a affects the shoulders, elbows hips or knees
- Shoulder injuries
- Knee injury
- Leg injury
- Ankle injury

Causes of sports injuries

The cause of an acute sports injury is a force of impact that is greater than the body part can withstand, while a chronic injury is typically due to repeating the same motion over and over again.

- Abnormal movements
- Training of errors
- Improper equipments
- Inadequate warm –up and lack of stretching
- Accidents (indirect or direct)
- Unsafe exercise
- Anatomical deformities
- Due to implements
- Collision to subjects

Management principles

Depending upon the type of injury there are certain principles to be followed during the management of sports activities

1. Rest- keep the injured area supported for 48-72 hours
2. Referral –as soon as possible see a doctor
3. Ice –apply ice to the injured area for 20 minutes

4. No Heat - heat will increase bleeding
5. RICE treatment rest
 - I –Ice
 - C –Compression
 - E- Elevation
6. Check A- airway, B –breathing, C –circulation
7. CPR or artificial breathing as per necessity
8. No massage as it increases swelling
9. Non steroidal Anti Inflammatory drugs to reduce pain
10. Rehabilitation exercises

Conclusion

Injuries are extremely common among the athletes because playing a sport is a physically enduring activity. Engaging in regular physical activity improves the overall health and well being however there is also the potential for injury to occur In rare cases surgery is needed to repair severe injuries however most cases resolve with the conservative care as it includes RICE,NSAIDs, immobilization, physical therapy and rehabilitation among others .Fortunately most of the injuries can be treated effectively and the injured person can return to normal by the physical activity.

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A Study on Personality traits of Sports children and Non-sports Children

Mr. Dyamappa Kallappa Ganachari
Karnatak University Dharwad

Dr.B M Patil
Karnatak University Dharwad

ABSTRACT

Personality is the product of social commerce in group life. Extraversion is conviviality, affability is courtesy, openness is creativity and conspiracy, meticulousness is carefulness, and neuroticism constantly involves sadness or emotional instability. Objective of the study is to find out is there any significant difference between sports and Non-sports children in personality traits. 800 Children (400 Sports and 400 Non-sports Children) served as a subject for the study. FPT (Five personality trait inventory) which was developed by Prof. K. S. Misra used as the tool to gather the data. Independent sample t-test was used as the statistical tool to find out the significance difference. The results indicates that there is no significance differences between sports children and non-sports children in Personality traits.

Key Words: Personality, Child, Trait, Sports, Non-Sports

INTRODUCTION

Personality has been deduced from the Latin word “persona” which means “mask” used by the actors to change their appearance. It's the combination of an individual studies, characteristics, actions, station, idea and habits. The meaning of the word personality in nonprofessional's terms is Commodity like ‘that what characterizes a person’. In everyday life we use terms similar as character, identity or predilection.

Personality is the product of social commerce in group life. Extraversion is conviviality, agreeableness is courtesy, openness is creativity and conspiracy, conscientiousness is carefulness, and neuroticism frequently involves sadness or emotional insecurity. In society every person has different traits similar as skin, color, height and weight. They've different types of personalities because individualities are not likewise. It refers to the habits, stations as well as physical traits of a person which aren't same but have vary from group to group and society to society, everyone has personality, which may be good or bad, emotional or miserable. It develops during the process of socialization in a culture of a specific group or society. One cannot determine it of an individual exactly because it varies from culture to culture and time to time. For illustration, a killer is considered felonious in peace time and idol in war. The feeling and conduct of an individual during commerce moulds the personality. It's the sum of total actions of the individual and covers both overt and covert actions, interests, intelligence and intelligence. It's the sum of physical and internal capacities and capabilities.

Personality itself can impact numerous aspects of sport performance and geste , some of which may well be out of the athlete's cognitive control. It's important to understand personality if dealing with athletes to promote the stylish managing strategies and pretensions to help in perfecting their performance.

METHODOLOGY

Five personality trait Inventory which consists of 50 opinions was administered for samples. Each statements have five responses namely “Nearly, Always, Often, many times, Rarely, nearly never A score of 5,4,3,2,1 were allotted respectively”. And It is developed by

Prof.K.S.Misra. The sample of the - Study was selected randomly. Total 800 Samples collected for this study. In that 400 were sports & 400 were non-sports children. Sports children means one who participated in active, sports competitive events. Non-sports children mean one who not so actively & participate in physical activity and Competitive sports. At least taluk level and above level participated sports children are selected for study.

Statistical technique

To find out significant mean difference between sports children & non-sports children independent sample t-test was used. Further to find out mean difference between each group independent sample t-test was used. Level of significance was kept 0.05 for all the test.

STATISTICAL ANALYSIS AND DISCUSSION

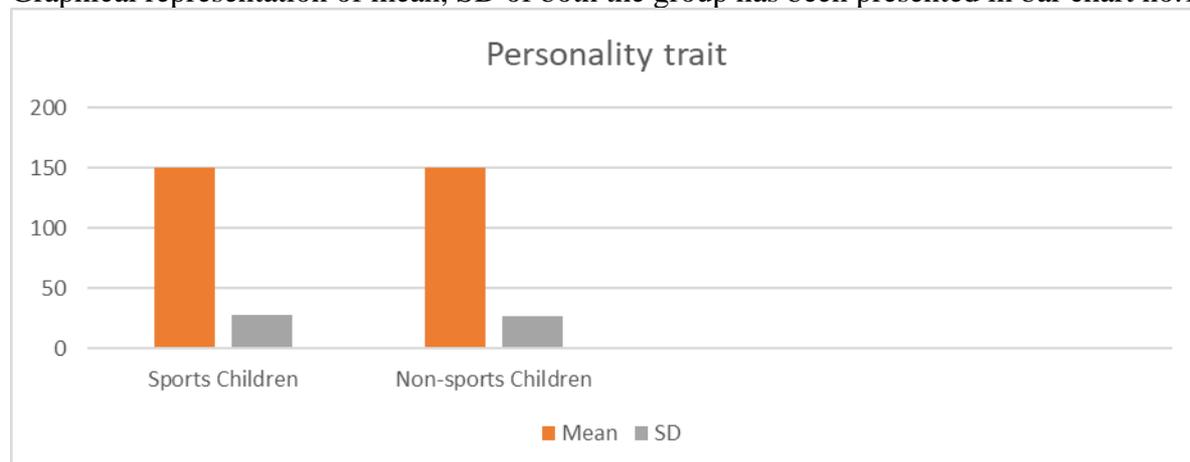
Table:1 Descriptive And T-Test Table for Total personality traits of Sports Children and Non-Sports Children.

Particulars	Samples	Mean	Std deviation	T	Df	Sig
Sports Children	400	150.61	28.03	.371	798	.711
Non-sports Children	400	149.89	26.63			

* ≤ 0.05

The data in the table no.1 comparing Five personality traits of sports children & non-sports children. When we observe mean and SD of both the groups sports children (Mean 150.61, SD 28.03) is more than the non-sports children (Mean 149.89, SD 26.63). To find the whether mean differences among two groups are different at the significant level data is subjected to independent sample T-Test. Independent Sample T-Test result reveals that calculated t-value is .371 is less than the critical t-value ± 1.962 for 798 degrees of freedom and 0.05 level of significance. So, from this it indicates that there is no significance different exist between sports children and non-sports children when their personality traits are compared. we may conclude that sports children and non-sports children are significantly no difference in personality traits.

Graphical representation of mean, SD of both the group has been presented in bar chart no.1.



CONCLUSION

The study reveals that there is no significant differences between sports children and non-sports children. but the observed mean differences tells that sports students are having greater personality traits than non-sports children.

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Challenges for Sports Renaissance in India

Dyamappa Kallappa Ganachari

Research Scholar
Karnatak University Dharwad

Vivekanand Hiremath

Guest Lecturer
KLE'S G.A. PU College Belagavi

Abstract

The obstacles of India's sports Renaissance are discussed in this essay. There are currently many solvable issues with sports in the country, some of which are caused by professional sports administration and administrative (selections, rules and regulations, management, organisation), and some of which are caused by governing Government programmes (Schemes, funds, facilities, Infrastructure). The Indian government wants to help athletes from low-income families and rural communities utilise amenities that are not as readily available to urban residents. The Khelo India application was recently developed by the Ministry of Youth Affairs and Sports to help users learn the fundamental rules and regulations as well as proper notifications, such as results and news, from official websites through their mobile applications. some major problems are still alive in our country and sports is struggling with those problems. Talent identification, Superstitious beliefs, Poverty, Lack of Infrastructure, Lack of recognition of sports other than cricket, Corruption, Inequality of financial support, these are the problems sports facing in current sinario.

Key Notes

Renaissance- a revival of or renewed interest in something.

Interpersonal- relating to relationships or communication between people.

Narrow Organization-Small Scope organization.

Broad Organization- wide Scope organization.

Poverty- The state of being extremely poor.

Introduction

Every industry has its challenges, but when it comes to sports, there are many more than most people realise, including the need for constant upkeep of peak condition. Give up sports dreams and goals because people prefer a secluded lifestyle. Any sport's ability to be successful is mostly dependent on management, administration, and organisation. In this field, management is of the biggest importance. For the purpose of achieving the sports and fitness industry's stated objectives, management denotes execution and implementation. It also involves developing policies, upholding order, planning events, regularly monitoring performance growth, and keeping a level playing field for sports and physical fitness. I would suggest to sports ministry and governing bodies to issues serious job roles to ex sportsman to important decision making boards rather than assigning person who do not even know basic of sports and such politicians just for financial gain they are making biased decision.

Due to the fact that more individuals invest a lot of money in cricket than any other sport, financial inequality is another significant issue. Ingenuity, branding, marketing, and other strategies should be effectively applied to other sports so that we can attract sponsorship, which will ultimately improve the facilities at other venues.

In order to adapt to the new culture of sports, both individuals and parents must adjust their perspectives. To make it a tremendous success, sports organizations and marketers must act professionally.

In the past and even now, discipline issues have led to doping, unfair hiring practises, match rigging, and other issues. Therefore, a live disciplinary body that regularly monitors such concerns is necessary.

Below, several significant issues that affect both broad and narrow organisations are explained.

List of Some challenges of Sports renaissance In India

1. Talent identification
2. Superstitious beliefs
3. Poverty
4. Lack of Infrastructure
5. Lack of recognition of sports other than cricket
6. Corruption
7. Inequality of financial support

1. Talent Identification

The impact of managers choosing athletes based on their personal preferences and instructors on technical concerns with talented athletes (personal). selecting those who lack professionalism and experience (inter personal). collaboration with industry. management changes on a regular basis. Activity that suits your tastes informal connections with superiors. Strong and ongoing oversight in the context of talent identification

2. Superstitious beliefs

The most frequent explanation is probably that both India as a nation and as people, we simply have other priorities. For the vast majority of Indian families and their children, sports are seldom a top priority. The majority of Indians hold the view that "if you study hard, you will succeed, but if you do sports, your life will be ruined."

3. Poverty

In India, poverty is a pervasive problem that makes it impossible for such a large population to create talented athletes. Many Indian families find it extremely challenging to give their kids the resources they need to pursue a profession in sports. As a result, a great deal of untapped potential is either ignored or not given the proper support to participate at the Olympic level.

4. Lack of Infrastructure

A significant issue is the lack of infrastructure at the local level. Even if an individual has a natural skill in a certain sport, it will be squashed at the elementary level itself due to the lack of fundamental infrastructure in schools and universities that can support other sports.

In India's educational system, playing sports in high school or college is still not considered an option. We will not be able to create many Olympians of the highest calibre, perhaps because we lack instructors who can develop talent.

5. Lack of recognition of sports other than cricket

The game of cricket remains the most popular sport in India. Because they don't seem to be financially rewarding or glamorous, sports apart from cricket are rarely given much consideration as job options. The business and wealthy public's indifference to other sports has to alter more than the government.

6. Corruption

All of the major sports played in India, notably cricket, hockey, weightlifting, and athletics, are marred by corruption. Bureaucrats and politicians who have little to no interest in and knowledge of the particular requirements and potential issues in that sport rule the regulating bodies of the sports federations.

7.An Inequality of financial support

The Indian sport is negatively impacted by unequal financial backing. In the public and private sports sectors, monies will only be granted in the smallest percentages. According to the MHRD minister, sports equipment will be provided to every basic school at a cost of Rs. 5,000, upper primary schools at a cost of Rs. 10,000, and senior secondary and secondary schools at a cost of Rs.25,000 (PTI).

The aforementioned obstacles to India's sports revival can be overcome if responsible government and private organisations, Federations, associations, committees, and administrators take proactive measures to improve sports.

Conclusion

There are substantial problems in the country that have impeded the growth of sports. Administrative challenges, a lack of infrastructure, gender discrimination, corruption, low pay, and employment insecurity, among other things. The eradication of poverty, corruption, and superstitious beliefs, adherence to gender equality, implementation of effective laws and regulations, resolution of administrative issues, and working transparently are some potential solutions to the aforementioned issues. Athletes from impoverished backgrounds receive financial and moral support from public and private organisations. The athletes should have access to a good infrastructure. With these possibilities, India may participate in all international athletic events at the greatest level.

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PERSONALITY DIFFERENCE BETWEEN MALE AND FEMALE ATHLETE

Lakkappa Boodanavar

Physical education director
Government First Grade College, Kittur

Abstract

The study is Comparative analysis of personality traits like neuroticism, extraversion and openness among the male and female sports players. Karnataka state Male and Female sports players of SAI and DYSS Sports hostels; sports clubs and university players whose achievement in University State, National or international level competitions. The Big Five personality questioner is a 44-item version is used to collect data from 80 male and female sports players. Descriptive statistics was used to know the frequency of demographic variable. Data was scored according to scoring norms and were analyzed using Version 20.0 (SPSS 20.0) will be used to analyze the data. independent t-test was used to know the personality traits among male and female sports players.

Introduction

Personality is the totality of the faculties, bent, qualities and temperament which characterize a person. It is a set of individual differences that are affected by the development of an individual: values, attitudes, personal memories, social relationships, habits, and skills. The word "personality" originates from the Latin *persona*, which means mask. Personality is defined as "Dynamic organization within individual of those psycho physical system that determine characteristics, thought and behaviour" (Allport, G).

Personality traits appear to have consequences for individuals across a range of life domains because they provide information about how different persons and group of individuals characteristically self-regulate or how people control their thoughts, feelings and behaviours (Hoyle, R.H., 2016)

Individual differences at the psychological level make each athlete unique. They are useful for explaining, predicting and performance behaviour. Acquiring a comprehensive Understanding of individual differences in sport would help to consider each athlete with his/her own particularities, to understand him/her better, in order to help him/her to reach a higher performance. Personality-trait-like individual differences are of main importance in sports, and how they might affect performance. Mental toughness, Perfectionism, emotional intelligence and hardiness are such individual differences linked to Personality, which were found in recent scientific studies to predict athletes' performance. Advice will thus be given to coaches, in order to encourage them to treat each athlete independently. This facilitates individualized training and establishing a specific relationship With each athlete. In sports psychology researcher can integrate the individual differences in their study design to know the performance, level of motivation, Anxiety, Aggression level etc in order bring changes in athletes performance in sports.

In this present study the personality traits between male and female players is studied. Personality dimension which is used in this study is based on the theoretical basis of Mac & Costas's Big Five Factors. This includes five dimensions:

Neuroticism: is one of the Big Five higher-order personality traits in the study of psychology. Individuals who score high on neuroticism are more likely than average to be moody and to experience such as anxiety, worry, fear, anger, frustration, envy, jealousy, guilt, depressed mood, and loneliness. People who are neurotic respond worse to stressors and are more likely to

interpret ordinary situations as threatening and minor frustrations as hopelessly difficult. They are often self-conscious and shy, and they may have trouble controlling urges and delaying gratification. High neuroticism indexes a risk constellation that exists prior to the development and onset of any of the "common mental disorders", such as depression, phobia, panic disorder, other anxiety disorders, and substance use disorder—symptoms that traditionally have been called neuroses.

Extraversion: is the state of primarily obtaining gratification from outside oneself. Extraverts tend to enjoy human interactions and to be enthusiastic, talkative, assertive, and gregarious. Extraverts are energized and thrive off being around other people. They take pleasure in activities that involve large social gatherings, such as parties, community activities, public demonstrations, and business or political groups. They also tend to work well in groups. An extraverted person is likely to enjoy time spent with people and find less reward in time spent alone. They tend to be energized when around other people, and they are more prone to boredom when they are by themselves.

Openness to experience: Is one of the domains which are used to describe human personality in the Five Factor Model. Openness involves six facets, or dimensions, including active imagination (fantasy), aesthetic sensitivity, attentiveness to inner feelings, preference for variety, and intellectual curiosity. A great deal of psychometric research has demonstrated that these facets or qualities are significantly correlated. Thus, openness can be viewed as a global personality trait consisting of a set of specific traits, habits, and tendencies that cluster together.

Openness tends to be normally distributed with a small number of individuals scoring extremely high or low on the trait, and most people scoring moderately. People who score low on openness are considered to be *closed to experience*. They tend to be conventional and traditional in their outlook and behaviour. They prefer familiar routines to new experiences, and generally have a narrower range of interests. Openness has moderate positive relationships with creativity, intelligence and knowledge. Openness is related to the psychological trait of absorption, and like absorption has a modest relationship to individual differences in hypnotic susceptibility.

Openness has more modest relationships with aspects of subjective well-being than other Five Factor Model personality traits. On the whole openness appears to be largely unrelated to symptoms of mental disorders.

Aim of the study:

The purpose of the study was Comparative analysis of personality traits like neuroticism, extraversion and openness among the male and female sports players.

Objectives of the Study:

1. The study would assess neuroticism personality traits among the male and female players
2. The study was aimed to compare extraversion personality traits among the male and female players
3. The study was aimed to compare openness personality traits among the male and female players

The above aim of the study has led to the following **statement of the problem:**

1. Do male and female sports players significantly differ in Neuroticism personality trait?
2. Do male and female sports players significantly differ in Extraversion personality trait?
3. Do male and female sports players significantly differ in Openness personality trait?

Hypothesis:

1. There will be significant difference in neuroticism personality traits among male and female sports players.

2. There will be significant difference in neuroticism personality traits among male and female sports players.
3. There will be significant difference in openness personality traits among male and female sports players.

Methodology

Research Design:

The present study uses descriptive research design to find out difference between neuroticism, extraversion and openness among male and female sports players.

Universe:

The universe of the present study is Karnataka state.

Population:

Population of the present study is Male and Female sports players of Sai and DYSS Sports hostels; sports clubs and university players.

Sample:

Sample of the present study is male and female sports players whose achievement in University State, National or international level competitions.

Sample Selection Criteria:

Inclusion Criteria:

1. Male and female sports players who have achievement in University, state, national and international competition.
2. Sports person who are able to read and understand Kannada and English.

Exclusion:

1. Male and female players who have no achievement in university, state and national and international level competition.

Sample Size: The present study was conducted on 40 male players and 40 female players.

Sampling Method: Convenience sampling method was adopted to collect the data.

Tool: The Big Five is a 44-item version of the Big Five that provides a quick, reliable, and accurate measure of the five domains of personality (Neuroticism, Extraversion, Openness, Agreeableness, and Conscientiousness). All updates made in the Big Five are reflected in this instrument

Statistical Analysis: Independent t test was used to find out the difference in neuroticism, extraversion and openness personality traits among male and female players. Statistical package for social sciences for windows version 20.0 (SPSS 20.0) will be used to analyze the data.

Results: The present study was conducted on 80 male and female sports players. Descriptive statics was used to know the frequency of demographic variable. Data was scored according to scoring norms and were analyzed using independent t-test to know the personality traits among male and female sports players. The results of the analysis are:

Table-1: Showing demographic details of the participant in the study

Category	Type	Frequency	Percent
Game	Male	40	50.0
	Female	40	50.0
Level of Participant	State	30	37.5
	University	27	23.8
	National	23	28.8

Table 1 shows the frequency distribution of demographic details of male and female sports players including gender, and level of participant. Male players are 50.0% (40) and Female players are 50.0% (40). Level of participant is 37.5% (30) state level, 23.8% (27) is university level, and 28.8% (23) is national level.

Table 2: Showing difference in Neuroticism personality traits among male and female sports players.

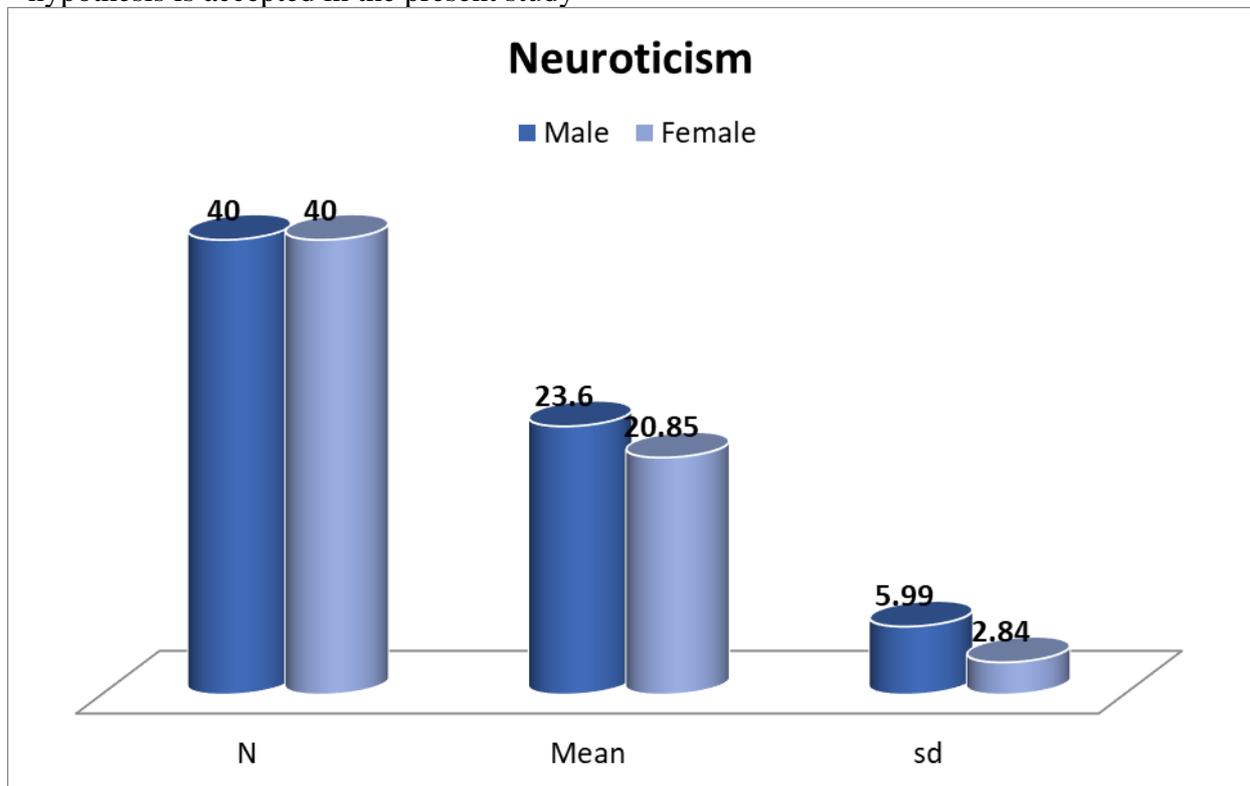
Category	Games	N	Mean	sd	t	sig
Neuroticism	male	40	23.60	5.99	2.62	.010
	female	40	20.85	2.84		

Table 3 shows difference in Neuroticism personality traits among Male and Female players. There is a significant difference in Neuroticism personality traits among Male players (m=23.60; sd=5.99) and Female players (m=20.85; sd=2.84) with t value 2.62 and sig value .010.

Hypothesis 1:

“There will be significant difference in neuroticism personality traits among Male and Female players”.

Result show that there is significant difference in neuroticism personality traits between Male and Female players significant at 0.05 level. Findings show that Male players are having higher mean score in neuroticism than compared to Female players. Hence the hypothesis is accepted in the present study

**Table 3:** Showing difference in Extraversion personality traits among male and female sports players.

Category	Gender	N	Mean	sd	t	sig
Extraversion	Male	40	27.00	3.59	2.36	.020
	Female	40	25.30	2.77		

Table 3 shows difference in Extraversion personality traits among Male and female players. There is a significant difference in Extraversion personality traits among Male players (m=27.00; sd=3.59) and Female players (m=25.30; sd=2.77) with t value 2.36 and sig value .020.

Hypothesis 2:

“The study was aimed to compare extraversion personality traits among the Male and Female players”.

Result show that there is significant difference in extraversion personality traits between Male and Female players significant at 0.05 level. Findings show that male players are having higher mean score in extraversion than compared to Female sports players. Hence the hypothesis is accepted in the present study.

Table 4: Showing difference in Openness personality traits among male and female sports players.

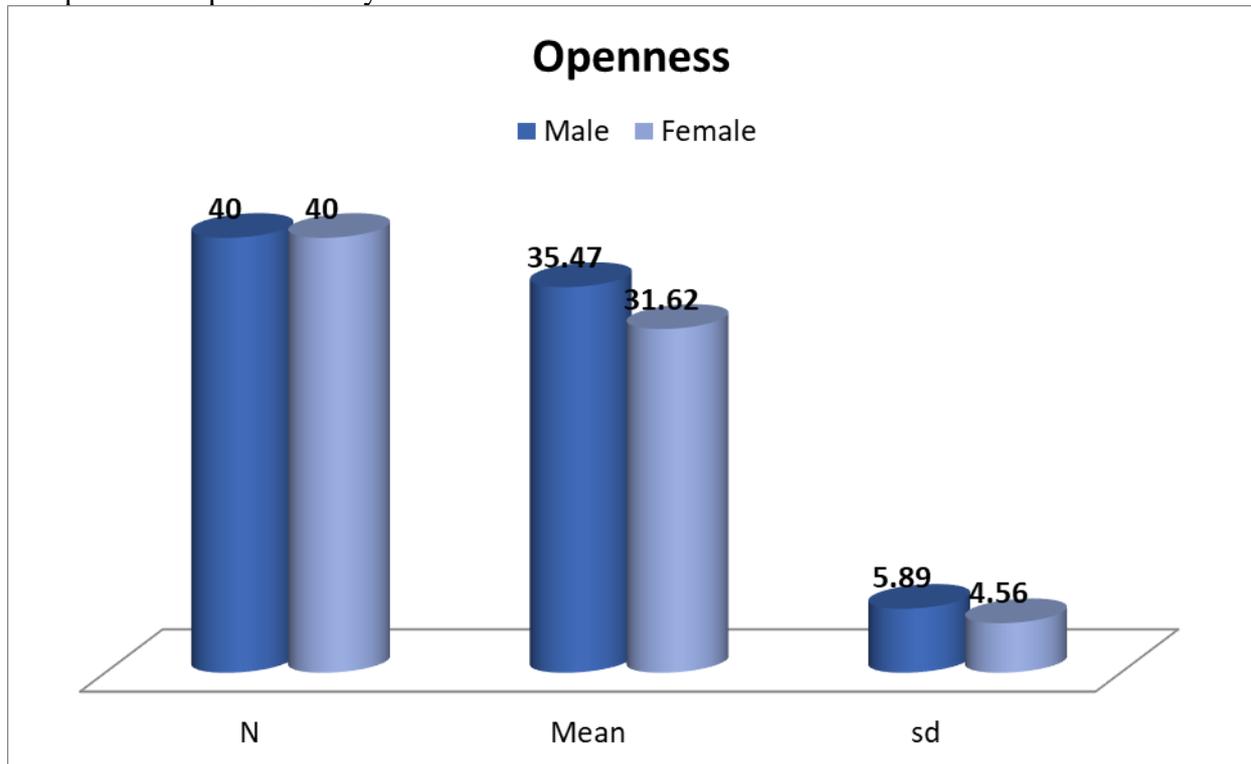
Category	Gender	N	Mean	sd	t	sig
Openness	Male	40	35.47	5.89	3.20	.002
	Female	40	31.62	4.79		

Table 3 shows difference in Extraversion personality traits among Male and Female players. There is a significant difference in Extraversion personality traits among Male players (m=35.47; sd=5.89) and Female players (m=31.62; sd=4.79) with t value 3.20 and sig value .002.

Hypothesis 3:

“There will be significant difference in openness personality traits among Male andFemale players”.

Result show that there is significant difference in openness personality traits between Male and Female players significant at 0.05 level. Findings show that male players is having higher mean score in openness than compared to female players. Hence the hypothesis is accepted in the present study.



Summary And Conclusion

Previous research evidence shows us that previously established personality traits are extensively studied among sports players. In this present study new dimensions of personality traits such as neuroticism, extraversion, and openness personality traits is studied Present

findings make an important contribution of understanding sports player's personality traits. This study focuses on important personality traits between male and female players where they tend to be different in neuroticism, extraversion, and openness personality traits.

The study concludes that male players having high men score in neuroticism, extraversion, and openness than female players.

The purpose of the study was to find out the Personality traits among Male and Female players.

In order to achieve the purpose of the study 80 selected Male and Female players were selected.

To assess the level of BIG FIVE Personality inventory question was used and the data was collected from subjects

Then the data was analyzed with reference to the objectives and hypotheses by using independent t-test to find out the difference between Male and Female players by using SPSS Version 20.0 (SPSS 20.0) statistical software and the results obtained thereby have been interpreted.

Conclusion: On the basis of the analysis the researchers is confident of arriving at certain conclusions based of the results of the study they are as follows.

The male players having high men score in neuroticism, extraversion, and openness than female players.

Recommendation: While conducting this study the Researcher felt certain related avenues for further Researcher.

1. the similar study may be conducted on different age group of Male and Female players players.

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Current and future prospects of Sports Psychology and its need in India

Prof. R.M.Maheshwadagi

Physical Education Director

B. Shankaranand Arts and Commerce College, Kudachi – 591311

Taluk Raibag, District: Belagavi

Abstract

Sports psychology is a fairly new branch of sport science that has only recently started to take off in India. Despite the sports industry's rapid expansion, sports psychology is still a relatively young field. According to a review of the literature, research on sports psychology intervention has found that using psychological tools and techniques increases one's performance efficiency. While determining the significance of psychological intervention in sports, it is also necessary to comprehend how sport psychology has evolved in the Indian context. It involves researching how psychological factors impact performance as well as how engaging in physical activity and sport affects both psychological and physical factors. The Sports Psychology Association of India (SPAI) promotes mental toughness and lessens the psychological effects of poor performance in order to improve athletic performance. In the current environment of high demand, SPAI—a government-recognized association licensed under the Society Registration Act—is working to support the growth of Indian sports sciences at the grassroots level and foster a competitive culture. The establishment of degree courses and programs at academic institutions, in the opinion of SPAI, must be given top priority if sports psychology in India is to continue to advance. The first generation of Indian scientists who have received specialized training in sports psychology would result from this. Numerous cities across the nation, including Pondicherry, Shimla, and Nagpur, have expressed a strong interest in organizing more conferences of this type. SPAI has also made continuous contributions to publishing the most recent research works and contributions in sports development through sports psychology and providing a platform for sports psychologists to spread their expertise. Examining the current state of sport psychology, as well as the seriousness and necessity of psychological intervention in sports, is the goal of this review. The potential directions for future advancements in Indian sports psychology will then be looked at.

Keywords: Sports psychology, sports, athletics, India, psychological intervention

Introduction:

Sports Psychology Association of India (SPAI) is a non-profit, apolitical, non-religious voluntary organization of academics, researchers, and practitioners of sport psychology who are well-focused, open-minded, and professionally competent. These individuals come from a variety of fields such as physical education, psychology, sport science, sports coaching, exercise, medicine, management, etc., and have a keen interest in creating, exchanging, and disseminating knowledge. According to the Society's Act XXI of 1860, SPAI is a registered organization with the Punjab Registrar of Firms and Societies in Chandigarh. On February 23, 1985, Ms. Avinash Sidhu, M.L. Kamlesh, Rajinder Singh, Agyajit Singh, and others founded the Laxmibai National College of Physical Education (now a University), Gwalior, with the support of Prof. N.N. Mall, the Dean at the time. The SPAI seeks to advance exercise and sport psychology, facilitate member communication through scientific meetings, and disseminate the most recent information on the topic to those involved in activity and sport performance as well as to institutions and organizations. The application of psychological

concepts and methods in a sporting environment is known as sports psychology. Sports psychologists' main goals are to help athletes perform better on the field by maintaining and promoting their mental health and wellbeing while dealing with the pressures of competition. Sports psychology is a very new and developing field of study in India. It is still considered to be in its infancy. It is necessary to comprehend the origins of sports psychology in India in order to comprehend how it developed there. We hardly ever see science applied to sports in India prior to the 1960s. The early publications of sports psychology studies in journals of medicine, physical education, and psychology that made their way to India from abroad in the 1960s and 1970s were what initially sparked the interest of researchers in sports psychology in that country. This sparked a small number of research studies in the 1960s, which in turn sparked a significant expansion of research studies in the 1970s. The Indian sports science movement experienced its first significant development in 1970 with the founding of the Indian Association of Sports Medicine (IASM). Another significant turning point for sports psychology in India occurred in 1977 at the IASM's seventh annual conference, when a group of IASM delegates interested in the psychological aspects of sports came together to form their own organization. With this, we can see how the Indian Association of Sports Psychology was created. More organizations and associations, like the Sport Psychology Association of India (SAPI), have been founded over the years to support the growth of sports psychology in the nation.

The broad objectives of the Sports Psychology Association listed in its constitution are as under:

- To encourage the expansion of knowledge in the area of sports psychology
- To promote communication and organize scientific gatherings and conferences among those actively involved in psychology teaching and/or research that has a direct connection to and impact on physical activity and sports.
- To enable the collection and dissemination of the most recent information on the topic and related worries to members and chosen institutions/organizations
- To welcome individuals from a variety of disciplines, including physical education, psychology, sports, medicine, and other related fields, and to forge a close-knit community of people who are committed to the same cause.

Current Status of Sports Psychology in India:

The Netaji Subhas National Institute of Sports' 1983 establishment of the Faculty of Sports Science paved the way for training athletes on a scientific basis with the goal of disseminating scientific knowledge. It has accelerated the growth of sports psychology in particular and sports science in general in India. As a result of these initiatives, sports psychologists at the National Institute train athletes in advance of international competitions and accompany them when they compete in events like the Asian Games or Olympics. Sports psychology is now being practiced in India in its truest sense. After the Asian Games in New Delhi in 1982, the Indian government set up a separate ministry for sports. This illustrates the government's enthusiastic and supportive approach to the growth of sports. Following that, we observe a marked increase in the budgetary allotments and availability of facilities for sports psychology and sports science research. Four additional divisions of current sports psychology research can be made: (i) personality and athletes, (ii) anxiety and arousal, (iii) intelligence and creativity, and (iv) other factors and variables. At the moment, personality and arousal are the two areas of sports psychology that are most studied in India. In India, sports psychology is now recognized as a critical component of sports science. Today, this area of study has changed for the better as it is now open to unlimited practical application. Even though sports psychology is growing in India and looks to play a significant role in the field of sports science in the future, there is currently a great need for a more integrated approach to psychology and sports science, and we are far from achieving our objectives.

There are still numerous barriers and constraints preventing the development of sports psychology research, which has led to the dissolution of numerous associations. These challenges are primarily brought on by a lack of knowledge and comprehension, myths, and most importantly, a lack of formalized academic courses that include sports psychology as a subject, which results in a shortage of an adequate number of trained professionals in this field of study.

Objectives of the SPAI:

The Sports Psychology Association of India, a grouping of physical educators, psychologists, sports coaches, sports medicine professionals, doctors, and others, has the following main goals:

- i. To advance understanding in the area of sports psychology
- ii. To promote communication and set up scientific gatherings and conferences among those actively involved in psychology education and/or research that has a direct bearing on and relevance to physical activity and sports.
- iii. To enable the collection and communication of the most recent information on the topic, as well as any relevant worries, with the members of chosen institutions and organizations
- iv. To welcome individuals from a variety of fields, including physical education, psychology, sports, medicine, and other related disciplines, and to forge a close-knit community of people who are committed to the same cause.

Issues in sports psychology in India:

Psychology is a well-researched and widely accepted fact that plays a crucial role in enhancing an athlete's performance and assisting them in reaching their peak. In spite of this, why is it that sports psychology in India is still in its infancy and has so many shortcomings? One of the main causes might be the unfavorable connotation attached to the word "psychology." A sizable portion of our population associates the word "psychology" with problems with mental health or psychopathology. It can be challenging to change the perception that seeing a psychologist indicates having a "problem," which persists among many people, including athletes and athletic coaches. There is a lack of knowledge regarding the definition of sports psychology and the precise duties of sports psychologists. Despite the fact that psychological factors play a significant role in how well athletes perform, many people, including athletes, struggle to understand and accept this fact. We observe a lack of knowledge and awareness about this area of study. The significance of an athlete's "image" is another matter connected to the previous one. In India, maintaining a problem-free and positive perception of oneself is a major concern for the players. This, coupled with the negative perception of psychology, acts as a significant barrier to athletes seeking the advice of sports psychologists. The field of sports psychology in India has suffered greatly from a lack of qualified resource personnel and insufficient funding. Numerous associations for sports psychology have disbanded as a result of this. Due to a lack of available training, the majority of those employed in India's sports psychology industry lack the necessary education. The dearth of reputable academic course offerings suggests that this field of study is only briefly covered. We discover misconceptions and myths surrounding this area as well. Even though sports psychology is more widely accepted than it once was, many athletes, coaches, and other people still view it negatively. Sports psychology is only for athletes who are mentally ill or weak, it's a quick fix, it's only for elite or highly skilled athletes, and it's just about positive thinking and hypnotizing the athlete, to name a few of these myths.

The Role of a Sport Psychologist:

Sports psychologists have a wide range of responsibilities, but the subjects they teach can differ from one sports psychologist to the next depending on their background and

credentials. The top responsibilities of an applied sports psychologist someone who assists athletes in enhancing performance through mental training are listed below.

- i. **Help the athlete to cope with performance fears:** A sports psychologist can assist athletes in overcoming fears like general performance anxiety, fear of failure, and fear of embarrassment. This occurs frequently in athletes who are perfectionists or intensely committed athletes who obsess over what others will think of their performance.
- ii. **Help the athletes to improve the mental skills for performance:** Teaching mental strategies for improved performance is the most typical function of a sports psychologist. An athlete can increase their focus, composure, intensity, and trust in their athletic performance with the assistance of a mental game expert. These mental abilities benefit athletes in other aspects of their lives as well as performance.
- iii. **Helps the athletes to mentally prepare for competition:** A sports psychologist's common duties also include assisting athletes in mentally preparing for practice and competition. Many of the previously mentioned mental abilities are included here, but they are used in contexts specific to the athletic field.
- iv. **Help the athletes to return after injury:** Depending on the injury, many athletes may find it challenging to resume play after suffering an injury. Long after their physical wounds have healed, athletes are frequently still plagued by mental wounds. Sports psychologists can assist injured athletes in better coping with the pressure of resuming their pre-injury performance levels.
- v. **Help the athlete to develop pregame routine:** The job of a sports psychologist includes assisting athletes in the development of mental strategies used during pregame or prerace routines as part of mental preparation. Prior to competition, athletes learn how to be more practical with their confidence and to concentrate on the process rather than the results.
- vi. **Help athletes to improve practice efficiency:** A sports psychologist's assistance in helping athletes enhance the effectiveness or quality of their training is another frequent duty. Numerous athletes, including collegiate athletes, have little time for practice. By having a thorough understanding of the fundamentals of motor learning and performance, coaches can assist these athletes in getting the most out of their practice time.

Present Status:

One of the world's oldest civilizations is found in India. Writings from ancient holy books show that Indians had a clear understanding of the connection between the body and mind as early as 4,000 years ago. Similar to how yoga, which has recently gained popularity worldwide, has been a part of Indian culture for thousands of years and serves as an example of the positive impact physical activity can have on mental health. Given this context, one might anticipate that India would have a strong sports psychology community. India continues to lag behind other nations in the sports world, primarily because we do not value sports psychology enough. It's because India has some of the world's most intensely religious societies and cultures and is one of the world's most religiously diverse countries. Many of its citizens' lives are fundamentally shaped by their relationship with religion. The way of life of the Indian population is its culture. Languages, religions, and customs in India vary from region to region; this makes it difficult to implement new systems and theories for the growth of sports and games in India. A political and economic crisis is present. Our games and sports are being destroyed by Indian politics. Only a few traditional sports were played in these conditions at the local level, and even these sports could not be promoted for lack of outside assistance from the country's sports establishment. Because the government and sports organizations are not using the funding effectively and no sincere efforts are being made to

revitalize this sector, Indian sports continue to be in their infancy. The main cause of the poor sports in our nation is the influence of politics, but there are other contributing factors as well. The people of our nation lack the sportsmanship and spirit that are essential to promoting healthy sports. While true sports fans love the game for its own sake, winning is celebrated in India more than the game's true spirit. The fact that most physical education teachers hired in schools do not have a background in sports, despite having diplomas and degrees to their names, is a significant factor in poor sports performance. Another factor is that the Indian sporting culture never developed due to the education system, a lack of sports skill development facilities, a lack of understanding and respect for mental training, a lack of financial support for athletes, a lack of motivation, etc. This has the effect of not promoting research in this area. Sports psychology cannot be promoted without research. Numerous sports federations have been founded, but due to a lack of reliable financial support, these federations have lost their significance. Apart from a few sports, sponsors are also not stepping up. Sports are not developing in this environment, where no favorable conditions are being fostered. As a result, sports are chaotic in our nation. Discipline, coordination, and control are lacking in sports' governing bodies. Every time fingers are raised in the selection process, suspicions are raised. There is a lot of unwelcome interference coming from different directions. Fairness and clarity are therefore not achieved. The time has come to reconsider and give everything another look. To solve the problem of bad sports and games, a comprehensive strategy must be developed that takes into account all the variables.

Future Directions:

Sport psychologists are desperately needed in all sports. For a sportsperson, sports psychology is similar to medicine. A team will have a better understanding of the dynamics of performance if it possesses the mental faculties of a coach. There was widespread acceptance in India for the development of sports psychology, particularly among sports scientists (physiologists, sports medicine specialists, biomechanics experts) of the fact that performance enhancement in both exercise and sport could not be guaranteed without consideration of some essential psychological factors. It is also necessary to have access to sports psychologists who are knowledgeable and experienced. Another thing is the athletes' and coaches' cooperation. Although not in a proper or useful manner, research on the topic of sport psychology is being encouraged in India in order to advance the discipline. Our culture is very devoted to sports. In India, there are many different sports, and there are many people who play these sports. Sport usually becomes a part of a person's life when they train at a competitive level. The physical efforts made by athletes are the same ones that Indian athletes have consistently put forth. The idea that any sport is a mind game, however, is held very infrequently. In our minds, we practice what we will play or perform on the actual day of a competition or tournament much earlier—possibly for days or even months. However, we frequently disregard this due to a lack of sports psychologists. India, the second-most populous country in the world, currently lacks the necessary infrastructure to help its athletes improve their psychological skills. However, we do observe that a number of professional and amateur sports organizations are interested in hiring sports psychologists and scientists to assist athletes in achieving peak performance. More research is still required to fully comprehend sports psychology in India and to ascertain whether the results of this study are consistent with those attained in other nations. Last but not least, creating programs and courses in educational institutions that would produce first-generation Indian professionals with specialized training in sports psychology must be given top priority if sports psychology is to advance in India.

Conclusion:

Excellence in sporting events elevates the country and brings it honor. Sports competitions are where advanced and developed nations excel, which is a terrible sign for those countries.

People's physical, mental, and psychological health are all improved by sports. It goes without saying that in countries with a strong sports culture, people maintain their physical and mental fitness. People develop a hardworking, disciplined, and dedicated work ethic as a result, which has a significant impact on the advancement and development of the country. In conclusion, it can be said that sports psychology plays a crucial role in improving athletes' performances while addressing the various mental qualities, such as commitment, confidence, emotional control, and concentration, which are connected to success in sports. It supports the athlete's ability to maintain concentration and deliver their best effort.

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SPORTS INJURIES, THEIR CAUSES AND PREVENTION

Shri. Shivanand M. Holi

Physical Education instructor.

KLE.SVS Bellubbi Arts and Commerce college, Saundatti

Abstract

In world, every day lots of peoples are participating in various types of sports activity and competition. The participation in sports may leads to various types of sports injuries. To avoid these injuries sport coaches must be aware of all the types of injuries, their causes and prevention. In this paper, we review the various types of sports injuries, their causes and prevention.

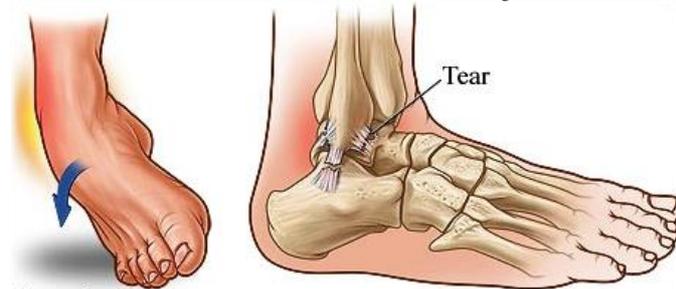
Introduction

Exercise is important to good health, but people often get hurt when participating in sports or other physical activities. A sports injury involves damage to part of your body due to sports, exercise or athletic activities

Common sports injuries include:

Sprains.

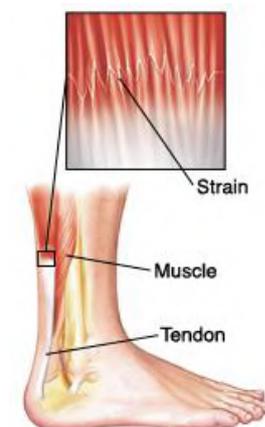
Overstretching or tearing the ligaments results in a sprain. Ligaments are pieces of tissue that connect two bones to one another in a joint.



Inversion

Strains.

Overstretching or tearing muscles or tendons results in a sprain. Tendons are thick, fibrous cords of tissue that connect bone to muscle.



Achilles tendon rupture.

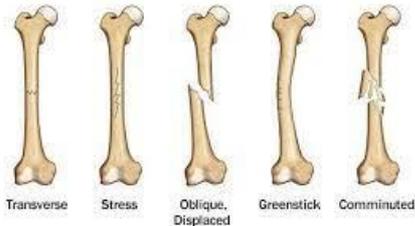
The Achilles tendon is a thin, powerful tendon at the back of your ankle. During sports, this tendon can break or rupture. When it does, you may experience sudden, severe pain and difficulty walking.



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Fractures.

Bone fractures are also known as broken bones.



Dislocations.

Sports injuries may dislocate a bone in your body. When that happens, a bone is forced out of its socket. This can be painful and lead to swelling and weakness.

Shoulder Dislocation



© Marie Daxenheimer, MA, CMT, F.A.M.T.

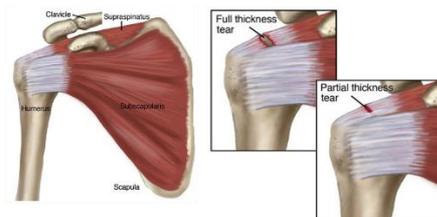
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Rotator cuff injury.

Four pieces of muscle work together to form the rotator cuff. The rotator cuff keeps your shoulder moving in all directions. A tear in any of these muscles can weaken the rotator cuff.

Rotator Cuff Tear

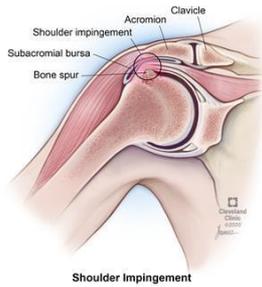


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Shoulder impingement syndrome

Shoulder impingement syndrome is a common cause of shoulder pain. It occurs when there is impingement of tendons from bones of the shoulder. Overhead activity of the shoulder, especially repeated activity, is a risk factor for shoulder impingement syndrome. Examples include: painting, lifting, swimming, tennis, and other overhead sports.



Javelin throwers elbow

Throwers elbow occurs when there is damage to the bones, muscles, tendons and ligaments around the elbow joint and forearm. The throwing motion causes the structures on the medial side (inside) of the elbow to stretch, while at the same time compresses the structures on the lateral side (outside) of the elbow. The damage eventually causes a restriction of movement, inflammation and pain, and leads to the formation of scar tissue, bone spurs and calcium deposits.

Tennis elbow

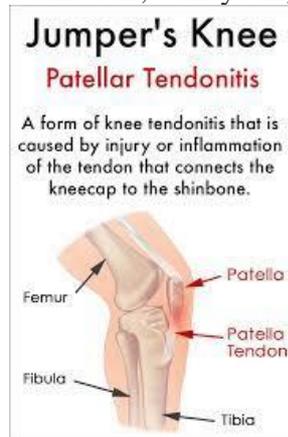
"Tennis elbow" is a common term for a condition caused by overuse of arm, forearm, and hand muscles that results in elbow pain. You don't have to play tennis to get this, but the term came into use because it can be a significant problem for some tennis players. Tennis elbow is caused by either sudden or indirect injury of the muscle and tendon area around the outside of the elbow.

Lateral Epicondylitis (Tennis Elbow)



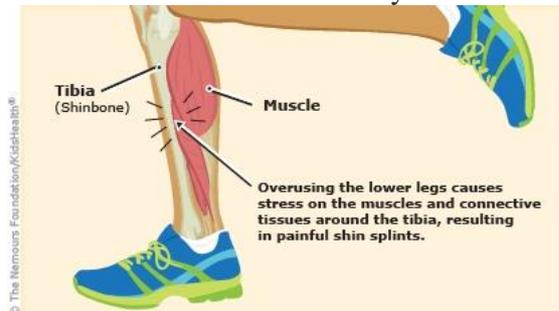
Jumper's Knee

Jumper's knee also known as patellar tendonitis or patellar tendinopathy, is an inflammation or injury of the patellar tendon, the cord-like tissue that joins the patella (kneecap) to the tibia (shin bone). Jumper's knee is an overuse injury, regularly happened to the one who plays sports that involve a lot of repetitive jumping like track and field (particularly high-jumping), basketball, volleyball, gymnastics, running, and soccer can put a lot of strain on their knees.



Shin Splint

The term "shin splints" refers to pain along the shinbone (tibia) the large bone in the front of your lower leg. Shin splints are common in runners, dancers and military recruits. Medically known as medial tibia stress syndrome.



Runner's Knee

Runner's knee, got its nickname for an obvious and very unfortunate reason, it's common among runners, But it can also strike any athlete who does activities that require a lot of knee bending like walking, biking, and jumping. It usually causes aching pain around the kneecap.



Causes of sport injuries may include

- Improper or poor training practices
- Wearing improper sporting gear
- Being in poor health condition
- Incorrect warm-up or stretching practices before a sporting event or exercise
- Accidents, such as a fall
- Shoes that don't fit well or provide enough support.
- Sudden start to an exercise program or significant increase in physical activity that your body isn't used to.

Preventing Sports Injuries

The following are some basic steps to prevent a sports injury:

- Develop a fitness plan that includes cardiovascular exercise, strength training, and flexibility. This will help decrease your chance of injury.
- Alternate exercising different muscle groups and exercise every other day.
- Cool down properly after exercise or sports.
- Stay hydrated. Drink water to prevent dehydration, heat exhaustion, and heat stroke.
- Stretching exercises can improve the ability of muscles to contract and perform, reducing the risk for injury. Each stretch should start slowly until you reach a point of muscle tension. Stretching should not be painful. Aim to hold each stretch for up to 20 seconds.
- Use the right equipment or gear and wear shoes that provide support and that may correct certain foot problems that can lead to injury.
- Learn the right techniques to play your sport.
- Rest when tired. Avoid exercise when you are tired or in pain.

- Always take your time during strength training and go through the full range of motion with each repetition.
- If you do sustain a sports injury, make sure you participate in adequate rehabilitation before resuming strenuous activity.
- All the above sports injuries occur during any sports activities or exercising. They can result from accidents, poor training or warming up technique in practice, inadequate equipment, and overuse of a particular body part. It is very important for any one related to sports field to be aware about all kinds of sports injuries; causes symptoms, prevention and treatment, in order to manage an injury prevention program as a team, which includes education on rehydration, nutrition, monitoring team members, monitoring behaviour, skills, and techniques.

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Conclusion

All the above sports injuries occur during any sports activities or exercising. They can result from accidents, poor training or warming up technique in practice, inadequate equipment, and overuse of a particular body part. It is very important for any one related to sports field to be aware about all kinds of sports injuries; causes symptoms, prevention.

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Analysis of Recent Trends and Patterns of India's of External Debt: in Post Liberalisation Period

Ajit Kadam

Assistant Professor of Economics
Smt Somavva C Angadi Government First Grade College
K. K Koppa, T/DBelagavi

Dr. Ningappa Koujageri

Assistant Professor of Economics
KLE'S SVS Bellubbi Arts & Commerce College Saundatti

External debt is a mirror image of nation external position, and as well as is a one of tool to promote economic growth has been one of prominent topic of debate among economist. Paper seeks to analysis recent India's external debt trends and various compositions of the external debt, the study explores that India's gross external debt has been stood at 543001 US million \$, which has recorded 2.6 percentage of annual growth over the last year, which is lower than last year, in the ten years i.e. 2010 – 2019, it has registered 7.6 percent of CAGR, the commercial borrowing has play dominate role in this with 38 percent of share in 2019 external gross debt of India. Debt stock ratio to the GDP has 19.7 percentage, commercial borrowing, short-terms, and long-term debt has been registered CAGR of 11.3, 7.6 and 7.6 percent respectively in this study period.

Key words: External debt key components, short run and long run debt, commercial borrowing,
Debt stock,

Introduction:

The economic development of a country may be financed either by domestic savings or by allowing and encouraging foreign investment. When there is a gap between domestic savings and investments, and foreign direct investment inflows are not significant, a country may resort to borrowing from internal or external sources. Borrowing from internal sources is referred to as internal debt whereas borrowing from external sources is called external debt.

External debt is a mirror image of a nation's external position, and as well as is a one of tool to promote economic growth has been one of the prominent topics of debate among economists. According to neoclassical economists, external debt is one of the important sources of capital for the country: in their point of view it has a positive impact on investment and economic growth, on other hand, some economists contradict this view, and they consider external debt as one of the factors hampering economic growth. In support of their view, they describe the problems associated with external debt, e.g. problem of debt accumulation, debt sustainability, the inability of a country to meet debt obligations, the inability of a country to raise foreign loans in its own currency etc.

If a country's current account on the Balance of Payments has increased then needs to fulfil this deficit through another available resource, it may borrow from an external source since independence to finance its investment programme.

External debt is a one of tool to promote economic growth and has been one of the prominent topic of debate among economists. According to neoclassical economist external debt is one of the important sources of capital for the country: in their point of view it has a positive impact on investment and economic growth, on another hand, some economist contradicts this view. They consider external debt as one of the factors hampering economic growth. In support of their view, they describe the problems associated with external debt,

e.g. problem of debt accumulation, debt sustainability, the inability of a country to meet debt obligations, the inability of a country to raise foreign loans in its own currency etc.

Total external debt is not a contingent liability, but an unpaid amount of actual current liabilities at a particular point in time and requires one or more payments of principal and / or interest by the obligor at a particular point in the future. It owes to non-residents by the residents of the economy.

The composition of India's external debt has significantly changed over the years in terms of duration/maturity and is being dominated by private flows like commercial borrowings, and NRI deposits under long term debt and trade credit under short-term debt,

One of the major reason behind the 1991 balance of payments crisis was the rapid growth in external indebtedness in the latter half of the 1980s and the associated deterioration in the key external debt indicators, In terms of indebtedness classification, the situation was so worse in the early 1990s that Global Development Finance, 2001. At the same time India's total external debt was the US \$ 83801 million. The reason for increasing external indebtedness where governmental resort to large scale borrowing from abroad to cover the high level of the fiscal deficit during the 1980s, thus causing greater indebtedness, the growing size of the current account deficit after the second and third oil shock that forced the government also into external borrowing and less inflow of concessional loans, even in case of multilateral loans, the increased share of non-concessional loans. from outside government, sources were also, however, not adequately available.

I. Some Policy Reform Actions Taken To Cure External Indebtedness

From very beginning itself government tried to keep Indian economic environment friendly for foreign investors-Foreign Direct Investment and foreign Portfolio Investment, so that the these two inflows could act as alternate for foreign borrowings. The Rangarajan Committee, on BoP reforms suggested some necessary measures. (i) external commercial borrowings (ECBs), for less than five years of maturity were not be encouraged. (ii) NRI deposits for more than one-year maturity were to be encouraged. (iii) short-term borrowing were to be made only for trade-related purposes, (iv) recourse to external debt for (BoP) support would have to be discouraged unless it is on concessional terms or with very long term maturity, above the high Level Committee, With regard to ECBs, there have been some significant policy changes during and after the 1990s that had a profoundly positive impact on the country's external debt position.

Over the years, in view of the greater goal of giving Indian Companies greater access to the international capital market, the policies of the ECB have been gradually liberalized to allow more flexibility in managing their exposure to ECBs, keeping the cost of debt low, ensuring high debt maturities and the rapid reduction of forex reserves, encouraging the channeling of ECBs into high priority sectors such as infrastructure and exports. Following policy mandates, the gross payment of the ECB [excluding Indian Development Bonds (IDBs), Resurgent Indian Bonds (RBIs) and India's Millennium Deposits (IMDs)] decreased, reflecting a reduced reliance on debt financing.

Due to measure taken by the policy maker with respect to external debt management positively impacted. Improvement in the debt sustainability indicators like debt- to GDP ratio, debt servicing ratio, short-term debt to gross debt etc. at the end of 2021 gross external debt to GDP which indicates the magnitude of external debt in relation to domestic output, the ratio had fallen down to 21.1 % which slightly increased than the previous year (table). The ratio of short-run debt as % of total debt was increased significantly to 17.7 % in 2021 from 10.2 % in 1990, which is indicating that short-term debt share in increase in gross debt the external debt service payments as a ratio of gross external current receipts had fallen significantly to 8.2% in 2021 from 35.3% in 1990. Gross external debt increased significantly in terms of absolute terms in post-liberalization as a proportion of GDP it has fallen. The share of

concession debt as % of GDP declined significantly to 9.1% in 2021 from 45.9 % in 1990. due to tight control on short-run debt, was the fall in short-run debt, it being the villain of the piece in many a currency crisis in past and as well as in recent decade also.

Table- 1
India's External Debt in Post-Liberalisation Period

(In US \$ Million)

Item/Year	1991	1995	2000	2005	2010	2015	2019	2021	2022
Multilateral	20900	28542	31438	31744	42857	52391	57419	69668.29	72790
Bilateral	14168	20270	18175	17034	22593	21726	26646	31007.34	32266
IMF	2623	4300	26	1029	6041	5488	5522.82	5638.027	22876
Export credit	4301	6629	6780	5022	16841	12608	7747	6513.985	3374
Commercial borrowings	10209	12991	19943	26405	70726	180295	205804	213206.1	227775
NRI deposits	10209	12383	13559	32743	47890	115163	130422.9	141894.6	139022
Rupee debt	12847	9624	4406	2302	1658	1506	1157.84	975.0317	960
Long-term debt	75257	94739	94327	116279	208606	389177	434719	468903.4	499062
Short-term debt	8544	4269	3936	17723	52329	85499	108415.5	101081	121675
Total external debt	83801	99008	98263	134002	260935	474675	543135	569984.7	620737
Concessional Debt as % to Total Debt	45.9	45.3	38.9	30.7	16.8	8.8	8.7	9.1	8.3
Short-run Debt as % of total Debt	10.2	4.3	4	13.2	20.1	18	20	17.7	19.6
Debt Indicators									
Debt stock-GDP %	28.7	30.8	22	18.4	18.5	23.8	19.9	21.1	19.9
Debt-Service Ratio %	35.3	25.9	17.1	5.9	5.8	7.6	6.4	8.2	5.2

Source: Derived from Handbook of Statistics on Indian Economy 2021-22, RBI

According to the World Bank report of “International Debt Statistics, 2016” which gives the data on debt of developing countries for 2014, reveals that India’s position was third in terms of absolute external debt stock after China and Brazil in 2014. The ratio of India’s external debt stock to Gross National Income (GNI) at 22.7 per cent was the third-lowest after China and Bangladesh. In terms of the cover provided by foreign exchange reserves to external debt, India’s position was fifth highest at 65.5 per cent. As per the data on external debt given in the World Bank’s Quarterly External Debt Statistics, India’s position among the top debtor developing countries is third in 2015 (end-March) and 2016 (end-March). Among BRICS, India is in the fourth position after China, Brazil and Russian Federation. Internationally the top 20 debtor countries in the world are the developed countries with the US at the top. India is not among the top 20 debtor countries in the world and is in 25th position.

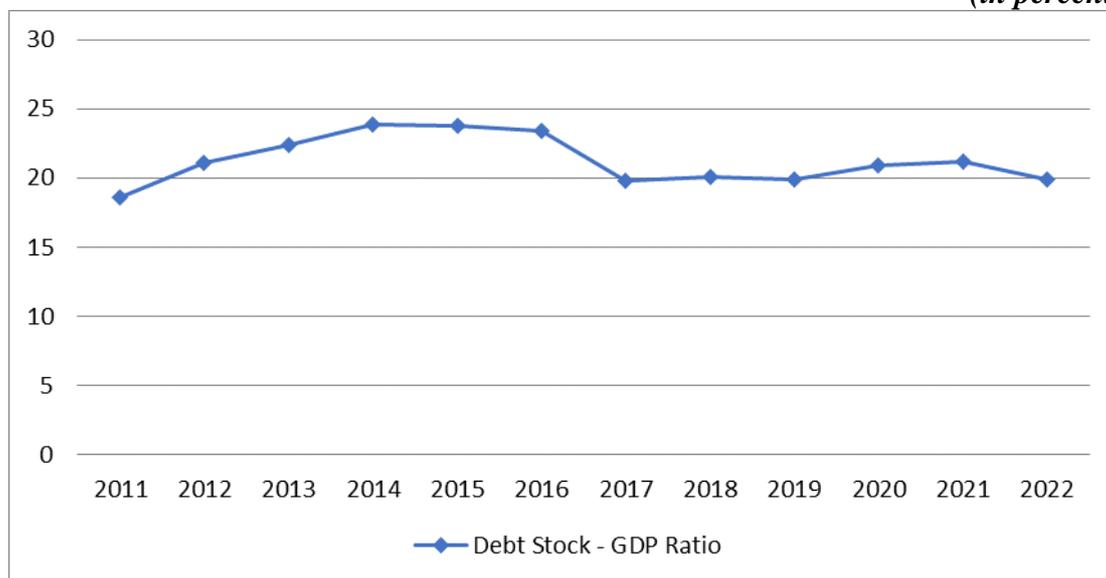
Besides, in this post-liberalisation period, there was a remarkable increase in commercial borrowing which inflected a very high rate of interest as well as shorter maturity. These seriously added to external indebtedness. Harder-term loans led to bigger servicing payments, as a result, India’s external indebtedness was on the risen to the magnitude of external debt moved up to the US \$ 620737 million in 2022.

Short-term debt includes: (i) trade credit up to 180 days as well as above 180 days and up to 1 year, (ii) foreign Institutional Investor (FII) investments in Government Treasury Bills and corporate securities, (iii) investments by foreign central banks and international institutions in Treasury Bills, and (iv) external debt liabilities of the central bank and commercial banks. Short-term debt is considered a part of volatile capital flows. Therefore, the accumulation of relatively large size of short-term debt exposes the economy to external shocks. In the Indian context, realizing its nature and characteristics, short-term debt has been prudently permitted post1991. Besides, generally, no rollover of short-term credits beyond six

months is allowed and RBI monitors the stock of short-term debt on an ongoing basis. Short-term debt includes: (i) trade credit up to 180 days as well as above 180 days and up to 1 year, (ii) foreign Institutional Investor (FII) investments in Government Treasury Bills and corporate securities, (iii) investments by foreign central banks and international institutions in Treasury Bills, and (iv) external debt liabilities of the central bank and commercial banks. Short-term debt is considered a part of volatile capital flows. Therefore, the accumulation of relatively large size of short-term debt exposes the economy to external shocks. In the Indian context, realizing its nature and characteristics, short-term debt has been prudently permitted post 1991. Besides, generally, no rollover of short-term credits beyond six months is allowed and RBI monitors the stock of short-term debt on an ongoing basis. As a result, India's short-term debt remains manageable. As of the end of March 2021, the ratio of short-term debt to total external debt has continued to decline to 17.7% over the past two years meanwhile it has been slightly hiked to 19.6% at the end of 2022 (table 1).

Chart- 1
External Debt Stock GDP Ratio

(in percentage)



India's external debt to the GDP ratio has decreasing trends over the period of time, where it has significantly declined to 8.8 per cent in 2016 as against 35.3 per cent in 1990. It was highest value and the external debt ratio to GDP was 4.4 per cent during 2011. Since 2012 once again it started to increase with 7.6 and 8.8 per cent in 2015 and 2016 respectively, and again it has been declined to 19.9% at the end of 2022, (Chart- 1).

Concluding remarks:

To sum up, India's external debt statistics shows reveals that India's external debt in recent years has been increased significantly but the good think is that debt stock ratio to GDP has declined, It is a fact that India's external debt burden has reduced during the letter years of economic reforms. Both the position relating to external debt is not wholly secure. Thought there has been an important in the debt service indicators and others, India still continue to be among the top ten indebted countries. Hence we need to pursue to more rational debt management policy, prioritizing the use of commercial credit and encouraging foreign investment. Despite the fact that the short-term debt management is well within limits , caution need to be exercised to see that it is keep low. Overall, as of the end of March 2021, external debt increased by us \$ 620737 million in multilateral borrowing from multilateral institutions due to increased COVID-19 loan spending during 2021. But overall, public debt payments declined slightly in 2020-21 due to lower interest payments. It is expected to increase and peak in 2025 -26.

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Young labourers' negative attitude towards agricultural works in Davangere district of Karnataka: An economic analysis

Dr. Malathesha D B

Lecturer GPUC Yagati,
Kadur, Chikkamagaluru,

Abstract

The study has tried to capture the reasons for young labourers' attitude towards agricultural works in Davangere district of Karnataka. The study is based on primary data obtained from 120 sample agricultural labours. Results have shown that entry of young labours to agriculture sector is very low and young labours have negative attitude towards agriculture sector. Even though, youths don't have work, they are not ready to work in agricultural land. The study has revealed that agricultural labour of the present day in rural area is more than 45 or 50 year's old male worker. It is observed that education and availability non-agricultural works are the main reasons responsible for young labours of the rural area to shift from agriculture to non-agricultural sector.

Key words: agricultural labour, young labours negative attitude, labour scarcity

Introduction

Labour is the vital input in Indian agriculture. Census of India (2001) defined agricultural labour as any person who worked on another person's land only as labourer, without exercising any supervision in cultivation, for wage in cash or share such as share of produce (GOI 2001). Indian agricultural sector is known for abundant labour supply and low wages with limited earning options. The share of workforce engaged in agriculture was about 70 per cent in 1950. But today, Even though India has the highest population in the world next China and agriculture is the main occupation, agricultural sector has been affected by the scarcity of labour. The agriculture sector in India is undergoing a transformation and labours are changing their occupation from agriculture to non-agricultural works. Right now, there is a paradoxical situation in Indian agriculture. On the one hand, farmers are complaining about acute labour scarcity during the peak agricultural activities. On the other hand, there is unemployment/under employment exist in the rural areas.

Various factors influence the agricultural labour supply such as age, education, land holding, and caste etc. One of major factors which influence the supply of agricultural labour is age of the labour. Entry of young labours to agricultural sector is very low. Young labours of the rural area are today educated, want to work in non-agricultural sector, searching jobs nearby cities, and they don't want manual work and permanent migration to cities. As a result there is acute labour scarcity in agriculture. The timely operation is very crucial in agriculture to harvest better yields. Any delay in agricultural operations decreases the yields. But today, farmers find it difficult to take up agricultural operations timely due to labour scarcity. In this context, this study was carried out to explore the reasons for young labours negative attitude towards agriculture.

Methodology

The present study was based on primary data and conducted in Davangere district of Karnataka with the sample size of 120 respondents. A multistage random sampling procedure was adopted for the selection of the study area. Davangere district has seven taluks out of which two taluks Jagaluru and Honnali were selected for study. Two villages were chosen from two taluks and 60 agricultural labours were selected from every village. Hence totally 120 samples were selected for the study using a well-designed and pre-tested schedule.

Tabular analysis, percentages, Garret Ranking method and Chi square test were used to analyse the data.

Results and discussion

Labour supply is determined by a number of factors such as age, education, Caste, land holdings, caste composition, family size and consumer durable asset position. These factors are analyzed that how they will influence the supply of agricultural labour based on the primary data collected from the village.

Age:

The age composition of respondents' family members is one of the important factors which is expected to have influence on supply of agricultural labour. It helps to understand the age-wise distribution of agricultural labours' family members and its influence on labour supply. For the study purpose, age composition of the sample respondents' family members have been categorized under three groups namely young agricultural labourers (below 15-35 years), middle age agricultural labourers (36 to 50 years) and old age agricultural labourers (51- 65 years). Frequency distribution of respondents' family members across the different age groups is presented in the table 1.

Distribution of agricultural labours' family members across the different age groups presented. The data reveals that majority of the agricultural labours' family members are belonging to middle age group followed by young age group in dry land as well as irrigated land. There were 752 working age people available in 120 sample respondents' family. Out of 752 members, young people were 175, middle age people were 416 and old age people were 161. Among the 175 young people, 14.3 percent of young people doing agriculture works whereas 85.7 percent of young people not doing agriculture works. It means that majority of the young labours are not taking up agricultural works. Among the 416 middle age labours, only 46.5 percent of middle age labours doing agricultural works remaining 53.4 percent of labours not doing agricultural works. It reveals that even though labours available in the rural area, majority of the labours are not interested to work in agriculture. With regard to old age labours, only 37.4 percent of labours doing agriculture works while 62.6 percent labours not participating in agricultural works. It clearly shows that most of the labours in the study area are not taking up agricultural works. Therefore availability of labours for agricultural operations has been declined drastically.

Labour participation in agricultural activities more among the middle age group compare to the other age group. Especially participation in agricultural activities is lowest among the young labourers. Actually in this group it is expected to be more but in this group some family members are still continuing their education and those who have completed college education and above, they are not involved in agricultural activities but most of the young age labours working in non-agricultural works.

Table 1

Age of the agricultural labourers' family members and labours participation in agricultural operations

Age	Labours of participation in agricultural operations			
	Doing agricultural works	Not doing agricultural works	Total	χ^2
Young labours (15-35)	25(14.3%)	150(85.7%)	175(100%)	55.191*
Middle age labours (36-50)	194(46.6%)	222(53.4%)	416(100%)	
Old age labours (51-65)	62(38.5%)	99(61.5%)	161(100%)	

Total	281(37.4%)	471(62.6%)	752(100%)	
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Note:1) Figures in parenthesis are percentage to total.

2) * indicate the significance at one percent probability level.

Chi-square value was calculated to test the significance of association between the labours participation in agriculture and age composition of the respondents' family members. The calculated value of chi-square was more than the table value of chi-square at 2 degrees of freedom and at 1% level of significance. Therefore, it could be inferred that the association between level of participation in agriculture and age composition of respondents' family members is statistically significant.

Young labourers' negative attitude towards agricultural works

Table 2 reveals the reasons for negative attitude of youths towards agriculture. Major reasons as opined by the sample respondents for the young generation negative attitude towards agriculture in the study area were listed and ranked using Garret ranking method in table 2. Among the various reasons opined by the respondents for negative attitude of younger generation towards agriculture 'youths are educated' was ranked first. It shows that youths who have school or college education are not ready to work in agriculture. Therefore education plays a key role in selection of job. Youths' participation in agriculture has been declining considerably with the increase in education. 'Commuting to urban areas for education and works' was ranked second. Young people of rural areas usually go to urban areas for higher education and today's parents of the rural area are sending their children to urban areas for even primary education. Rural youths go to nearby urban areas to work and they want to settle in cities. 'Youths want to work in non-agricultural works' was ranked third. Today's young generations normally don't want to work in agriculture due to drudgery work nature and also they want some lucrative jobs. Therefore the reason 'Youths' don't want to manual work' was ranked fourth. Young generations of the today don't want to work like their parents and especially they don't want to work laborious and manual works. The reason 'youths feel working in agriculture is low esteemed' was ranked last.

Table: 2 Young labourers' attitude towards agricultural works

Reasons	Mean score	Rank
Youths are educated	54.67	I
Youths don't want manual work	47.41	IV
Youths feel working in agriculture is low esteemed	46.61	V
Commuting to urban areas for education and works	53.86	II
Youths like to work in non-agricultural works	53.28	III

Conclusion

Rural employment has been shifting from agriculture works to non-agricultural works due to various socio economic factors like age, education, caste, land holding etc. specifically, youths of the present day are not showing interest to do agricultural works. Youths' participation in agriculture has been declining considerably with the increase in education. Youths who have school or college education are not ready to work in agriculture. This study is an attempt to ascertain the reasons for young labourers' negative attitude towards

agricultural works. This study was conducted in Davangere district of Karnataka. The study revealed that age of the labourer and education were the factors which influence the agricultural labour supply.

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DEVELOPMENT OF DAIRY INDUSTRY IN INDIA: AN ANALYSIS

Dr. Tippanna B. Kolkar

Associate Professor of Economics
Govt. First Grade College, Kittur
Tq: Kittur Dist Belagavi- 591115
(KARNATAKA)

Abstract

India has had a rich tradition in dairying since the time of lord Krishna. Dairying has been inherent in Indian culture, for centuries. Milk and milk products have always been an integral part of our consumption habits. Agriculture and animal husbandry are the two main supporters on which the entire structure of the village life rests in India. Apart from land and irrigation, live stock is the largest productive resource in the rural economy of India. Milk and milk products, being the largest agricultural commodity contributing to Rs.2,50,000 crores to the country's GDP annually, play a vital role in agricultural economy. In India, dairying also provides sustenance to the millions of farmers distributed over 5,50,000 villages constituting the bulk of rural people with an annual income of less than 4500 per family. Among food products demand for milk increases relatively at higher rate as education makes people conscious of the value of nutritious food. Milk constitutes the most important source of nourishment for both vegetarian and non-vegetarian. According to the National Sample Survey, expenditure on milk and milk products constituted seven percent of the total expenditure in Urban area. Dairy sector provides additional income and generates job opportunities for 90 million farm families. Live stock contributes about 10 percent of the Gross Domestic Product. But an estimate shows that the organized sector handles only 17 percent of the milk produced while the 40 percent is still handled by the unorganized sector with remaining 40 percent retained by the producers for home consumption. The National Commission on Agriculture (1976), observed that, animal husbandry has got the largest employment potential next to the agriculture. In rural areas, it provides subsidiary occupation, offers gainful employment and help in better utilization of women and child labour. It helps in diversification in agriculture and in increasing the incomes of the rural households. Prof. Rajkrishna pointed out that dairying required one million rupees to create an employment potential for 290 persons years as against 120 to 200 person years for crop production. The dairy industry provides off season work steady income and keep the rural population employed all the year round. Agriculture is only seasonal in certain areas, it has been observed that as much as 50 percent of the income, derived by rural households, is from dairying alone.

INTRODUCTION

The dairy industry in India is spread over the entire country in innumerable small units in a very disorganized form. There are 10 million farm households participating in 1 lakh village dairy cooperatives with around 40 million family members benefit the every year. Milk payment to farmers rose from 2.1 billion in 1972 to close to Rs.50 billion in 2018, at constant prices. There has been a substantial increases in employment, both direct and indirect. The landless and small farmers who are members of dairy cooperatives constitute over 75% of the total memberships of dairy cooperatives. The benefits of the white revolution were, therefore, able to reach for more landless, small and marginal farmers than they do for the wealthier rural population. The cost of milk production in India is the lowest in the world which is about 70 percent of USA. However, the prices of dairy products are amongst

the highest in the world. For example, butter and whole milk powder are both 130 percent of international prices, only 5-6 percent of the total milk produced is traded as liquid milk globally. India holds the world's largest population in all the three species viz. Cattle, Buffaloes, and Goat while sheep hold fifth place and in terms of percentage share, the country possesses 59% of buffaloes, 19% of cattle in the world. Apart from land and irrigation, livestock is the largest productive resource in the rural economy of India. Milk and milk products, being the largest agricultural commodity contributing to GDP, Dairy market in India reached a value of INR 11,357 Billion in 2020. Dairy activities form an essential part of the rural Indian economy. India, dairying also provides sustenance to the millions of farmers distributed over 5,50,000 villages constituting the bulk of rural people with an annual income of less than 4,800 per family. According to National sample survey expenditure on milk and milk products constituted seven percent of total expenditure in urban area. The cost of milk production in India is the lowest in the world at about 70 percent of USA. However the prices of dairy products are higher than any other in the world. Small and Marginal farmers collectively own 60 to 70 percent of the cattle population and the major share of milk is from buffaloes (49%), followed by cows (48%) and goat (3%) as on 2019-2020. The major milk producing states in India are Uttar Pradesh, Gujarat, Madhya Pradesh, Rajasthan, Andhra Pradesh and Punjab. Millions of farm families depend on the income from dairy for their livelihood. Dairying is an important sector that generate employment, with lower investment estimated that an investment of Rs.10 lakhs in dairying generates 290 man years of employment, whereas the same investment can generate only 120 man years of employment in crop production.

Development of Dairy Industry in India:

Before independence, no attention was paid to the promotion of dairy farming in India apart from military dairies and few private dairies. The usual pattern was that cattle keepers bought high-yielding buffaloes from Punjab and Gujarat and kept them in primitive insanitary sheds in the vacant sites in the metropolitan cities of Bombay, Calcutta and Madras. A familiar site in Bombay was that of railway wagons carrying buffalo-dung to the sub urban areas and green fodder from the rural area to the cities. It was strange type of traffic! the worst part of this situation was that buffaloes when became dry they sent to slaughter houses. The cities became dirty, and valuable high yielding buffaloes were destroyed. To meet this situation the Bombay Government provided larger area in the hilly area of Aarey to buffalo keepers and also set up a dairy plant. For a while, this scheme caught the attention of the planners. In this time Aarey was fascinating people concerned with milk supply to the cities. Another experiment being carried on in Gujarat established Kaira District Cooperative Milk Producer's Union Limited (KDCMPU) in 1946. This cooperative milk marketing system emerged as an alternative to the traditional marketing system.

Before establishing a dairy cooperatives in Kaira district, the rural milk economy was operated as a subsidiary system within the agricultural economy. Farmers were exploited by unscrupulous middlemen and private contractors. The farmers were paid the lowest possible. The dairy industry in Kaira was also no exception with the prevalence of exploitative market, in which traders were able to influence the price of their own advantage⁷ on the contrary, the total milk production in India was only 17 million tonnes in 1950's and we were heavily dependent on import of milk powder from New Zealand and Europe to fulfill the domestic demand. Dependence on import was causing a heavy drain on our precious foreign exchange reserves. The transformation since then, has been dramatic and can be attributed to emergence of rural cooperatives in the dairy sector. It all started in 1945, when farmers of Kaira district in Gujarat went on strike, protesting against the economic exploitation at the hands of contractors, who were collecting milk on behalf of the British Government.

The British government had granted monopoly over milk collection in Kaira district to

a private firm called Polson, which, in turn, had hired contractors to do the job. In this time Sardar Vallabai Patel advised the farmers to form their own cooperatives. The strike succeeded in its objectives as monopolistic restrictions on procurement, were removed. However, the humble organization that started with two small village-level societies collecting only 247 liters of milk per day went on to become a billion liter idea. This is the genesis of Kaira District Cooperative Milk Producers Union better known to the world as “AMUL”. The success of Kaira Co-operative Union ignited the spirit and thereafter, the cooperative movement spread like wildfire across the nation. Similarly, the government of India established the National Dairy Development Board (NDDB) in 1964 for the development of dairy industry and to replicate KDCMPU’s pattern of Cooperative Dairying throughout the country on a comprehensive basis.

The major objectives of the National Dairy Development Board are as follows:

- 1) To promote projects of general public utility relating to dairying, animal husbandry, food and agriculture, fisheries and cold storage.
- 2) To make available, the information, skills and technical services needed to increase production of milk and dairy technical inputs and to speed up procurement, processing and distribution of milk on request.
- 3) To prepare initial feasibility studies and to design, plan and start up of the operations.
- 4) To provide manpower development services for dairy and allied projects by organizing technical programmes for training personnel.
- 5) To help in the selection of equipment and undertake bulk procurement services.
- 6) To offer consultation services on dairy and allied operations in the field of planning control, including quality controlling, organization and marketing, backed up, wherever necessary by research within the NDDB and outside, in other organizations.
- 7) To serve as international liaison to other National Dairy Boards and international agencies and to facilitate, the exchange of information and personnel as also to assist other country’s dairy development.
- 8) To conduct research in the field of dairying of animal husbandry.

Dairy Cooperatives in the Post Operation Flood Phase:

The new economic environment coupled with boom in milk production has attracted profit-seeking enterprises including MMCs to the dairy sector, India’s second largest agriculture’s allied sector. India is going to become the number one nation in the world in respect of milk production as an outcome of operation flood programme. It is in this context that the future of the dairy sector in general and the cooperative dairying in particular need to be examined. Milk production all over the world witnessed a down fall in 1990’s. Looking at milk production one can see the continuous growth in output until 1990’s after which there has been a decline. It can be seen that the decline in output has taken place in the developed countries. On the other hand, developing countries have increased their output over the period. As far as developing nations are concerned, all regions (Latin America, Africa and Asia) have shown growth. Amongst the eastern countries, growth has been noteworthy in India and China. At the same time, in respect of developed countries, the trend, with regard to milk production was more mixed

Role of Livestock in Indian Economy:

India holds the world's largest population in all the three species viz. Cattle, Buffaloes, and Goat while sheep hold fifth place and in terms of percentage share, the country possesses 59% of buffaloes, 19% of cattle in the world. Livestock are central to the livelihood of the rural poor in developing countries, at least in six ways. First, they are an important source of income; second, they are one of the few assets available to the poor, especially for poor women; third, livestock manure and draft power are vital for the preservation of soil fertility and sustainable intensification of farming system in many

developing area facing increasing population density; fourth, livestock allow poor to utilize common property resources, such as open grazing areas in order to earn income through out the year; fifth, livestock products enable farmers to diversify income by helping to reduce income variability especially in semi arid systems, characterized by one cropping season per year; sixth, livestock provide a vital and often the only source of income for the poorest and most marginal of the rural poor, such as pastoralists share croppers and widows.

Problems Faced by Dairy Farming During Covid Pandemic

The recent Covid-19 pandemic has affected all sectors of the economy and has reduced employment opportunities, particularly for migrant workers. As per the 2011 Census, India has 45.36 crore internal migrants, which includes both within-State and inter-State migrants; the latter have been hit hardest, due to pandemic enforced restriction on inter-State movements. When these migrant labourers return to their homes, this reverse migration will create new challenges for them, as the lack of employment prospects at the village level will make their life more difficult. This is a great opportunity for the State governments to promote dairy business in those districts where milk production and milk availability are less than the national average. They can facilitate the promotion of the cooperative model in these regions, to channelize and formalize milk procurement, which will help millions of people to be gainfully employed. They can channelize funds from different Central government schemes like 'Dairy Entrepreneurship Development Scheme (DEDS), National Programme for Dairy Development (NPDD), and DIDF (Dairy Processing & Infrastructure Development Fund), for the same; a Budget provision of Rs 3,289 crores was made exclusively for Animal Husbandry and Dairying, for the year 2020-21.

The Government of India recently announced an outlay 15,000 crores for Animal Husbandry Infrastructure Development Fund, which will be used for supporting private investments in dairy processing and value addition, and cattle feed infrastructure. This will not only give a boost to local manufacturing and consumption of locally produced goods but will also help the national consumer become "vocal for local"; thus taking India forward on the path of self-reliance. However, strengthening cooperative milk societies across the country will definitely generate more employment opportunities, especially for women and economically disadvantaged communities. A flourishing dairy sector will help rural India become self-reliant and will also contribute to doubling farmers' income.

The challenges of Dairy in Next Millennium:

Dairying in the Indian economy can be gauged from the fact that milk is the single largest item which is estimated to fetch Rs.450 billion way ahead of rice and wheat. The estimated value of the milch animals alone is around Rs.35 billion. Dairy animals also contributes to hides, skin and dung valued at Rs.60 billion. Dairy sector provides additional income and generates job opportunities for 80 billion farmer families more than 70% of marginal, small farmers and landless labourers maintain dairy animals to supplement their income. Women contribute 71% of the labour force to dairy as compared to their share of 33% in crop farming. India now stands number one in milk production in the world. The annual output of Dairy industry is Rs.1,10,000 crores. Production of milk rose from 20.7 million tonnes during the year 1969-70 to 74.3 million tonnes during 1998-99 and it increased to 225 million tonnes in 2019-2020 Even though production of milk increased tremendously in recent years the organised sector handles only 20%, rural producers retain 40%, while 40% is still handled by traditional sector, out of 20% handled by organised sector, only 50% of the total milk production is handled by private sectors alone. Dairy cooperatives are an integral part of the milk marketing and dairy development programme in India. Dairy cooperatives procure milk from producer members every morning and evening about 70 lakh members supply milk at their cooperatives and the milk is collected from the cooperative by their unions, and pay

the money every week, hence government should strengthen cooperative sector to make benefit to farm community.

CONCLUSION

The benefits of the white revolution were, therefore, able to reach for more landless, small and marginal farmers than they do for the wealthier rural population. Cooperative dairying got impetus when the AMUL was established and ANAND model became popular concept throughout the country. The dairy industry in India is spread over the entire country in innumerable small units in a very disorganized form. The landless and small farmers who are members of dairy cooperatives constitute over 75% of the total memberships of dairy cooperatives.. The National Dairy Development Board's role in this respect is vital, expansion of the cooperative system into new areas is very much necessary, for instance, the share of the cooperatives in the whole dairy business is just 10 to 15% in the urban areas. Cooperative are in a better position, as they enjoy about 35% of the business. Restructuring in cooperative by way of moulding an enlightened and professional management, has become the need of the hour. In many areas of formation of village level societies were mainly target oriented which hampered the qualitative aspect as well as economic viability efforts need to be exerted to make the cooperative system competent to face the new challenges

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A Trend Analysis of Farmer Suicides in Karnataka

Dr. N.A.Koujageri

Assistant Professor

KLE'S SVS Bellubbi Arts & Commerce College, Saundatti

Ajit Kadam

Assistant Professor of Economics

Smt Somavva C Angadi Government First Grade College,

K. K Koppa, T/DBelagavi

Abstract

Agriculture plays an important role in the economy of Karnataka and it is the main occupation for more than 60 per cent of population. The farmer suicide rate in Karnataka has hit the highest level in a decade, highlighting agrarian distress in the state. According Agriculture Department statistics, 1,002 farmers have ended their lives from April 1, 2015 to January 11, 2016. The districts particularly Mandya, Mysore, Haveri, Belagavi, Bidar, Tumkur, Gadag, Dharwad and Davangere districts have recorded the highest number of farmer suicides since April, 2015. With this backdrop the present study is going to examine the growth and trends in farmers' suicide and to know the growth the study has use year on year growth rate Bankruptcy or Indebtedness and Family Problems are major causes of farmer suicides in the Karnataka. The study found that the government efforts and society awareness make the trend of former suicide comedown.

Key Words: Agriculture, Debt, Farmers Suicide, and Rural Areas

1. Introduction:

India is an agricultural country with agriculture as a predominant occupation of two third of working population living the rural area. Agriculture is not only an important occupation of our people, but also a way of life, culture and custom. Most of the Indian customs and festivals are observed in consonance with agriculture seasons, activities and products. The rural Indians are dependent on agriculture as a main source of livelihood. It is supplemented with animal husbandry and rearing live stock. The most important source of loan in terms of percentage of outstanding loan amount from the banks was 36 percent and from the moneylenders 26 percent.

The impact of suicide by the bread earner is experienced by all members of the family and also those who had close acquaintances with him/her. The sudden, unexpected death of a close person often shocks his family, friends and other known people. The act of suicide is over for the person who dies, but survivors are left with many questions. With suicide, the problem, pain, suffering and trauma is merely transferred to those who survive and is experienced by everyone in the society(Gururaj and Isaac, 2003) According to National Crime Records Bureau (NCRB) report on ' Accidental Deaths and Suicides in India 2007, 46 farmers commit suicide every day in India.

Apart from the views of the thinkers, the following factors contribute to the suicides among farmers.

- a. Failure of Crops- Failure of crops due to the failure of rainfall, drought, destruction of crops due to pests and use of low quality seeds.
- b. Increasing prices- the prices of inputs such as seeds, fertilizers and pesticides have gone up and prices of crops have been pushed down to the extent even below the cost of production.

- c. Financial stress- the farming community experiences the financial stress due to price crash of agricultural products and as a result there is increase in the debt burden
- d. Unwilling to adopt scientific practices in farming also make the farmers face the problems.
- e. Depression arising from exposure to agricultural chemicals/pesticides may increase the risk for mood disorders and ultimately suicide.
- f. Scarcity of water- due to failure of rainfall, failure of bore wells, sharp decrease in ground water table.
- g. Improper supply of electricity by different electrical companies- indifferent regions of the state results in the inability of the farmers to supply water to the fields.
- h. Inadequate services by the agricultural departments to provide proper counseling on farm technologies.
- i. Failure of the governmental institutions to meet out the needs and aspirations of the farming community.

2. Objectives of the Study

The present study is based on two important objectives such as

- To analyse the growth and trends of farmers' suicide in Karnataka
- To study the district wise farmers' suicide in Karnataka.

3. Methodology

This study based on secondary data collected from various sources like National Crime Report Bureau and Department of Agriculture etc. This study has been used exponential growth model to analyse the growth and trends of farmers' suicide.

4. The Trends Of Farmers' Suicide In Karnataka

Karnataka has no history of farmers committing suicide even during the situation of acute agrarian crisis. Even the unorganized farmers would resort to other tactics such as throwing the agricultural commodities on the roads, burning their crops, etc. The following table shows the details of farmers' suicide over the period of time from 2001 to 2021

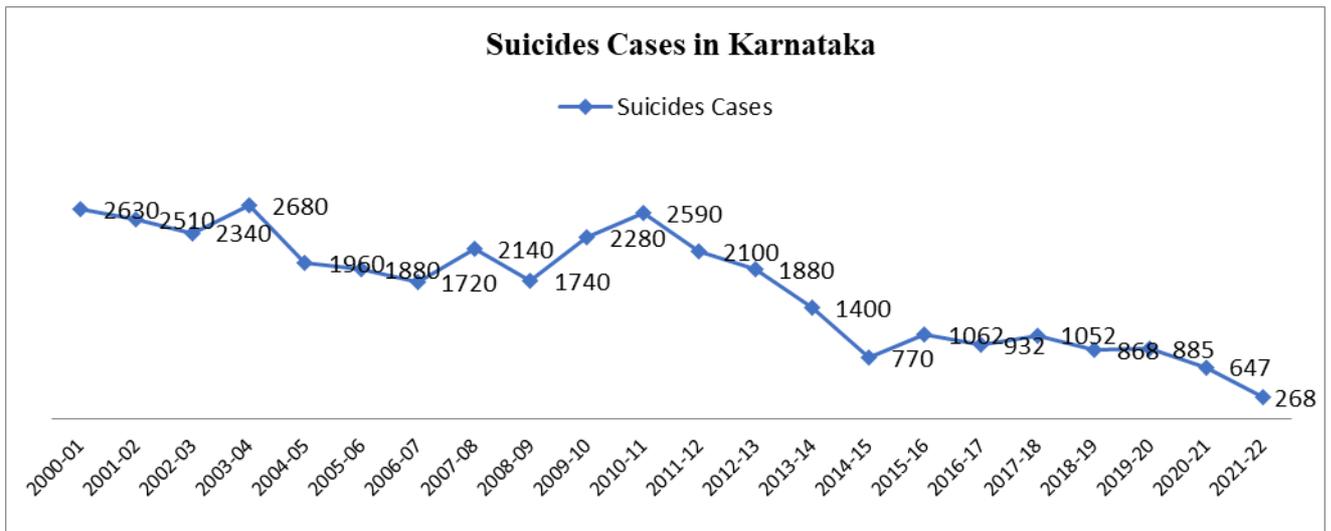
Table 4. 1: Suicide reported under Farming Activities in Karnataka 2001-2021

SL.No	Year	Suicides Cases
1	2000-01	2630
2	2001-02	2510
3	2002-03	2340
4	2003-04	2680
5	2004-05	1960
6	2005-06	1880
7	2006-07	1720
8	2007-08	2140
9	2008-09	1740
10	2009-10	2280
11	2010-11	2590
12	2011-12	2100
13	2012-13	1880
14	2013-14	1400
15	2014-15	770
16	2015-16	1062
17	2016-17	932
18	2017-18	1052
19	2018-19	868
20	2019-20	885

21	2020-21	647
22	2021-22	268

The table 4.11 represents the details of farmers’ suicide in Karnataka from the year 2001 to 2022. As per the given table, there is a huge variation in the growth of farmers’ suicide during the study period. After 2003 though there was a declining trend in farmers’ suicide, again it was started to increase after 2007. Global economic crisis of 2008 has its own impact on this. These challenges are the outcome of globalization and privatization. From 2012 we can witness declining trends in farmers’ suicide; finally it has reduced to 268 numbers of farmers’ suicide in 2022.

Figure 4. 1: the Trend of Farmer Suicide in Karnataka 2001-2021



The above figure stated that the trend of former suicide cases in Karnataka state has been decreasing from 2630 in 2000-01 to 268 in 2021-22 it shows the drastic change in suicide cases due to government effort.

The efforts of the Government of India are to supplement the efforts of the State Governments through various schemes/ programmes and initiatives. These schemes/ programmes of the Government of India are meant for the welfare of farmers by increasing production, remunerative returns and augmentation of farmers' income. The Government has adopted several developmental programmes, schemes, reforms and policies that focus on higher incomes for farmers. All these policies & programmes are being supported by higher budgetary allocations (from Rs. 21,933.50 crore during BE 2013-14 to Rs. 1,23,017.57 crore during BE 2021-22), non budgetary financial resources by way of creating Corpus Funds and supplementary income transfers under PM-KISAN. MSP is being fixed at a predetermined principle to keep it at the level of one and half times of the cost of production. Government has increased MSPs for all mandated Kharif, Rabi and other Commercial crops with a return of at least 50% over all India weighted average cost of production.

Government in September, 2018 and thereafter, an Empowered Body was setup on 23.01.2019 to monitor and review the progress as per these recommendations. To achieve this, the Committee has identified seven sources of income growth viz., improvement in crop productivity; improvement in livestock productivity; resource use efficiency or savings in the cost of production; increase in the cropping intensity; diversification towards high value crops ;improvement in real prices received by farmers; and shift from farm to non-farm occupations.

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Besides, the latest major interventions include the 'Atma Nirbhar Bharat – Agriculture' which includes creation of 'Agricultural Infrastructure Fund (AIF)' worth Rs. 1 lakh crores including Rs 500 crores for the Bee-Keeping initiative. In addition to this several market reforms have been rolled out

Agriculture Credit:

Government announces annual target for agriculture credit in the budget every year. Agricultural credit flow has shown consistent progress every year. The agriculture credit flow target for the year 2020-21 was fixed at Rs. 15,00,000 crore and against this target the achievement was Rs.15,75,398 crore. The agriculture credit flow target for 2021-22 has been fixed at Rs.16,50,000 crore and till 30 September, 2021 against this target a sum of Rs.7,36,589.05 crore has been disbursed

5. The government schemes to support farmers

Interest Subvention Scheme (ISS)

The Department implements the Interest Subvention Scheme with a view to provide short term Agril-loans to the farmer at concessional rate of interest. Under the scheme, short term crop loans upto Rs.3.00 lakh is available to farmer engaged in Agriculture and other allied activities at benchmark rate. Additional 3% subvention is also given to the farmers for prompt and timely repayment of loans; thus the effective rate of interest comes down to 4% per annum.

Kisan Credit Card (KCC)

The Kisan Credit Card (KCC) Scheme was introduced for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that farmers may use them to readily purchase agriculture inputs such as seeds, fertilizers, pesticides etc. And draw cash for their production needs.

From 1997 to 2021, the state has seen 47,871 farmers' deaths by suicide. Data from the agriculture department shows that between 1997 and 2019, the number of deaths in a year has been more than 1000 breaching the 1400 mark barring one year.

6. Policy Suggestions

Indebtedness, regular crop failure due to vagaries of monsoon, absence of certain water resources and attack of pest and diseases are the most important causes of farmers' distress which untimely leads to suicide.

- ✓ Crop breakdown was found to be the root cause for farmer suicides. Therefore, it is suggested that individual farmers should be brought under the domain of crop insurance. More intensively the State Government must ensure through the proper policy framework that insurance be paid within a week after reporting of the crop failure. Payments made months after the failure pushes the farmer into the debt trap.
- ✓ Risk hedging through crop and enterprise diversification should be encouraged to reduce farmers distress/risk aiming at sustainable income.

- ✓ An expectation of higher price was another major cause for suicide. Hence, there is a need for government intervention through MSP covering cost of production plus reasonable profit margin.

7. Conclusion:

The present study found that the former suicide cases are significantly declined in Karnataka state in recent years. This change has happened through by the government initiatives including policies, improvement in farm loan policies, scientific method adaptation, encouraging co-operative farming. Even though numbers are notably reduced but still the suicide cases are happening every year so the government should come with more effective approach to minimize this trend and also the farmer should adapt organic farming and Zero Budget & Natural farming methods also other effective conventional methods of farming, then only we can achieve success in zero suicide cases.

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The Role of Education and Health Public infrastructure in Rural Development

L.K. Padmapriya

Research Scholar

Karnataka Folklore University,
Gotagodi, Shiggavi Taluk, Haveri district

Address for communication:

Sm. L K Padmapriya,

Lecturer in Economics,

Lions P.U. College, Haveri

Abstract:

The concept of Rural Development is nothing but providing comforts to every one. The villages in India are not free from socio economic issues. The villages are needed many infrastructural developments which opens the path for economic development. Individuals though are capable of earning more, they failed to do so because of hindrance in skills, approach and awareness. This can be improved by proper Education. Each individual can think properly only when he is fully physically fit and mentally sound. This is possible by improving health and hygienic conditions. Therefore, here an inquiry is made to know the impact of Health and Education infra-structure development on Rural Development by considering a field survey in Haveri district.

Key words: Development, Infra-structure, Health, Education, Purchasing ability, Demand, Supply, Rural - agrarian society.

Introduction: India is a country of Villages. It is filled with Rural agrarian societies. The majority of the population is striving hard to make a comfortable living. The agriculture in India is popularly known as 'Gambling with monsoon'. Because, the traditional style of agriculture is basically depended upon the rainfall. Though we have good understanding of rainfall, it is difficult to read or forecast the quantum of rainfall well in advance. This has made majority agriculturists to struggle with poverty. This poverty creates so many additional problems. One such major issue is Health aspect of individuals. Therefore, 'Economic Development' is a basic need of any unit of society, say Nation, State, District, Taluk, village or a family. When we are considering the development as increase in per capita income, purchasing power and individual comforts of living environment, the Economic development appears to be possible only through sustained efforts of individuals in a society coming together to establish a society which provides all basic needs to the citizen living in that Economic zone.

When a person needs to earn more, he should use his skill and stamina to work. The skill comes through training or Education and stamina comes through good health. Therefore, developing infrastructure in the field of Education and Health is having direct impact on Rural Development. This paper deals with the role of Education and Health infrastructure in Rural development and also inquires how this affects the growth and economic development in particular and Rural development in General.

The development speaks about the comforts of a person living in that city or village. He needs roads, hospitals, education institution, markets and many more to make himself and his family to live with required comforts. That is where his personal income also matters to see how ability of purchase is in the individuals as well in the community as a whole.

When we are looking at a town or village about its economic development, we have to analyze there by understanding the economic situation of the people living in and around that town or village. It should be made known how much opportunities are available for younger generation to involve in financial or marketing activities. This opportunity for individual explains the status of state regarding earning opportunities, job opportunities and market stability.

Therefore here an attempt is made to analyse the economic status of Haveri District and to try to foresee the possible economic growths. The Rural development begins with house for everyone, food for everyone and Job for everyone. That doesnot mean everyone gets an opportunity to work in government sector or in software field. It is creating opportunities for self sustenance by the youth of the rural communities. Here, such opportunities can be created only with the individual establishments. The individuals should be able to identify the area of finding opportunity to earn a profession for eking of bread and also should possess sufficient skill for self creating such opportunities. Here, the youth should have good health to work. The youth should have good capacity to exhibit their skill in creating an opportunity to make a lively hood. It is possible by Education. Though economic development is thought of at states policy aspect, it is much of practical oriented than theoretizing the issue. The development needs to get good connectivity to cities with established marketing system. *This directly helps the rural artisans and agriculturists who are the real producers to work in new avenues to make financial achievements.*

Haveri is a district filled with developing rural environment. There are very few townships. The villages are filled with good number of young people who are having moderate education and below average health issues.

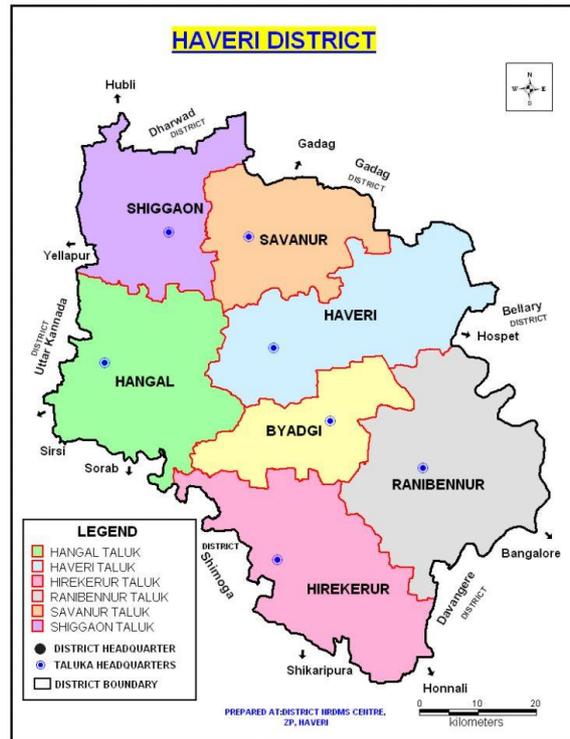
The statistics relating to population, Education and Health infra-structure speaks about the ground realities of this district. The establishments of entrepreneurship and Industries speak about the opportunities for the youngsters to grow economically. The rural does not mean only agricultural society. Many skilled works are capable of providing sustainable earnings to youth to lead a comfortable life.

Therefore, the main objectives in this research paper is centered around

1. Identifying the influence of Education on Rural Development
2. Identifying the impact of Health of the Youth and Hygienic of the environment on Rural Development
3. The assessment of existing growth in Rural Development during the last three decades and scaling it in terms of influences from Health and Education.
4. The establishment of Primary Health centres and Hospitals does not mean the development in Health condition. It is the AWARE NESS among the people about the Good Health, both physically and psychologically. This paper aims at understanding the psyche of the youth in this direction.
5. Education is a means for developing skill. The skill does not mean only studying a work to do it with good expertise. It really means how best one can utilize the known knowledge for the development of his financial condition as well brings a development in the Rural life structure. This paper aims at understanding such possibilities and attempts.

The sources of information and Data for analyses:

‘Public Infrastructure’ is a well -defined facility factor accelerating economic development. The enhancement and development of Public Infrastructure certainly causes Economic development. But, this Hypothesis should have some logical understanding and also to be supported by statistics. Haveri is an ideal district which is in the path of Economic development. Because, it is not yet achieved the status of Developed district and also not considered as an underdeveloped district as well.



The district has a center of international Marketing through Byadagi Chilly as prime item of commodity. The district is well connected to Bombay, Poona and Bangalore through a National Highway. Still, there is no significant development in the District. The people are still starving with hungry and are suffering with Hygienic problems. Illiteracy is a bane and Poverty is part of life of many here. Still, a ray of hope of economic development is there with the awareness of Global opportunities and individual responses.

Table 1: Women entrepreneurs in Haveri district

S. No	Taluk	No. of Entrepreneurs	Percentage
01	Haveri	335	14.92
02	Ranebennur	485	21.61
03	Shiggoan	263	11.71
04	Hanagal	285	12.69
05	Hirekerur	368	16.39
06	Savanur	264	11.76
07	Byadagi	245	10.92
	Total	2245	100.00

Source: District Industry center, Haveri

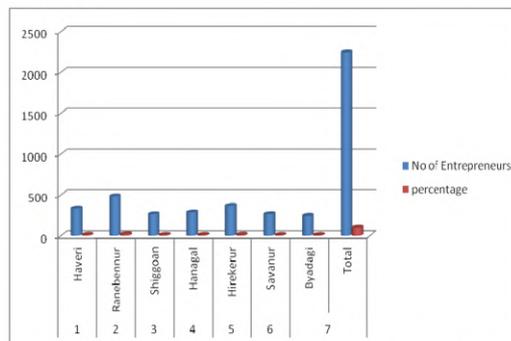


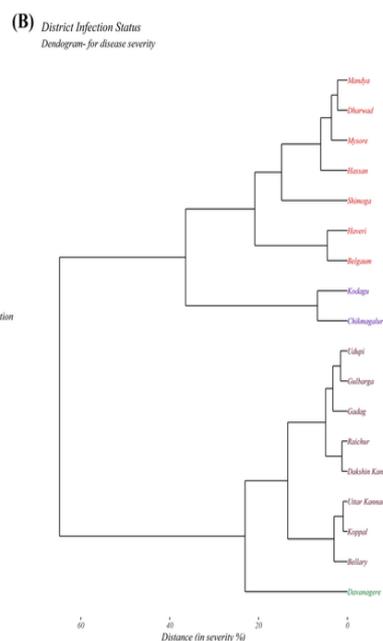
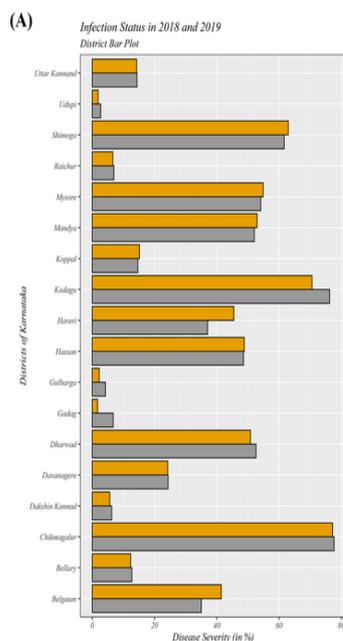
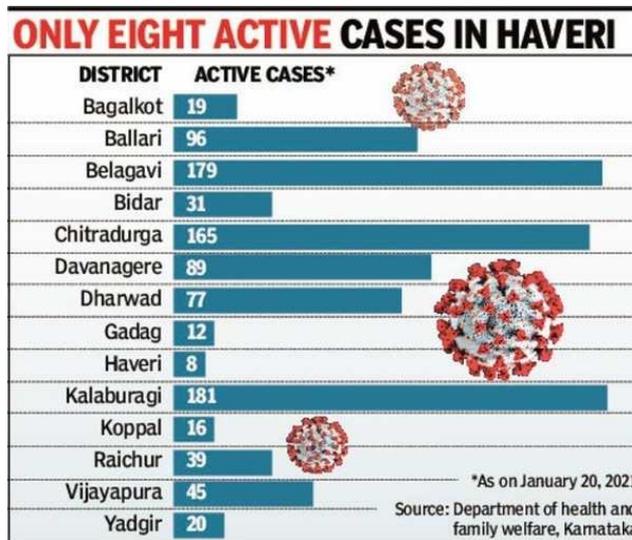
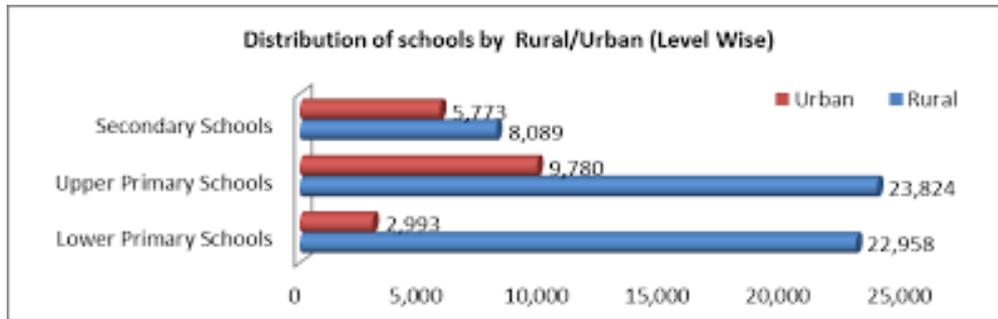
Fig. 1: Graph showing women entrepreneurs in Haveri district

Therefore, this study aims at understanding the influence of Public infrastructure on Economic development.

1. Importance of the Study:

The research in Economics always is having a role of analyzing existing situation of Economic status of the communities living in the Research Area(Geographically) and also needs to provide suggestions (which are practicable) for finding solutions to the existing

socio-economic issues relating to the people living in that region. Hence, this study helps to understand the existing situation of Haveri District and also possible development in near future. Though academic studies are mostly concentrates on theoretizing the issues, here an opportunity is there to bring such thought into practical experiments so that people of that region certainly will gain benefits. Because, public infrastructure like Health and Education can be improved directly by the organizations of Government and its role in economic development certainly highlights the importance to give attention to such needs.



The Transaction between the Producers and end-consumers will be transmitted through businessmen and agents. Where there are possibilities of networking with both producers and consumers, the profit will be good and producers will get better price for their products. But, this networking and communication is the real problem. The agents will exploit the producers and consumers also fails to get the quality products with quality price value. Therefore, good sources of raw materials promotes the industrial activity and good purchase ability of consumers develops suitable marketing areas.

Each individual has to identify their commodities which is saleable and also he should be able to explain its qualities to get good price. For this good **education is required to individuals**. For **artisans** and **agricultural labourers** good health is essential to work with good stamina. A good environment is a basic need.

Economic development is not an abstract concept. It is practicable. There are several factors influencing the growth and development. Infra-structure facility is very essential for any marketing space to improve its dimension both at quality and quantity. Though it is the responsibility of every individual to create a required atmosphere with suitable infra-structure, there are certain infra structural facility which only can be provided by the public governance because they are the facilities to be developed by public sectors only. Therefore, this paper is reflecting the preliminary findings as a

HYPOTHESIS

identified Education and Health as two important Public- infrastructure facilities required for Economic growth. Haveri District is having good connectivity to cities like Bangalore-Puna, still, it is yet get good economic activity. The agricultural products such as Byadagi chilly , the food products such Savanur Mixture etc. have got high reputation at local level and though sounds high at village levels in the neighbouring districts, they have yet to make a better **impact** in international market. Therefore, It is thought of conducting this Research with specific structure to understanding the economic growth in Haveri District.

Conclusion:

The Rural Development can be viewed in two different dimensions:

1. The financial transaction, flow of commodities, financial supporting productivities, and development in industrial, agricultural entrepreneurships will describe the earning ability of every individual as well their purchasing capacity.
2. Rural development mainly reflects through befitting roads for connectivity, good hospital facility, quality schools and educational institutions . The Rural development can be defined by availability of shelter, clothing and food for everyone.
3. The reality in rural condition is far below the expectation.
4. The change in the scenario is expected by the projects of Governments. Infact the changes are possible not only by Government activities but also by the proper involvement of the Individuals. If Individuals are well aware of what to do and if they are healthy then the development is speedily achievable.

Therefore, Education and Health infrastructure should be improved for the realization of Rural Development.

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Agricultural System

Prof. Asha. D. Nidavani

Head, Dept of Economics

KLE's Shri Mrityunjaya

College of Arts & Commerce, Dharwad

Abstract:

The agricultural sector is a central pillar of the Indian economy. India is an agricultural country and is the backbone of Indian economy. Near about sixty percent of people in India depend on agriculture for their livelihood. It contributed 19% of the GDP. Agriculture in India started with the Indus valley civilization of is mentioned in the history of India. In the past years the agriculture was supposed to be the means of earning bread and butter only. But gradually along with the growing population the need of agriculture production also grew proportionately. Consequently the application of hybrid seeds advanced agriculture technology and easily available crop loan facilities augmented the productivity of the farm lands however the actual production in the farm lands has not gone up. On the contrary it is observed that the audio of agriculture income in the national income has been extremely declined. An attempt has been made to throw light on the agricultural system in India through this paper.

Key Words :- Status, Importance, Productivity & Challenges

Introduction:-

India is a country of villages. There currently more than 6 lakh villages in the country each village much like an urban setting needs a list of public services and facilities. Basically India is an agricultural country and possesses fertile plains and numerous perennial rivers. Presently 70% of its population resides in villages or rural areas & 58% of people are dependent on agriculture.

India is among the top three global producers of many crops including wheat, rice, pulses, cotton, peanuts, fruits and vegetables. She had the largest herds of buffalo and cattle. India is the largest producers of milk and has one of the largest and fastest growing poultry industries. Indian agriculture has registered impressive growth over last few decades.

I. Status of Indian agriculture

India is the second largest producer of wheat and rice. The world's major food supplier. India is currently the world's second largest producer of several dry fruits. Agriculture based textile, raw materials, roots and tuber crops, pulses, farmed fish, eggs, coconut sugarcane and numerous vegetables. It is also one of the leading producers of spices, fish poultry, live stock and plantation crops.

In India there are four types of agriculture

- shifting cultivation
- subsistence farming
- pastoralist farming
- intensive farming

M. S. Swaminathan was named the first world food prize laureate for developing and spear heading. The introduction of huge yielding wheat and rice varieties in to india during the 1960. I.e. green revolution when country faced the prospect of widespread famine.

Objectives of the study

- to understand the history of Indian agriculture.
- to know the importance of agriculture sector.
- to know why agriculture is so important

- challenges of agriculture

Research methodology

This paper is a descriptive study in nature. The study has been carried out based on the collection of the secondary data from various sources such as published articles, journals, news papers, periodicals, conference paper, government websites etc.

II. Importance of Agriculture in the Indian Economy

Contribution in GDP

In the financial year 2021-22, agriculture and other related activities had a share of 19% of the country's total GDP in that financial year. On the other hand, in developed countries such as the UK and USA, the agriculture sector contributes only about 3% of the country's total GDP.

Largest Employee Sector

In India, the agriculture sector has more than half of the total population of the country engaged, which makes it the sector with the most number of employees in the country. Comparing it with the developed nations, India has about 58% of the total population in the agriculture sector engaged, while in developed nations such as the UK, USA, France, and Australia, only 2%-6% of its total population is engaged in the agriculture sector.

Source of Food

India is the second-most populous country in the world. And to feed such a huge population, there is always a constant need for a supply of food. Therefore, there is a need for agriculture and a need for less dependency on the agriculture sector for the Economy

Relation between Agricultural and Industrial sector

For the continuous manufacturing of products, there is a constant need for raw materials, and to fulfill this need, most of the industries in the country collect this raw material directly from the agricultural fields. In India, around half of the income generated in the industrial sector comes from agricultural-based industries. Therefore, in India, the industrial sector is highly dependent on the agricultural sector.

Commercial Significance

Indian Agriculture is important for the industrial sector and trading purposes both internally and externally. Agro-products such as tea, coffee, sugar, cashew nuts, spices, etc., which are edible and textile products such as jute, cotton, and others contribute 50% and 20% respectively to the total export of the total country. These add up to around 70% of the country's total export and help the country in earning foreign exchange.

Contribution to the Government's Revenue

Agriculture is the most significant source of income for the central and state governments. The government of the country has substantial revenue from rising land revenue. Also, the movement of agricultural goods helps generate revenue for the Indian railways, which helps the government in revenue generation.

Economic Planning and Agriculture

India's planning prospects are also heavily reliant on the agriculture sector. A good harvest always offers momentum to the country's projected economic growth by improving the business climate for the transportation system, manufacturing sectors, internal commerce, and so on.

A successful harvest also means that the government will have enough money to cover its budgeted expenditures. Similarly, a bad harvest causes a total depression in the country's business, which eventually leads to a collapse of economic planning. Thus, in a country like India, the agricultural sector plays a critical role, and the Indian economy's prosperity is still heavily reliant on it. As a result of the above study, it is clear that agricultural growth is a necessary precondition for sectoral diversity and economic development.

Promoting – women empowerment

Women farmers in India perform most of the big farming jobs. She works in multiple roles as a cultivators, entrepreneurs and laborers. About 60 to 80% food are produced by rural women.

Agriculture Sector helps to reduce poverty

Agriculture- sector employs 58% Indian population, This type of Employment helps to reduce poverty in rural areas.

III. Agricultural Productivity in India

The productivity of farms is essential for every Economy. Providing more food, increasing productivity affects the farming market's growth, labour migration, and income. Increased agricultural productivity refers to the more efficient distribution of scarce resources. Learning how to improve production is a crucial aspect of productive farming. New methods and techniques have given farmers a chance to increase production and maintain their farm's long-term sustainability. We are here to come with information on the topic to improve farming productivity.

Methods to improve farming productivity

Enhancing production is the need and demand of farmers. Many factors can improve farming productivity. Below we present some methods of improving farming production.

- Implementation of land reforms
- Interplant
- Plant more density
- Plant many crops
- Raised beds
- Smart water management
- Heat Tolerant Varieties
- Use nitrogen
- Improved seeds
- Plant protection

IV. Challenges to Indian Agriculture

- Climate Change –Rising temperature & extreme weather conditions a major threat to Indian agriculture & Productivity
- Agricultural waste management possess another major Challenge as crop residue burnings in the northern states increase the air pollution levels create health contribute to global
- Fragmented Landholdings-Area under farming has come down, as a result the average size of holdings has decreased substantially.
- Disguised unemployment-58% of the total population engaged in Agriculture Sector which shows the overdependence of Indian labor force on agriculture resulting in significant hidden or disguised unemployment in the sector.
- Food inflation & volatility in food prices Agriculture production is still dependent on rainfall & special distribution adverse climate conditions.
- Wastage of food products-Due to inefficient post harvest practices is one of the important factors behind high food inflation in India
- Storage infrastructure-Country do not adequate storage facilities, availability of cold storage capacity alone has limited benefit.
- Inadequate Infrastructure-irrigation research extension services, primarily Infrastructure development food storage & warehousing facility.

Conclusion

The Indian economy is an agro-economy and depends highly on the agricultural sector. Despite just supporting the Indian Economy, the agricultural sector also supports the industrial sector and international trade in imports and exports. Thus India is largely depends on the agriculture Sector is not just a mean of livelihood but a way of living life in India. Moreover the Government is continuously making efforts to develop agriculture Sector as the whole nation depends on it for food supply.

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TAGORE AS A SOCIAL REFORMER AND HUMANIST

Smt. Sujata Patted

Assistant Professor

Miss Neha Wagule

KLES' S. K. Arts College & H. S. K. Sci., Inst.
Vidyanagar, Hubballi – 580031, State Karnataka.

INTRODUCTION

Rabindranath Tagore (1861-1941), the Nobel Laureate poet, is the all time greatest versatile genius of Bengali literature. He was a versatile writer & touched deeply all the fields of literature and culture, essays on literature, culture and socio-political problems. He was also a well-known thinker, philosopher, educationist and at the same time an outstanding social reformer & workers of his time. But in the West, Tagore is mostly known as a great poet and a mystic. Considered ideologically and aesthetically, he was by far a great humanist. His sense of humanism was deeply embedded in his thinking be it religious, social or even cultural varied creativity of social activities. The well-being of man specially that of the down-trodden class was his utmost concern. Tagore always tried to encourage the Indian people and infuse a sense of unity and harmony among them through his writings and songs. Due to his love and affection for his country, he made many social reforms. Affectionately called Gurudev, Kabiguru, and Biswakabi, his songs are popularly known as Rabindrasangeet. In Kolkata, he founded Shanti Niketan (Vishwa Bharti University) in 1921. 'Jana Gana Mana' and Bangladesh's 'Amar Shonar Bangla' are two of his most famous works.

Abstract : This paper presents a multi-talented great Indian personality Rabindranath Tagore's comprehensive values of life such as social responsibilities, political freedom, dignity of life, perfect ideas of life and caste distinction.

Keywords : Comprehensive Values, Religion, Manifestation, Dignity of Individual, Caste System & Humanitarian,

Rabindranath Tagore was not only a great humanitarian but also a great social and religious reformer. A polymath poet, the first Asian to win the Nobel Prize for his Geetanjali in 1913, Tagore was an author, a song-writer, a philosopher, an artist and an educator. He was also a writer, playwright, musician, philosopher, social reformer and painter. Being a humanitarian, social and religious reformer, Tagore disliked the British Raj ruling over his people although he was caught between their culture and that of his own peoples. He wrote novels, essays, short stories, travelogues, plays and thousands of songs, and in prose, his short stories are best known.

Tagore is not only a romantic poet, but also a full-fledged social-reformer. From the core of his heart and idealistic conviction, Tagore wanted total economic and cultural changes of the society. Tagore always spoke and worked for the removal of inequality and differences existing between villages and cities. The themes of Tagore's works occupy the matters related to the individual struggles as well as the societal problems. Tagore stressed on the point that society should have a class of men who had the strength to lead a simple life of spirituality and humility. Tagore's educational philosophy are naturalism, humanism, internationalism and idealism. Shantiniketan and Visva Bharathi are both based on these very principles.

WORKS - Tagore published 14 novels, between 1883 and 1934. Many of them were translated into English during his life-time.

Ghare-Baire (1916) - *The Home and the World*, (1919),

NaukaDubai (1906) *The Wreck*, (1921) and

Gora (1910) published in English under same title (1924).

Some others were translated after his death, including:

Dui Bon (1933) - *Two Sisters*, (1945),

Sesher Kavita (1929) - *Farewell, My Friend*, (1946),

Malancha (1934) *The Garden*, (1956) and

Nashtanir (1901):*The Broken Nest*, (1971).

Most of these are fundamentally social novels, a few with strong political undercurrents. Among his translated novels, - *Chokher Bali* (1903) *Binodini* (1959) *Gora*, and *The Home and the World* are the best known in the Western world.

In “*Gora*” Tagore created a socio-political novel voicing the aspirations of the resurgent India. Published in 1910, it represented the peak of his fictional career. “This work,” wrote Naravane in *An Introduction to Rabindranath Tagore*, “has everything that one might expect from a masterpiece: brilliant delineation of characters; a story which offers surprises till the very end; a fluent, powerful style interspersed with bursts of poetic imagery, and absolute serenity.” Though heavily filled with polemics reflecting the social, religious, and political issues of the time, the novel projected Tagore’s concept of liberal nationalism based on the ideal of *Vishwa-bandhutva* or international brotherhood. *Gora* finds that people are totally looted and exploited by the English administrators. Caste-system, dowry-system, problem of widowhood etc. social issues prevail strongly in Indian society. Marriages were not based on freedom of love. It revolves and evolves around the love theme of the four major characters. *Gora*, Sucharita, Binoy and Lalita. The novel reveals how love and religion, patriotism, service to one's own country and people and religion would come into conflict with each other.

Tagore says that personality of man has come from the magnificent harmony of all race & further says that his prayer was that India may represent the cooperation of all the people of the earth. In the extraordinary character and personality of the protagonist Gourmohan or *Gora*, Tagore tried to bring about the fusion of the East and the West to exemplify his ideal of the Universal Man. In *Rabindranath Tagore*, Lago declared *Gora* “a study of the relation between Hindu orthodoxy and Indian nationalism.” *Gora*’s sudden discovery that he has no parents, no home, no country, no religion, brings him freedom from all barriers: “But today I am free—yes, am standing freely in the centre of a vast truth. Only now do I have the right to serve India. Today I have truly become an Indian. For me there is no conflict between Hindu, Muslim and Christian.”

The subject of *The Home and the World* is the political agitation resulting from the partition of Bengal in 1905. Tagore was at the time deeply involved in the Indian National Movement. But when militant Hindu nationalism began to turn to violence and terrorist methods, he took a public stand against this development and openly condemned the excesses of the Swadeshi (*swa*, self; *deshi*, national) movement, which advocated the use of goods made in India. This position made him so unpopular with the nationalist Hindu intelligentsia that, in utter disillusionment, he withdrew from active politics and retreated into what he called the “poet’s corner.” But to answer his critics who had accused him of desertion and to reaffirm his own faith in the principles of truth and nonviolence, he wrote *The Home and the World*, which, as Bhabani Bhattacharya noted in an article that appeared in *Rabindranath Tagore: A Centenary Volume*, “roused a storm of controversy when it first appeared in serial

form in the literary magazine *Subui Patra* and harsh pens assailed it not only as ‘unpatriotic’ but ‘immoral.’

The Novel revolves around the three main characters namely Nikhil who is an aristocrat with noble ideals. He has a beautiful wife called Bimla. Nikhil has an intimate but unscrupulous friend Sandip. The story is told in the first person singular by each one of these in the manner of [Robert Browning](#)'s *The Ring and the Book*. Nikhil is the young protagonist, perhaps somewhere reflects Tagore's own feelings and predicament at seeing the nationalist hostility against him simply “because I am not running amuck crying *Bande Mataram*.” “Although a poet's manifesto,” wrote Kripalani, “the novel is equally a testament of Gandhi's philosophy of non-violence, of love and truth, of his insistent warning that evil means must vitiate the end, however nobly conceived.”

Conclusion : He is considered as the greatest figure in modern Indian. We look upon him as the source of knowledge and as the inspiration of all noble thought and great ideas. He is considered a man way ahead of his time. Many of his novels were not appreciated during his time. His way of writing was different from others. Most parts of his poems, novels and short stories were lyrical & musical. In short, Rabindranath Tagore helped in reviving the Indian culture and introduced it to the whole world. Tagore's sublimity and themes have outshined mankind with human touch and grace. His works continue to help people dream of a better world, even in the darkest of times.

He is considered the greatest personality of modern Indian. We look upon him as the source of knowledge and as the inspiration of all noble thought and great ideas. The great son of India, the voice of humanity, a great lover of nature died in Kolkata on 7th of August, 1941, a few years before the Indian independence. Although he is not with us but his ideas will continue to inspire the mankind.

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Tagore's Educational Views

Smt. Arati S. Kittur

Research Scholar,
Lecture, Dakshina Bharat Hindi Prachar Sabha
114, SC Road, Nehru Nagar,
Seshadripuram, Bengaluru, Karnataka 560020

Abstract :

Rabindranath Tagore (1861-1941), Not only Indian but was Asia's first Nobel Laureate, was born into a prominent Calcutta family known for its socio-religious and cultural innovations during the 19th Bengal Renaissance. The objective of the paper is to analyse the educational thoughts of Tagore, his basic conception of education and its process. The paper is primarily based on secondary sources like the Books, Journals and Articles etc. The method used is historic-analytic method. Tagore was a great champion of education for international understanding.

He believed that education should help an individual to attain complete manhood, so that all his powers may be developed to the fullest extent for his own individual perfection as well as the perfection of the human society in which he was born. He believed that education was not merely a means for the growth and fullness of the individual, but it was also concerned with the whole physical and social milieu in which his life was lived. He wanted the boys and girls to be fearless, free and open- minded, self-reliant, full of the spirit of inquiry and self-critical, with their roots deep in the soil of India but reaching out to the world in understanding, neighborliness, cooperation and material and spiritual progress. Tagore's concept of ideal education covered the description of ideal atmosphere, institution, teacher, and method. Actually Tagore's success lies in the fact that he did not try to control directly the ideas, feelings, and values of children but imaginatively designed an environment and a program of activities and experiences which evoked the desired responses. He also believed that the education of a country acquires shape and substance only against the entire background and it is important that there is a strong relationship between education and society. This paper explores the role and impact of his philosophy in detail.

1. Introduction

Rabindranath Tagore (1861-1941), Not only Indian but was Asia's first Nobel Laureate, was born into a prominent Calcutta family known for its socio-religious and cultural innovations during the 19th Bengal Renaissance. The profound social and cultural involvement of his family would later play a strong role in the formulation of Rabindranath's educational priorities. His grandfather Dwarkanath was involved in supporting medical facilities, educational institutions and the arts, and he fought for religious and social reform and the establishment of a free press. His father was also a leader in social and religious reform, which encouraged a multicultural exchange in the family mansion Jorasanko. Within the joint family, Rabindranath's thirteen brothers and sisters were mathematicians, journalists, novelists, musicians, and artists. His cousins, who shared the family mansion, were leaders in theatre, science and a new art movement.

The tremendous excitement and cultural richness of his extended family permitted young Rabindranath to absorb and learn subconsciously at his own pace, giving him a dynamic open model of education, which he later tried to recreate in his school at Santiniketan. Not surprisingly, he found his outside formal schooling to be inferior and boring and, after a brief exposure to several schools, he refused to attend school. The only degrees he ever received were honorary ones bestowed late in life. His experiences at Jorasanko provided him with a

lifelong conviction concerning the importance of freedom in education. He also realized in a profound manner the importance of the arts for developing empathy and sensitivity, and the necessity for an intimate relationship with one's cultural and natural environment. In participating in the cosmopolitan activities of the family, he came to reject narrowness in general, and in particular, any form of narrowness that separated human being from human being.

He saw education as a vehicle for appreciating the richest aspects of other cultures, while maintaining one's own cultural specificity. As he wrote: I was brought up in an atmosphere of aspiration, aspiration for the expansion of the human spirit. We in our home sought freedom of power in our language, freedom of imagination in our literature, freedom of soul in our religious creeds and that of mind in our social environment. Such an opportunity has given me confidence in the power of education which is one with life and only which can give us real freedom, the highest that is claimed for man, his freedom of moral communion in the human world.... I try to assert in my words and works that education has its only meaning and object in freedom from ignorance about the laws of the universe, and freedom from passion and prejudice in our communication with the human world. In my institution I have attempted to create an atmosphere of naturalness in our relationship with strangers, and the spirit of hospitality which is the first virtue in men that made civilization possible. I invited thinkers and scholars from foreign lands to let our boys know how easy it is to realise our common fellowship, when we deal with those who are great, and that it is the puny that with their petty vanities set up barriers between man and man.

2. Objectives and Research Methodology Objectives of study are as given below

1. To analyze the educational thoughts of Tagore. And his basic conception of education..
2. To evaluate the impact of his philosophy on contemporary Indian Education.

Research Methodology

This study typically takes the form descriptive study and secondary data available on education system. To understand and conclude the emergence of innovative tools and techniques in Indian education system so as to make it world class, we have gone through a number of reports and papers. This has the advantages of providing very rich information and avoiding the influence of others on the opinion of any one individual.

This study was undertaken to determine the nature of Tagore's educational theory and practice and its impact on Indian education. Material for the research was collected through the various studies and the writer's knowledge of Tagore's philosophy of education was useful in obtaining significant data from Tagore's voluminous writings on education. During the course of study a review of Tagore's writings on education and others on Tagore was found. A discussion of the major educational problems that existed in the British period in India, added to the early educational experiences of Tagore is presented to give a complete background for the basis of Tagore's theory. The core of Tagore's educational theory puts greater emphasis on the complete harmonious development of individual personality.

3. Role and Impact of Rabindernath Tagore Education Philosophy on Indian Education

In Tagore's philosophy of education, the aesthetic development of the senses was as important as the intellectual—if not more so—and music, literature, art, dance and drama were given great prominence in the daily life of the school. This was particularly so after the first decade of the school. Drawing on his home life at Jorasanko, Rabindranath tried to create an atmosphere in which the arts would become instinctive. One of the first areas to be emphasized was music. Rabindranath writes that in his adolescence, a 'cascade of musical emotion' gushed forth day after day at Jorasanko. 'We felt we would try to test everything,' he writes, 'and no achievement seemed impossible... We wrote, we sang, we acted, we poured ourselves out on every side.' (Rabindranath Tagore, *My Reminiscences* 1917: 141) In keeping with his theory of subconscious learning, Rabindranath never talked or wrote down

to the students, but rather involved them with whatever he was writing or composing. The students were allowed access to the room where he read his new writings to teachers and critics, and they were encouraged to read out their own writings in special literary evenings. In teaching also, he believed in presenting difficult levels of literature, which the students might not fully grasp, but which would stimulate them. The writing and publishing of periodicals had always been an important aspect of Jorasanko life, and students at Santiniketan were encouraged to create their own publications and put out several illustrated magazines.

Rabindranath had understood that the educational system the British had enforced on India was meant only to train people to work as clerk in their offices, and if possible, to inculcate in the so-called educated men a feeling of inferiority for their own culture and philosophy.⁵ For this reason Tagore pleaded for an education system in India independent of colonial British control. This idea of Rabindranath gave birth to —Santiniketan (abode of peace) an Ashrama style educational institution in which he provided education based on the principle of freedom, natural trust, co-operation and joy. In his opinion child's education would be more effective if teachers and pupils live and work far away from din and bustle of the city, like the teachers and students of the past. He says, —this school should be home and a temple in one where teaching should be a part of worshipful life. Placing teachers above the method of teaching Tagore said —The fact that education is something vital makes the teachers duties and responsibilities deserving of serious attention. The teachers should know that it is for him to inspire life in the students by his own living to enkindle the flame of knowledge in the students by his own knowledge.

Rabindranath's educational philosophy was not a system in the prevalent sense of the term system. A system formulated by modern day pedagogies with rules and regulations and ready-made methodology in which teachers are thought how to teach particular subjects and prepare lessons and text books within set paradigms. Rabindranath discarded the notion of text- books. He put the responsibility of educating the students in a joyful manner upon the guru. He said the relationship between the student and the guru should be of companionship. He said, —The teacher's heart continues to receive every moment of his life, and that is why he continuously gives himself totally.

He finds the proof of his truth and honesty in the process of giving and from the joy he receives from it. Joy emerges on its own when minds meet in a healthy spirit. That joy is the energy of creativity and its result is transfer of knowledge. Those who are conscious of their duties, but do not experience joy, tread on a different path. I consider the person to person relationship between the guru and shishya the prime means of imparting knowledge. Being a naturalist Tagore was aware of the sensitivity of young children and he had a firm faith in the educative value of natural objects and events. According to him —The highest education is that which does not merely give us information but makes our life in harmony with all existence. Children have their active subconscious mind which like the tree has the power to gather food from the surrounding atmosphere.

First important writing in this direction is "Tapovan"(Jan, 1910) — Forest. In this article for the first time Tagore introduced a new idea of the education of feeling (Bodhersadhana) and he distinguished it from the education of the senses and the education of the intellect. This education of feeling consists of the realization of man's bond of union with the universe through the spirit, through the soul, through the deeper intuition of feeling. Through his national system of education India should endeavor to discover and attain the characteristic truth of her civilization pursued through the centuries by her prophets, thinkers and saints and "that truth is not mainly commercialism, imperialism or nationalism; that truth is universalism" (Tagore, 1351 B.S., p. 100). The highly significant point here is that while

Tagore is still talking in terms of nationalism and swearing by the ideals of Ancient India, he is interpreting the highest of these ideals in terms of internationalism.

A letter entitled "Siksavidhi" --The Method of Education-- is devoted to the problem of the philosophy of educational method in some of the fundamental aspects as well as in the context of the existing socio- political and educational conditions in India. The stereotyped and mechanical educational atmosphere of India was obstructing the originality or initiative of children and he said that education can be imparted only by a teacher and never by a method. "Man can learn only from a man. Just as a water tank can be filled only with water and fire can be kindled only with fire, life can be inspired only with life. .The mere pill of a method instead shall bring us no salvation" (Tagore, 1351 B.S., p. 128).

In "Strisiksa"(August, 1915) — The Education of Woman, shedding some light on the philosophy of curriculum, Tagore writes, "Whatever is worth knowing is knowledge. It should be known equally by men and women, not for the sake of practical utility but for the sake of knowing" (Tagore, 1351 B.S., p. 138) He makes it clear that knowledge is above the limitation of mere utility. He rejects the common notion that in learning some common subjects with men, women would lose their femininity. Later in the article, he makes his point clear. "Knowledge has two departments: one, pure knowledge; the other, utilitarian knowledge. In the field of pure knowledge, there is no distinction between men and women; distinction exists in the sphere of practical utility; women should acquire pure knowledge for becoming a mature human being, and utilitarian knowledge for becoming true women" (Tagore, 1351 B.S., p. 139). There are many more relevant work available that shows his social and value based education philosophy.

The role and impact of Tagore's education philosophy as reflected in contemporary educational institution of India are as follows:

i. Intellectual Development: Tagore also greatly emphasized the intellectual development of the child. By intellectual development he means development of imagination, creative free thinking, constraint curiosity and alertness of the mind, Child should be free to adopt his own way learning which will lead to all round development.

ii. Natural growth in Natural Circumstance: Tagore envisaged that nature is the best teacher to the pupil. Nature will provide the student with necessary situation to earn knowledge. No pressure should be exerted upon the student to learn anything. It is nature which will be the guiding force to inculcate the spirit of learning in the mind of a student to pursue the education he likes. It will shape his behaviour and character.

iii. Freedom to Learner: Tagore had championed the cause of freedom. The same he wanted to implement in the field of education. With that object he had opened Santiniketan, Sri Niketan and Brahmachari Ashram. Accordingly, he gave free choice to students to develop their interest in any field they like. To him, education should be after the heart of a man. He explained freedom in three-categorized ways i.e. freedom of heart, freedom of intellect and freedom of will. Education imparted in a natural way will lead to the fulfillment of these three freedoms. One may pursue the vocational education or education of an intellect, or education in any branch of the arts or one may become a sansei by observing celibacy.

iv. Self Realization: Spiritualism is the essence of humanism. Manifestation of personality depends upon the self-realization and spiritual knowledge of individual.

v. Love for Humanity: Tagore held that education can teach people to realize oneness of the globe. Education for international understanding and universal brotherhoods another important aim of his educational philosophy.

vi. Physical Development: Tagore's educational philosophy also aims at the physical development of the child. He gave much importance to sound and healthy physique. Yoga, games & sports are prescribed in Santiniketan as an integral part of the education system.

vii. Teaching - Practical and Real: According to Tagore, teaching should be practical and real but not artificial and theoretical. As a naturalist out and out, Tagore laid emphasis on the practicality of education. That will definitely increase the creative skill within a learner. That creativity will bring perfection in the learning process and the student will be a master in his own field but not a slave to mere theoretical knowledge which one delves deep.

viii. Co-relation of Objects: Co-relation exists with God, man and nature. A peaceful world is only possible when correlation between man and nature will be established.

ix. Place of Fine Arts (Dance, Drama, Music, Poetry etc.) :

Tagore attached great importance to the fine arts in his educational curriculum. To him, game, dance, music, drama, painting etc. should form a part of Indian education.

x. Mother Tongue as the Medium of Instructions: Language is the true vehicle of self-expression. Man can freely express his thought in his mother-tongue. Tagore has emphasized mother tongue as the medium of instruction for the child's education.

xi. Moral and Spiritual Development: Tagore emphasized moral and spiritual training in his educational thought. Moral and spiritual education is more important than bookish knowledge for an integral development of human personality. There must be an adequate provision for the development of self less activities, co-operation and love fellow feeling and sharing among the students in educational institutions.

xii. Social Development: According to Tagore, Brahma“ the supreme soul manifests himself through men and other creatures. Since he is the source of all human-being and creatures, so all are equal. Rabindranath Tagore therefore said, “Service to man is service to God”. All should develop social relationships and fellow-feeling from the beginnings of one's life. Educational aims at the individual personality as well as social characters which enables him to live as a worthy being.

xiii. Goodbye to Book-Centered Education: For the first time in the arena of education, Tagore established a new mile-stone. With boldness and firmness, he rejected a book-centered education for students. To him it is not just to confine the mind of boys and girls to text-books only. It will kill the natural instincts of a student and make him bookish. It will kill his creative skill. So, students should be freed from the-book centered education and should be given a broader avenue for learning.

xiv. Education for Rural Reconstruction: Tagore was aware about the rural poverty of our country. So, he wanted to eradicate it through education. The practical training imparted in different crafts to the students will make them skilled artisans in their field. They can remove the poverty of the rural bulk by applying their education helping thereby in the process of rural reconstruction.

4. Conclusion

Tagore may be viewed as a spiritualist in education. Generally, naturalism discards transcendental experiences. Tagore was a naturalist but his naturalism was not a narrow one. It was a sort of means to spiritualism which he wanted to develop among the boys. Tagore was a great champion of education for international understanding. He loved his nation and wanted to improve its conditions but in this connection his nationalism was not a narrow one His patriotism and nationalism leads to internationalism. He regarded the world as one and enables us to feel that we have to develop respect for world citizenship also.

Tagore's impact on education in India has not been well recognized and through discussion it was found that educational work of Tagore deserves more scrutiny. It needs to be recognized and evaluated by educationists around the world. His impact on education has been felt more but it has not been articulated' by researchers, or educationists.

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TAGORE'S NATIONALISM IN HIS 'NATIONALISM'

Basavaraj T

Asst. Prof. in English,
Govt. First Grade College,
Kanyana – 574279, Bantwal,
Dakshin kannada Dist.

Tagore's concept of nationalism, nation and state is beautifully reflected in nationalism, which he has rendered black and white in 1917. In this book it has been divided three chapters (a) nationalism in Japan (b) nationalism in the west (c) nationalism in India. During his visit to the foreign country he was greatly shocked the naked display of evils in the Western materialistic society that stirred his sensitive genius. There he discovered that the freedom of spirit is set against the terrible and highly organised society that reduced man to robots.

In the first chapter that is "nationalism in Japan", Tagore has described how Japan has improved his status in the world. He has enhanced his wealth and position not by imitating the west but by its own hidden power, which remains dormant so long. "I, for myself, cannot believe that Japan has become what she is by imitating the west. We cannot imitate life, we cannot simulate for long, may, what is more, a mere imitation is a source of weakness." ¹ Though Japan has imported her food from the west but she has not taken her vital nature. She does not merge herself in the scientific paraphernalia she has acquired from the west. Japan has her own soul which must assert itself over all her requirement. She can never lose her faith in her own soul under any circumstances.

Though Japan strides along the stair of progress, it evokes slavery to man who becomes slave of machines and also loses his spiritual serenity. Such kind of slavery cannot be broken as it is unseen. "We have seen that in spite of its boasted love of freedom, it has produced worse forms of slavery than ever were current in earlier society - slavery which are unbreakable." ² Now Japan is gradually going towards the path of destruction and its only aim is to accumulate wealth for the prosperity of nation. But behind her prosperity Japan calls her own destruction. Japan has to apply her eastern mind, her spiritual strength and her love of simplicity in order to cut out a new path of progress.

There was a close relationship between India and Japan; their tie was heart to heart though there was great difference between two countries. "..... no difference of language and customs hindered us in approaching each other heart to heart, no pride of race or insolent consciousness of superiority, physical or mental, marred our relation." ³ But now the very political civilization Japan is, may be scientific, not human. It may seem powerful as it concentrates all its forces upon one purpose like a millionaire accruing money at the cost of his soul. "Tagore vehemently dwells upon exposing the futile nature of money that is supposed to be the only power in modern society. It is non-productive as it cannot infuse life in any object of nature." ⁴ What Japan is doing today is to enshrine gigantic idol of greed in its temples, taking great pride in the costly ceremonial of its worship, calling this patriotism. But this process cannot go on so long as there is a moral law in this world, which has its application both to the individual and to organised bodies of man.

The nation which is based on spiritual ideal of man can stand though that nation may look very small and feeble. It is small seeds which contain life and will sprout and grow and spread its beneficent branches, producing flowers and fruits. The nation which is based on mere mechanism is not true nation at all. A true nation must feel for other and he must feel

the world problem as his problem. When the people of a nation brings the spirit of civilization into harmony with the history of all nations, as ideal nationalism is formed. "Now the time has come when we must make the world problem our own problem." ⁵

Tagore has travelled so many countries and met different types of people. After his speculation, he realized that the presence of the human is distinctly present in Japan. In those countries Tagore sees the vain display in dress, in furniture. They startle people at the outset or push you back into the corner. But that noble feature that is lacking in those countries is humanity. Those nations may look strong and may achieve a great position in the world but their interior portion of nations is vacant. In Japan there is not the display of power of wealth that is predominating element. What is more surprising in this particular nation is that everywhere there is seen token of love and admiration. "You see everywhere emblems of love and admiration and not mostly of ambition and greed." ⁶

In the second chapter that is "nationalism in the west Tagore has rendered his feeling about western nationalism through superb language. Society is a spontaneous self-expression. It is now based on greed, jealousy and it also goads all its neighbouring societies with greed of material prosperity. As a result," the living bonds of society are breaking up and giving place to merely mechanical organization." ⁷

The people of the west are crazy for their material prosperity and when the organisation of politics and commerce whose other name is the nation becomes all-powerful at the cost of the harmony of the higher social life, it is an evil day for humanity. They are trying to dominate other nations and instead of making their own prosperity they are becoming their own danger as humanity, divine quality of mankind is lacking in them... all the peoples of the earth should strain their physical, moral and intellectual resources to the utmost to defeat one another in the wrestling match of powerfulness." ⁸ If the progress of power attains more and more rapidity of pace, the moral man remain behind because it has to deal with the whole reality, not merely with the law of things which is impersonal and therefore abstract.

Though the western civilizations based on science, Tagore is a great optimist who has a great faith on mankind. He like a prophet says that one-day must come when power feels ashamed to take its throne and is ready to make way for love. "And we can still cherish the hope that, when power becomes ashamed to occupy its throne and is ready to make way for love, when the morning comes for cleansing the blood-strained steps of the nation along the highroad of humanity, we shall be called upon to bring our own vessel of sacred water - the water of worship - to sweeten the history of man into purity and with its sprinkling make the trampled dust of the centuries blessed with fruitfulness". ⁹ Thus, "Tagore would fulfil what was lacking in the western intellectual atmosphere of the time was undoubtedly significant and this idea was largely shared by many of Tagore's western admirers during the early part of this century." ¹⁰

In the third section that is 'nationalism in India' Tagore has expressed his feeling about Indian nationalism. India is a multi-coloured, multi-raced country but she has tried to make an adjustment of races, to acknowledge the real differences between them where these exist, and yet seek for some basis of unity. This basis has come through Nanak, Kabir, Chaitanya and many others. Those who are gifted with the moral power of love and vision of spiritual unity and who have the least feeling of enmity against aliens and the sympathetic insight to place themselves in the position of others will be the fittest to take their permanent position and those who are constantly developing their instinct for fight and intolerance of aliens will be eliminated.

Indian people do not have any real idea about nationalism and they think that nation is better than reverence for God and humanity. Such kind of nationalism is a great menace to

our civilization and Tagore says "I believe I have outgrown that teaching and it is my conviction that my countryman will truly gain their India by fighting against the education which teaches them

that a country is greater than the ideals of humanity" ¹¹

The nation is an organised power of a people. But his strenuous effort after strength and efficiency drain man's energy from his higher nature where he is self-sacrificing and creative. Man's power of sacrifice is diverted from his ultimate object, which is moral, to the maintenance of this organisation which is mechanical. Indian nationalism germinate with the Indian national Congress which was founded in 1885. They wanted larger representation in the Council House and more freedom in Municipal Government. But they had no constructive ideal. What India was most needed was constructive work that must come from within herself.

Indian food is as it builds their body but not wine which stimulates. Their social ideals create the human world but when their mind is diverted from them to greed of power, then they live in a world of abnormality where their strength is not health and our liberty is not freedom. Therefore political freedom does not give them freedom when their mind is not free. An automobile does not create freedom of movement because it is a mere machine. When one is free he can use his automobile for the purpose of his freedom. So India should be free from all types of superstitions in order to gain real freedom.

In the present day those people who have got their political freedom are not free, they are merely powerful. Their unbridled passion is creating huge organizations of slavery in the disguise of freedom. Those who have made the gain of money their highest end are unconsciously selling their life and soul to rich persons or to the combination that represents money. "In his message to the mankind on a personal plane, Tagore urged all to control greed and give up rat race." ¹² To live in peace and to keep eternal friendship among mankind man must have to think that there is one nation in this mundane world that is the nation of mankind. Thus, nationalism should be that sublime philosophy that binds mankind by the golden thread of love, sympathy and affection.

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TAGORE'S VISION ON HUMANITY AND CONTRIBUTION TO HOLISTIC LITERATURE (TAGORE'S CONCEPT OF FREEDOM)

DR. CHANDRANI MAJUMDAR

HOD OF ENGLISH

K.L.E'S PRERANA PU COLLEGE, HUBLI-30

Tagore's concept of freedom

"Patriotism cannot be our final spiritual shelter; my refuge is humanity. I will not by glass for price of diamonds, and I will never allow patriotism to triumph over humanity as long as I live".

Rabindranath Tagore

Rabindranath is a poet, thinker, and philosopher who needs no special introduction. Our 'Praner kobi' (poet of our heart) is considered among the finest writers in the world. He became the first non-European to win a Nobel prize in literature. He shaped Bengali literature and music and gave two nations their national anthems. Tagore is an Indian thinker who inspired a host of people in the 20th century. Tagore's astute talent was that he could easily operate a wide canvas of creation.

Let us look into his childhood in order to unveil the complexities of his nature. Childhood is a person's treasure trove that modifies a person's ideas and shapes his character. In 1861, Tagore was born into a family of reformers and entrepreneurs, his upbringing was in a different milieu. Tagore's grandfather prince Dwarkanath was a close associate of Raja Rammohan Roy, who left a distinct impression in the domain of socio-cultural welfare. His father Maharshi Debendranath was one of the pioneers of 'Adi Brahmo Samaj'. Brahmo Samaj laid a strong foundation against the age-old beliefs and evil practices pre-existent in our country. Brahmos believed in the supreme God, who is one, and that supramental power is not captivated in any idol. They believe in humanism.

Tagore was born in a Brahmin zamindar family, 'Zamindari system' was imposed by Charles Cornwallis to safeguard the interests of common Indians who will work on behalf of the British government. Tagore abruptly rejected the uses of zamindari and focused his interest on the reservation of the educated middle class who were gravitating towards 'Indian National congress', these young nationalists claimed the deserving rights to represent the interest of Indians. Tagore was skeptical about the methods of the newly formed 'Indian National Congress'.

Tagore's political aesthetics was enriched by his extensive travel across the world. His trips to Europe, Japan China, South Asia, and Russia exposed him to different dimensions of political, cultural, and economical ideas which were distinctly absent in the Indian system.

Tagore could judge the Indian political and social system against the context of a global phenomenon. He used to take the opportunity to travel along with his brother Satyendranath far and wide which exposed him to the multicultural milieu of Indian society and enriched his philosophy and understanding.

Tagore's political ideas cannot be completely isolated from his philosophical understanding. Readers have to consider that his whole host of writings are embellished with philosophical hues.

Tagore's political aesthetics is mirrored in some of his novels, written in the first half of the 20th century, which left an everlasting impression in the mind of readers. It is worth mentioning the aspect of Tagore's Nationalistic thought in some lectures on Nationalism that

he delivered on his journey to Europe. He was a critic of the policy of Nationalism and believed that freedom and independence can not be restricted within the narrow domestic walls of Nationalism he chose to elevate the concept of Nationalism to the strata of internationalism and finally humanism.

Tagore has penned down some of the monumental novels which reflect his enriched political ideologies. One of his iconic presentations 'Gora', was written in the year 1909. In 1905 British Viceroy of India, Lord Curzon carried out the partition of Bengal. The nationalists saw this partition as a challenge to Indian Nationalism which was represented by violent protests and boycotts. Politicians encouraged the Indian mass to abandon foreign goods and to opt for Indian products. The novel Gora is written against these political excitements and religious debate which characterizes the political turmoil of the first decade of 20th century West Bengal.

With the embarkment of the novel, readers find 'Gora' as an extremely fair, amicable, intellectual young man who is a staunch supporter of Hinduism. Gora has a fierce disliking for the British colonizer. His sense of patriotism is based on the tenets of Hinduism. The novel 'Gora' speaks about psychological redemption based on the strong foundation of politics.

In the novel, the protagonist Gora and his friend Binay are the symbols of staunch Hinduism, contrary to Pareshbabu's family belief in Brahmoism. The environment is built with the hatred of Gora against the colonizer and the futility of castism. It speaks about the perplexing Indian minds who are instructed and encouraged to abandon foreign clothes and take part in active politics by the nationalist leaders. The common, oppressed sections were baffled to choose the right direction. This atmosphere of revolt and preparation for freedom make the backdrop of the novel.

Gora's involvement in politics has a different cause, he vows to mother India, and serves his motherland as a faithful servant. He accepts a sentence from the British magistrate Brownlow for one month for interfering in the affairs of British police. Tagore builds a strong image of Gora as a freedom fighter. But it is not only the political aspects that the readers become inquisitive about, it is the concluding part that mesmerizes the readers.

Finally, the readers become spellbound by the revelation of the fact that Gora originally is born to Irish parents. At this juncture, he suffers from an identity crisis. Finally, through his self-realization, his nationalism transformed into internationalism. He realizes himself to be a part of the world. He finally finds his salvation in the sense of greater humanism. He declares " Today I am a Bharatiya, within me, there is no conflict between communities-whether Hindu or Muslim or Christian. Today all the caste of Bharat are my caste", as he accepts water from Lachamiya.

Another millstone of Tagore's novel is 'Ghore Barie'(The home and the word) in 1916. In Ghore Barie Tagore has brought nationalism from the periphery of the nation to the unit of a family. Nikhil, Bimala, and Sandeep these characters revolve around the theme of nationalism in early 20th-century India. The plot revolved around the ideologies and emotions of these primary characters.

Tagore has delineated the swadeshi movement which was gaining popularity during that time, Nikhil is a well-educated person with strong ideologies. Nikhil's parents died in his childhood, he lost his brother who was a drunkard. It is probably these circumstances that Nikhil brings himself up in a very disciplined way. He cares about the poor people of his village and tries to help them with all possible amenities. Nikhil is broad-minded and he wants Bimala to have full freedom in leading her life. Sandeep is Nikhil's childhood friend, Bimala did not have a high opinion of Sandeep in the beginning as she thought him more of a money-minded person, who is using the 'swadeshi movement' as an excuse. Slowly as Bimala gets into swadeshi ideologies she starts feeling the urge to shun foreign items and

expresses her willingness to burn her foreign clothes, she feels to get rid of Ms. Gilby who is tutoring her. Nikhil tries to comfort her by saying that she should not waste her energy in destructive excitement. Nikhil is not against the nationalist movement but he just could not accept the spirit of 'Bande Mataram', and the devastation caused by the frenzy action of the movement. Bimala's involvement to the swadeshi movement gives the novel momentum. The demonstration of protest burning down the foreign clothes, the agitation the violence. With all these elements the novelist has portrayed the right spirit of the nationalistic movement of the first half of 20th-century Bengal. But his final stroke for this novel is in Bimala's realization of truth when in the communal riot she lost one of her close associates and Nikhil was fatally injured she realized the drawback in the proper understanding of nationalist movement by Indian people and its wrong implication. And is drawn towards the ideology of greater humanism and peace which can be perpetuated with the practice of harmony. In this novel, Tagore criticized the nationalist movement and defected how Indian people had accepted it without understanding the true spirit of 'Bande Mataram. They succumbed to seduction, and temptation and lost track of bringing independence.

Finally to draw a conclusion on Tagore's feeling for nationalistic aesthetics there is a need to talk about a few more elements that had a strong hold on his political thought. Those are

- 1) Rise of the modern state in west
- 2) 1st world war
- 3) Militant nationalism of Tilak
- 4) Anti-partition movement of Tilak

Tagore's opinion about nationalism does not arrive in a circuitous path rather he has addressed it directly in his novel. He was not an active politician but the environment he was present in , politics approached his sensitive mind and intellect and he accepted it in his own way and assimilated nationalism with his sense of philosophical aesthetics.

Rabindranath Tagore's 'Gora' A Perception of Indian Nationalism

Dr. Swapna K Jadhav

Assistant professor, Department of English
SSNC Dr. B.R.Ambedkar Smaraka A.K.K. Education Society's
Arts & Commerce College, Hubli, Karnataka. India

ABSTRACT:

Rabindranath Tagore remains to be a multifaceted genius who has inspired generations of intelligent and compassionate thinkers regardless of their ethnicity, religion, language, or other barriers like state or nation. In Tagore's concept of humanism, humanity takes superiority over all other forms of identity. It transcends all divisions and obstacles. Tagore also depicts the universality of religion and its fundamental human element here. It also has to do with how one's ideas change as time, society, and community do. He desires a return to the traditions and origins of Hinduism. He expresses concern over the gap between believers and nonbelievers, between the superstitious and the non-superstitious. The traditions and practises, in Gora's opinion, are part of the nation's heritage. They ought to be kept. Only then will our nation be able to unite. It is crucial to be proud of what the nation has accomplished.

Key words: confrontations, fundamental human element, Nation's heritage

A true nationalist and unquestionable humanist, Rabindranath Tagore remains to be a multifaceted genius who has inspired generations of intelligent and compassionate thinkers regardless of their ethnicity, religion, language, or other barriers like state or nation.

The six-decade span of Tagore's literary and artistic talent is nothing more than a reflection of the sensitive artist, the empathetic man of letters, the profound thinker, and the shrewd experimenter. The article guarantees about Tagore's thought-provoking perception on Indian nationalism, focusing the very soul of his intellectual deliberation. It may be regarded as a false promise if someone assures to introduce in brief his all-encompassing intellectual engagements. Throughout his life, Tagore quantified his opinions on Indian nationalism. Tagore's unusual and comprehensive ideas on Indian nationalism, his argument, that nationalism's genuine heart lay in its broad humanistic interest rather than confined political tactics is a different approach with a high standard. The majority of Tagore's understanding of nationalism is based on ancient Indian philosophy, which held that the entire globe in one nest. Tagore attempted to equate nationalism with concepts like peace, harmony, and welfare in an effort to distance himself from the mainstream belief in nationalism. He continues by saying that if India intends to help the globe in any way, it should only be in the shape of humanity.

In Tagore's concept of humanism, humanity takes superiority over all other forms of identity. It transcends all divisions and obstacles. He continues by saying that saints like Nanak, Kabir, and Chaitanya sparked humanism in Indian minds. Sadly, it was overshadowed over time by the forceful rise of narrow-mindedness and the caste-based breakdown of our society.

In Tagore's opinion, the freedom of the mind is more crucial than political freedom. In order to promote freedom of mind, we should let go of the narrowness and be more inclusive in our inner and outer expressions. Mental freedom finds harmony with the human soul and with human life in general. Additionally, he held the view that there is only one history, namely the history of mankind, and that all other histories are but parts of this one. Nations

with a strong spiritual foundation, compassion, and love for others may flourish at any time. Thus, Indian nationalism—or nationalism of any kind—is nothing more than a blend of holistic humanism and welfare ideas. It need to be an acceptable process that starts from inside.

One of the finest novel of modern India is **Gora**, written by Rabindranath Tagore. It is a colonial book that was written in 1909, when British ruled India. It is a classic tale that depicts colonial India's varied social life. The story takes place in a period when Bengali society was split between Brahmos and orthodox Hindus. As a result, it illustrates the religious intolerance and discord and might be described as the clash of the ancient and the modern. Tagore also depicts the universality of religion and its fundamental human element here. It also has to do with how one's ideas change as time, society, and community do. It also demonstrates how women's status in Indian society is changing. He covers a range of social issues. It designates a crucial stage in his literary development and national identity exploration.

Two love stories appear in the book. The characters include Pareshbapu and Gora. Binoy, Suchartia, Lalita, Anandomoyi who serve as society's representatives. All of the characters are important. But Gora who has a fierce love for his country—is the novel's most significant character. He is a devoted nationalist and a traditional Brahmin. His nationalist motivations are stronger. He also attracts people spiritually, which causes a physical attraction.

Gora from Tagore is encompassed into Sucharita. He is enthralled by Brahma Paresh Bapu's leadership. Anandmoyi's portrayal serves as a good counterpoint to Gora's. Lolita is described to be beautiful, lovely, impulsive, and restless. Sucharita is serene and silent. She dislikes Binoy's flaw in this area of his personality. From the beginning of their first relationship, Lolita has liked Gora. The novelist uses two stories to illustrate the fanatical behaviour of both Hindus and Brahmins. The novel discusses nationalism, religion, and love. Gora receives a heavy blow to his defence of traditional Hinduism. He seeks total freedom from all constraints. The novel's conclusion is the novel's revelation of his mobility. The work skillfully conveys the culture, tradition, and fierce patriotism of India.

Tagore's portrayal of the character of Anandamoyi demonstrates how love and understanding can break down barriers of caste, faith, religion, and race. She exemplifies how simple religious rituals and debate alone do not lead to purity. She provides personal instances of how love for other people has affected her life. Her attitude has changed as a result of Anandamoyi's acceptance of Gora, and Sucharita's love for him changes who she is. According to Tagore, western education has led to the emergence of a modern lady. He alters the socioeconomic structure. After adopting Gora, she experiences a life crisis. The tension between her affection for a child and her adherence to her own religion torments her.

Every character is at odds with one another. It creates walls between people based on things like race and religion. Gora develops. He develops his ideals of Indian nationalism and becomes a Hindu activist. His close friend is Binoy. He pays a daily visit to Sucharita and Lolita's home (Brahmo girls). Sucharita attracts his attention. Gora's affection for and dedication to the nation are embroiled in an emotional battle. Throughout the course of the book, the love stories of Gora and Sucharita, Binoy and Lolita are developed. The excessive behaviour of both Hindus and Brahmos is revealed in two stories.

People are above meaningless disputes and build trivial conflicts. Anandamoyi plays a significant part by directing the four main characters. She is the embodiment of his cherished motherland, the perfect mother, and a great source of inspiration. Scripture was called Binoy. Lolita is a source of silence and grace as well as a moral supporter. She shows Binoy the same amount of love and affection. Sucharita is eager to help the nation and its citizens. She influences in the growth of Gora's personality and his self-realization. She is

Gora's source of inspiration, and as a result, Gora has come to understand the importance of women's contributions to the nation's advancement. Her parents have passed away.

Paresh Babu, a close friend of her father's, is raising her and her brother Satish. She is a remarkable woman with a unique perspective. Sucharita is psychologically mature. Her compassion, genuineness, and sympathetic understanding appeals Gora. Binoy admires her display of affection. Her conversation with Gora about his opinions of the Bramho community is noteworthy. She can't stand the narrow sectarian mindset and haughty conduct of Haran, who is well respected in the Bramho Circles. Sucharita declines to continue a relationship with Gora after meeting him. She makes a terrific friend in Binoy's eyes, and he nicknames her Didi. She serves as Lolita's mentor and philosopher. She holds Paresh Babu, her friend and mentor, in the highest regard. She expresses interest in his wellness. She believes that her relationship with Gora is unusual. Although their love is not typical, they were meant to be together. His lack of interest has hurt her. Over time, she gains Gora's understanding. She does not share his religious convictions. Gora criticises the Brahmo principles. The incident involving Gora's arrest reveals a change. Her psychological conflict lessens, and she starts to feel more engrossed in Gora. The union of tradition and modernity is the essence of Gora and Sucharita's relationship. It represents a kind of love that knows no boundaries of caste, community, race, or nation.

He sacrifices his life for a good cause. Her loyalty and love for him are so great that she doesn't think twice about ignoring Haran Babu when the moment is right. The struggle is between the natural human desire for love and nationalism's higher aspirations. Lolita is also a significant character in the book. She believes she is the true protagonist. She stands out among Tagore's female characters due to her boldness, self-assurance, and vigour. She is credited with starting the feminist and women's liberation movements in the modern era. She criticises the dated and conventional norms that enable masculine society to exploit women. The male-dominated culture affects all of the female characters negatively. Sundari's opposite, Labonya, is different from her in looks, attire, outlook, and behaviour. More than her sisters, she is taller and darker. She makes fun of Binoy for siding with Gora and adopting his viewpoints. She admires her father since he respects others' opinions and never forces his views on them. The same is true of Sucharita, she discovers. She and Binoy travelled to Calcutta in a steamboat in one of the episodes. She is moved by Gora's idealistic, patriotic, nationalistic, and loving attitude towards the country. As a result, she chooses not to participate in the performance and instructs Binoy to resist being persuaded by anyone. Her nationalism is aggressive.

The novelist's ability to portray the Brahmo-Hindu strife of his period was made possible by the love and marriage story of Binoy and Lolita. For Lolita and his affection, Binoy is not willing to compromise his friendship with Gora in order to get married. She has no faith in the discrimination against women based on the customary division of labour between men and women she feels strongly about giving back for the benefit of national service. Through the character Lolita, who is willing to give up her house and support the national movement, Rabindranath Tagore depicts the female. The effects of Western liberalism on the caste-based Hindu society are shown by Tagore.

Hindu society is divided into two groups: those who consciously adopt Western concepts and those who criticise Indian culture and custom as a result of the strong influence of western ideas. Only individuals from the opposing sects, such as Anandamoyi, Binoy, Paresh, Sucharita, and Lolita, follow the correct path. In a powerful statement, Binoy rebels against Gora's conservative Hinduism. India is a multicultural and caste-based country. We mourn the loss of faith in humanism among our people as a result of the frequent dispute based on language or caste.

Gora's personality has been portrayed sympathetically. He is portrayed as a representation of early 20th-century nationalism. He stands in for the hopes and feelings of the educated Bengalis of his era who struggled against the injustice of British officers and attempted to find and defend their cultural heritage. Gora, then, is everything that is Indian and is sacred. In addition to highlighting the importance of humanism in life and the transcendence of caste, group, and religion in India's cultural unity, Tagore also highlights the threats that the country's national awakening faces the 20th century for the nation. He cautions his compatriots against the national movement's inclination toward a militant Hinduism when it is influenced by radical figures.

“Gora is contemporary and yet timeless, as is the case with many great literary works of the world and it reaches out towards the universal” says Bhabani Bhattacharya.

Gora can be considered an epic for a number of reasons. The only Bengali novel that has been translated into English is this one. It captures the social, political, and cultural life of all middle-class educated Bengalis. The fight between Brahmo-Hindus and their extremism was recounted by Rabindranath Tagore. According to Narayan Ray, "Translated Gora is skillful disposition of events, its masterly delineation of characters, the solid nature of its content and craft."

To sum up, the current novel Gora is contemporary in terms of technique, philosophy, and organisation. It is outstanding in terms of both topic and execution. The relationships between biology, society, psychology, and nationalism are skillfully braided together. In his poetry, Rabindranath Tagore captures the social, political, and moral climate of modern India. Gora also depicts confrontations between cultures. The author has captured a pivotal time in Indian history when Hindu society was desperately trying to keep itself together in the face of both internal and external pressures. Gora the novel exhibits Tagore's nationalism in his desire to tenaciously uphold traditions and values in order to preserve Hinduism. He desires a return to the traditions and origins of Hinduism. He expresses concern over the gap between believers and nonbelievers, between the superstitious and the non-superstitious. The traditions and practises, in Gora's opinion, are part of the nation's heritage. They ought to be kept. Only then will our nation be able to unite. It is crucial to be proud of what the nation has accomplished.

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Future of Indian Agriculture

Dr.Lalita S. Chavadi

HOD Department of Economics,
Basaveshwar Arts college Bagalkote

Abstract :

Future of agriculture is a very important question for the planners and all other stakeholders. Government and other organizations are trying to address the Key challenges of agriculture in India, including small holdings of farmers, primary and secondary processing, supply chain, infrastructure supporting the efficient use of resources and marketing reducing intermediaries in the market. There is a need for work on cost effective technologies with environmental protection and on conserving our natural resources.

Along with this, the information technology revolution in India, new technologies in agriculture, private investments especially on research and development, government efforts to rejuvenate the cooperative movement to address the problems of small holdings and small produce etc are changing face of Agriculture in India. Many startups in agriculture by highly educated young ones show that they are able to understand the high potential of putting money and efforts in this sector. Cumulative effects of technology over the next decade will change the face of agriculture.

Advantageous weather and soil conditions, high demand for food, untapped opportunities, various fiscal incentives given by the government for inputs, production infrastructure, availability of cheap credit facilities and for marketing and export promotion are attracting many individuals, big companies, startups and entrepreneurial ventures to do a lot of investments on innovations, inventions, research and development and on other aspects of business.

The efforts are being done to convert all the challenges in agriculture in to opportunities and this process is the future of agriculture.

Key words :

Future, Agriculture, Technology, Government.

Introduction :

Agriculture in India is livelihood for a majority of the population and can never be underestimated. Although its contribution in the gross domestic product (GDP) has reduced to less than 20% and contribution of other sectors increased at a faster rate, agricultural production has grown. This has made us self-sufficient and taken us from being a begging bowl for food after independence and exporter of agriculture and allied products.

Total food grain production in the country is estimated to be a record 315.7 million tones, in 2021-22. This is news to be happy about but as per the estimates of Indian council for Agricultural Research (ICAR), demand for food grain would increase to 345 million tons by 2030.

India is blessed with large arable land with 15 agro-climatic zones as defined by ICAR, having almost all types of weather conditions, soil types and capable of growing a variety of crops. India is the top producer of milk, spices, Pulses, tea, Cashew and jute and the second-largest producer of rice, wheat, oilseeds, fruits and vegetables, sugarcane and cotton.

In spite of all these facts, the average productivity of many crops in India is quite low. The country's population in the next decade is expected to become the largest in the world and providing food for them will be a very Prime issue. Farmers are still not able to earn respectable earnings.

Major Constraints in India Agriculture are :

- 1) According to the 2015-16 Agriculture census, the average size operational holdings was 1.08 hectares. Of the total holdings, 85% are in marginal & small farm categories of less than 2 hectares.
- 2) Farming for subsistence which makes scale of economy in question with majority of small holdings.
- 3) Low access of credit and prominent role of unorganized creditors affecting decisions of farmers in purchasing of inputs and selling of outputs.
- 4) Less use of technology, mechanization and poor productivity for which first two points are of major concern.
- 5) Very less value addition as compared to developed countries and negligible primary level processing at farm level.
- 6) Poor infrastructure for farming making more dependence on weather, marketing and supply chain suitable for high value crops.

Key Trends Expected In The Future

- 1) Changing demand due to increase in incomes, globalization and health consciousness is affecting and going to affect more the production in future. Demand for fruits and vegetables, dairy products, fish and meat is going to increase in future.
- 2) Researches, technology improvements, protected cultivation of high value greens and other vegetables will be more. There will be more demand of processed and affordable quality products.
- 3) More competition will be there among private companies giving innovative products, better seeds, fertilizers, plant protection chemicals, customized farm machinery and feed for animals etc in cost effective ways at competitive prices giving more returns on investment by farmers. Use of biotechnology and breeding will be very important in developing eco friendly and disease resistant, climate resilient, more nutritious and tastier crop varieties.
- 4) Some technologies will be frequently and widely used in future and some will become common in a short time while some will take time to mature. For producing the same products in other way so as to use resources judiciously and using new resources also like hydroponics, use of plastics and bio-plastics in production. There will be more of vertical and urban farming and there will also be efforts in long term to find new areas for production like barren deserts and seawater.
- 5) Precision farming with soil testing – based decisions, automation using artificial intelligence will be focused for precise application inputs in agriculture. Sensors and drones will be used for precision, quality, environment in cost effective manner.

Small and marginal farmers will also be using these technologies with the help of private players, government or farmer producer organizations (FPO). Use of GPS technology, drones, robots etc controlled by smart phones etc can make life of farmers easy and exciting with good results. These advanced devices will make agriculture be more profitable, easy and environmentally friendly.

- 6) Use nano-technology for enhancement of food quality and safety, efficient use of inputs will be in near future, Nano-materials in agriculture will reduce the wastage in use of chemicals, minimize nutrient losses in fertilization and will be used to increase yield through pest and nutrient management. IFFCO has already done successfully in nano-fertilisers.
- 7) India has improved remarkably in its digital connectivity and market access has become very easy. The number of internet user is projected to reach 666.4 million in 2025. Farmers will be behaving more smartly with mobiles in hands and would be able to be more aware and connected with different stake holders. Government will be making

- wide use of digital technology for generating awareness among farmers, information sharing, government schemes using digital technology for direct transfers of money.
- 8) There will certainly be more work by government, village communities, agri startups and private players in conserving sharply depleting water resource. Use of digital technology can make revolution in this direction. There will be use of satellites, IoT, drones for better collection of data regarding soil health, crop area and yield which will make cost for insurers less with better estimations and system will be more exact and effective.
 - 9) There will be more of niche marketers in operations, area, and crop specific small equipments which will make operations even at small farms easier and efficient. Food wastage will be less and better use of waste materials in agriculture will be more. Number of warehouses in private sector will be more and linkages between government and private ware houses will be increasing. This will help in balancing supply with demand and stabilization of prices of agri outputs in the market.
 - 10) Retailing in agriculture will largely be digitalized. A study estimates the over 90 percent of kirana stores across the country will be digitalized by 2025 with modern traceable logistics and transparent supply chain. Many players have already taking kirana stores to the door steps of consumers like Amazon and Jio Mart. Question arises whether farmers will be able to make use of modern technologies in a country where education, holding size, infrastructure, low level of technology adoption and many other constraints are there.

Implementation of digital agriculture in India

An important factor behind the gradual adoption of digital farming in India is the importance of isolated smallholder farms in the country, which complicates data collection. In addition, limited access to machinery and recurring natural disasters, such as droughts, floods, and excessive monsoon rains, have negatively affected the deployment of digital solutions in the sector. Thus, implementing digital agriculture on a typical Indian small farm will require a custom approach, which can be expanded later and made available to many Indian farms. The following steps can be taken to make digital agriculture successful in India;

Low-cost Technology

This low income explains the precarious financial situation in which an ordinary farmer works in India. Thus, the technology will help reduce the cost.

Portable Hardware

As ordinary Indian farms are small, there is a good chance of plug-and-play hardware in the Indian market. Also, Leasing of Agricultural land under various farming arrangements is widely practiced, so a farmer cultivating on a specific plot of land may move to another farm plot in the next season. In such cases, investing in portable equipment is best for farmers.

Rental and sharing platforms for agricultural equipment and machinery – Due to both limited financial resources and small farm plots, there is an opportunity for digital platforms that offer equipment rental and sharing services instead of outright purchases.

Academic support

Local agricultural organizations and educational institutions regularly interact with farmers through various programs and government initiatives organized locally. The training facilities provided by various educational institutions and agricultural organizations will improve the digital adoption of farmers.

Benefits of digital agriculture

Implementing these technological solutions enables reliable management and monitoring of farms. Because farmers get a complete digital analysis of farms in real-time,

they can act accordingly and do not need to use excessive pesticides, fertilizers and reduce overall water consumption. Other benefits include:

- Increases agricultural production and reduces production costs.
- Prevents soil degradation.
- Reduces chemical use in crop production.
- Promotes efficient and effective use of water resources.
- Raises the socio-economic status of farmers.
- Reduces environmental and environmental impact.
- Increases worker safety.

Sustaining the environment and future agricultural production

In some parts of India, excessive pumping of water for agricultural use is causing groundwater levels to fall. In contrast, reservoirs are causing salinity buildup in the soil of some irrigated areas. On the other hand, in rain-fed areas, where the majority of the rural population lives, agricultural practices need to be adopted to reduce soil erosion and increase rainfall absorption. Excessive exploitation and degradation of forest land require mitigation measures. There are proven solutions to almost all of these problems.

The problem, however, is how to extend such measures to cover large areas of the country. Climate change must also be considered. More severe events droughts, floods, erratic rains are expected and will have the greatest impact in rain –fed areas. The watershed program, linked to agricultural research and extension initiatives, may be the most appropriate agricultural program to promote new varieties of crops and improved farming methods. But other issues, such as employment programs and off-farm employment growth, can also be key.

Farmer-centric policies and schemes for the future of agriculture

The governments should create a conducive economic environment for capital formation and increase farmer's investment by removal of distortions. Improving trade conditions with the manufacturing sector and reforming the external and domestic market, supporting rationalization of domestic tax structure, easy access to credit, insurance against crop failures and other inputs, and agribusiness industries.

Infrastructure facilities for the development and growth of the effective delivery system and free movement of agricultural produce. And finally, our rich traditional knowledge and advanced technology will make agriculture highly productive, improve the overall socio-economic condition of farmers and attract young people to farming. In this way, India will be able to reduce agricultural imports and increase agricultural exports in the future. Therefore, with a determined vision for better policy and better infrastructure for Indian agriculture in the years to come, cascading benefits, environment and ecosystem protection can be achieved without compromise.

Prampragat Krishi Vikas Yojana (PKVY) – The purpose of this scheme is to encourage farmer groups to engage in organic farming. India is currently one of the leading 172 countries in the world engaged in organic farming. The country currently has more than 650000 organic producers, 699 processors, 669 exporters, and 720000 hectares of land.

However, with only 0.4% of the total agricultural land available for organic farming, it is clear that the industry still has a long way to go in terms of development. Farmers still have the option of chemical free farming using metabolite based bio Agri inputs, which is the best alternative to chemical based inputs and helps in residue free farming.

Conclusion

Technological advancements in the agriculture sector meet the growing demand for farm automation, digitalization, and sustainability. Emerging agriculture trends mark a shift towards smart farming and efficient utilization of time and resources while reducing crop losses. Smart farming is an upcoming concept that deploys technologies like the internet of

Tings (IoT), computer vision, and artificial intelligence (AI) for farming. Robots and drones are accelerating farm automation by replacing manual farm operations such as picking fruits, killing weeds, or water spraying. Imagery from drones and satellites, couple with Global Positioning System (GPS), provides a high resolution and location specific view of the field. Further, IoT devices, powered by sensor technology, collect real time field data that allow farmers to make data driven decisions. In addition, the widespread adoption of precision agriculture and indoor farming in recent years fuels IoT growth in farming. Taken together, these technological innovations generate disruptive and sustainable changes in agricultural practices. The focus is to not only improve that overall quality and quantity of crops and enhance livestock and quantity of crops and enhance livestock management but also to reach the ultimate goal of a sustainable future.

The future will be technology driven and research driven. This will open up more avenues for development, investment, and ultimately for the development of the sector and the nation as a whole.

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Discussing the Tagore's School Shanti Niketan in contest of freedom

Hemavati S Desai

Guest Faculty

BLDE Associations' BHS Arts and TGP Science college Jamkhandi,
Bagalkot.

Rabindranath Tagore was a most celebrated figure of modern Indian culture. The school Santi Niketan in 1901 brought him fame in national and international ways. His greatest fame came in the area of literature, receiving in 1913 the Nobel Prize. He produced sixty poetical works, dramas, novels, short stories, sermons and philosophical essays. This paper discusses the vision of Tagore for the education and learner through his school Santiniketan. *"She is our own, the darling of our hearts, Santiniketan. In the shadows of her trees, we meet in the freedom of her open sky. Our dreams are rocked in her arms. Her face is a fresh wonder of love every time we see her, for she is our own, the darling of our hearts."* – Rabindranath Tagore, these lines utter the affections of Tagore towards Santiniketan. The school located about 158 km northwest of Kolkata in Bengal's rural hinterland, Santiniketan embodies Rabindranath Tagore's vision of a place of learning that is unfettered by religious and regional barriers. Established in 1863 with the aim of helping education go beyond the confines of the classroom, Santiniketan grew into the Visva Bharati University in 1921, attracting some of the most creative minds in the country.

On December 22, 1901, Rabindranath Tagore established an experimental school at Santiniketan with five students (including his eldest son) and an equal number of teachers. He originally named it Brahmacharya Ashram, in the tradition of ancient forest hermitages called tapoban. Blending the best of western and traditional eastern systems of education, the curriculum revolved organically around nature with classes being held in the open air. Tagore wanted his students to feel free despite being in the formal learning environment of a school, because he himself had dropped out of school when he found himself unable to think and felt claustrophobic within the four walls of a classroom. The curriculum revolved organically around nature with classes being held in the open air. *"The highest education is that which does not merely give us information but makes our life in harmony with all existence."* Encouraged by Tagore, rural artisans would bring their wares, like batik printed materials, the famous Santiniketan leather bags, earthenware, wooden iktaras, terracotta jewellery and paintings to these festivals, while urban counterparts would set up stalls where rural folk could buy industrially-produced goods from the cities. Thanks to Tagore's legacy, Santiniketan has managed to preserve Bengal's fast-disappearing rural crafts culture through folk markets, like the weekly Bondangaar Haat, and rural co-operatives, like Amar Kutir.



The vision of Tagore is to put interest in education with providing maximum freedom to students, he wanted his students to learn spiritual greatness as found in the ancient Hindu Ashrams of the Gurus. To acquaint the ancient Indian culture and traditions, to emphasize the principle of simple living and high thinking. to provide maximum freedom of activity to children and healthy community life. contact with nature- To allow the students to come in contact with nature and get education from it.

The Santiniketan School was really an answer to his childhood grief. Tagore's own unfortunate experiences as a child in a city school in Calcutta left an indelible impression on his mind. He confessed, "When I was thirteen, I finished going to school. I do not want to boast about it, I merely give it to you as historical fact ... I afterwards realised that what then weighed on my mind was the unnatural pressure of the system of education, which prevailed everywhere" (Tagore: 1925: 9). We also know from his 'Reminiscences' how unhappy he was with the kind of schools he was sent to in his childhood. He wrote about the rooms were cruelly dismal with their walls on ground like police man. The houses were more like a pigeonholed box than a human habitation. No decoration, no picture, not a touch of colour, not an attempt to attract the child's mind (Tagore, 1961a: 60-61). The painful experiences of his school life left such a permanent imprint on his mind that even after forty years he could vividly describe the humiliation to which he was subjected. His mission to revolutionize education by rearing young minds in harmony with nature. He described the trauma of his own schooldays and germination of his vision of a new form of education through his experiments with the school at Santiniketan (Alam & Chakravarty, 2011: 38). He satirically wrote, "What we now call a school in their country is really a factory and the teachers are parts of it ..." (Tagore, 1961b: 66). Our education system is joyless. Small children are burdened with tons of books. Tagore again wrote: "From childhood to adolescence and again from adolescence to manhood, we are coolies of the goddess of learning, carrying loads of words on our folded backs" (Ibid p.67).

Rabindranath wanted to break the isolation of school from home and society. His aim was to bridge the gap between school and home on one hand and between school and society on the other. In Rabindranath Tagore's concept, through education human being gets the knowledge, which leads them to know the Self in relation to the universe and thus, establishes the harmony with his surroundings. This knowledge is regarded as an endeavour towards the achievement of 'freedom of mind'. And the complete freedom or liberation is nothing but the ultimate fearlessness which aspires the development of harmonious personality. Tagore postulated that the child must undergo a free, universal and open-ended knowledge system which enforces a joyous experience of the development of the harmonious personality. He wanted his students to have as many opportunities as possible to discover their Self. Tagore further believed that the very act of creation is 'freedom', for it allows human beings to discover their full potential. People tend to go with the mass and thus often comply with imitative behaviour. Eventuality individual lacks originality and newness. Freedom means the agility of a person to go beyond the boundaries of conventionality. The guiding principal of this little school is best described in Tagore's own words, "The highest education is that which does not merely give us information but makes our life in harmony with all existence." [...] Tagore was one of the first to support and bring together different forms of arts at Santiniketan. He invited artists and scholars from other parts of India and all over the world to live together at Santiniketan on a daily basis and share their cultures with the students of Visva Bharati. He once wrote: "Without music and the fine arts, a nation lacks its highest means of national self-expression and the people remain inarticulate." [...]

There are four fundamental principles in Tagore's educational philosophy; naturalism, humanism, internationalism and idealism. Shantiniketan and Visva Bharathi are both based on these very principles. According to him, "*Education means enabling the mind to find out that ultimate truth which emancipates us from the bondage of dust and gives us wealth not of things but of inner light, not of power but of love. It is a process of enlightenment. It is divine wealth. It helps in realization of truth*". The thoughts of Tagore for the education were far from the contemporary era where, we see well established building, in particular qualified faculties, facilities and fee structure but Tagore intentions to provide education which will bright inventions in the skills of home craft, he asked them to have connection with the traditional way of learning being as Indians. He gave freedom to learn what they are in interest.

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Analysis of Rabindranath Tagore's philosophy influence on education and human life

Mr. Kantesh Benalli

Lecturer, K.L.E Society's Shri Shivayogi Murughendra Swamiji Arts, Science and Commerce College, Athani,

Abstract

Philosophy of education and human life according to Rabindranath Tagore "The highest education is that which does not merely give us information but makes our life in harmony with all existence". – (Rabindranath Tagore) As a humanist, he talks about human brotherhood and spiritual bondage of universe; aim of education to develop the all aspects of human personality i.e. physical, intellectual, and spiritual. As an individualist, Tagore talks about –Every child has his/her inborn abilities which makes him/her unique and through the enhancement of abilities one would be able to achieve the state of perfection. As an idealist, he talks about tapasaya and sadhana. As a naturalist, he talks about that – subjects should be taught through the utilization of the various elements which are present in child's environment so that he or she would be able to understand the subject in effective manner. Education cannot be flourish appropriately in rigid classroom environment. It should be in open environment just as Gurukul system where learners learn subject according to his or her experiences. He emphasized on – a person learns through his or her own experiences from the nature. God has created nature and if one is sync with nature means sync with God.

Keywords: Tagore's Philosophy, Holistic Education, Naturalism, Visva-Bharati, human life,

Introduction

Rabindranath Tagore, a great philosopher of 20th century, was a visionary, social reformer, a poet who Was a great preacher of Indian culture and tradition. He tried to spread the Indian ethos and culture to the Progeny throughout the world. Tagore, who had a rare and a great personality, exhibited multidimensional ideas And which has relevance in today's world . He had been endowed with versatile genius and untiring zeal. His Knowledge, The Soul, Nature and Man earned him a second name "Gurudev" and as a politician, philosopher, Social reformer and educator, he proved himself worthy of this title. He felt that man and nature have an original Integration and hence he based his philosophy of life and education on this concept. Unlike most of the Western Educators he was not only a theorist but a practitioner.

Views On education

Rabindranath Tagore is one of the poets whose contribution on education is marked by naturalistic and aesthetic values. He had a belief that "The widest road leading to the solution of all our problems is education." His theory of developing the education sector is contemporary. Even after one hundred years, people will be inspired by his realistic points of view regarding education. According to Tagore, education is a must to help establish a new developed pattern of human life. His system of education basically emphasizes the intellectual, physical, social, economic, moral and spiritual aspects of human life by which a man can develop his integrated personality which can contribute to develop his life and the nation in particular. In this paper, the major concern would be how the Tagore's philosophy helps enrich the human spirit by providing moral as well as spiritual knowledge. And it is proved that a man full of spiritual knowledge will certainly be more beneficial for mankind.

Tagore's philosophy of education conforms to his general philosophy. He approached life as a poet with a totality of vision. He was fully aware of education's innumerable implications. "Education" he said, "is a permanent part of the adventure of lifeit is not like a painful

hospital treatment for curing them (students) of the congenial malady of their ignorance , but it is a function of the health , the natural expression of their minds vitality”. To him the object of education is freedom of mind and spirit. The three cardinal principles of his educational philosophy are-i) Freedom; ii) Creative self-expression; and iii) Active communion with nature and man. The genesis of the idea of freedom lies in his experience of the prevailing system of education. He spoke of the existing schools as being an “education factory, lifeless, colorless, disassociate from the context of the universe. Our education has taken us away from our natural surroundings. It is dissociated from social contexts.

Education “divorced from the streams of life and confined within the four walls of the classroom becomes artificial and losses its value”. The primary work in his opinion was to bring the child’s mind in contact with nature. Nature inspires the human beings differently at different stages of human development. “For the young child, Nature will become an unconscious symbol of super personal growth and evolution, something that needn’t be questioned and which provides an ever ready background for its dreams and its play. For the adolescents, Nature will become an object of either scientific or lyrical curiosity.

The adult will see in her the soil on which his country and his people grow, the cultural and economic background of human existence.” Nature to him was the focus where the interests and aspirations of human beings meet. It is therefore, essential right only to know Nature but to live Nature. By this the man will attain the greater and deeper freedom. Education in the academic sense of mere acquisition of knowledge or information never appealed to the comprehensive genius of the poet. To be real, education must be of the whole man, of his emotions and senses as much as of his intellect. Tagore’s educational philosophy was learning from nature and life. Tagore also attached great importance to Tapasya and Sadhana. Tagore emphasized such education which would help individual to earn livelihood.

Tagore’s role in the innovation of educational ideas has been eclipsed by his fame as a poet. He envisioned an education that was deep-rooted in one’s immediate surroundings but connected to the cultures of the wider world, predicted upon pleasurable learning and individualized to the personality of the child. He felt that a curriculum should revolve organically around nature with classes held in the open air under the trees to provide for a spontaneous appreciation of the fluidity of the plant and animal kingdoms and seasonal changes. He was one of the first in India to argue for a humane educational system that was in touch with the environment and aimed at overall development of the personality.

Views On human life

Rabindra Nath Tagore exists as one of most prominent figures in the literary and the philosophical world. Born in the nineteenth century India, Tagore through his writings has served as an emblematic figure who continues to inspire and influence masses across the globe in the contemporary era also. He is known as a complete man who encompassed everything in his poetry ranging from religion, aesthetics, education, nationalism, and social dynamics to internationalism and race relations. The paper attempts at exploring some of the substantial and recurring themes related to Mankind in the poetry of Tagore. His poetry is highly complex with regard to the volume and vastness that it becomes quite difficult to compartmentalize it

Tagore had pledged his loyalty to all mankind. He strove for the rights of children, women, poor and ignorant and demanded an equal share for all. The religion that he preached was the religion of man. He sought a freedom from evil, greed, avarice, hatred and fought for the freedom of humans from the worldly strangles. The blind ego of man, the lust for power and the desire to exploit were all, targeted areas. In many of his works, Tagore has commented on the nature of Man discussing him in relation to Nature and other men.

From his very childhood, Tagore shared an extraordinary relationship with the outside world. The rising of the sun, the chirping of birds, the tides in seas, and the moon in the night, everything had a special significance associated with it. Nature, to him, was never an alien identity but it was a manifestation of God and an aspect of man's actual essence. The various manifestations of Nature in one way or the other were linked to man's eternal being and therefore, laid an extraordinary influence upon the personality of man. The only need was to cultivate an eye that could perceive things in reality but because of the continuous involvement with the material world, man had lost touch with the Reality.

According to Tagore, "All our knowledge of things is knowing them in their relation to the Universe, in that relation which is truth". The involvement that contemporary beings have with the world has deprived them of the power to see and understand things in their true color. Tagore says, "we grow out of touch with this great truth, we forget to accept its invitation and its hospitality, when in quest of external success our works become unspiritual and unexpressive" (Tagore 9). Nature, according to Him, is the manifestation of the Supreme and in fact the self and nature actually are nothing but the twin aspects of the Absolute. It is nature which actually forms the backbone of human personality. In fact, they share a relation of collaboration and transcendence. Man is a bridge between the transcendent and the nature

Conclusion

Tagore may be viewed as a spiritualist in education. Generally, naturalism Discards transcendental experiences. Tagore was a naturalist but his Naturalism was not a narrow one. It was a sort of means to spiritualism. Which he wanted to develop among the boys. Tagore was a great champion Of education for international understanding. He loved his nation and Wanted to improve its conditions but in this connection his nationalism was not a narrow one. His patriotism and nationalism leads to Internationalism. He regarded the world as one and enables us to feel that We have to develop respect for world citizenship also.

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AWARENESS AND KNOWLEDGE ABOUT DOPING IN SPORTS

Mr. VINAYAK PATGAR

Research Scholar
Dept. of Physical Education & Sports
Karnatak University, Dharwad.

Dr. B.M.Patil

Director of Physical Education and Sports.
Karnatak University, Dharwad

Abstract

Awareness and Knowledge about Doping in Sports of the present study is to reveals the level of awareness and knowledge about illicit substance use in sports. 160 samples from various PG departments of Karnatak University Dharwad are participated in this study. In consultation with the questionnaire were obtained from these original research articles Attitudes of students of physical education and sports about doping in sport and Attitudes of students of sports participants about doping in sports. The subjects were asked to fill their response in the space provided in questionnaire sheet. The statistical technique of frequencies of each question to find out the level of awareness and knowledge about doping in sports. MS-excel is used to find out the result. However valid reliable and adequate the data systematically classified and tabulated, scientifically, intelligently interpreted. Find the results from subject response to the tools.

Key Words.

Dope, Attitude, Banned substance, Survey, Sports, Awareness, Knowledge.

INTRODUCTION

Doping is not a modern term. According to ancient reports found in the Norwegian Mythology, the use of strengthening substances was already common among the Berserkers. They were reported to take Bufotenin, which is known to enhance the physical performance and strength, Bufotenin originates from skin of toads as well as Amanita mushrooms.

WHAT IS DOPING?

'Doping' refers to an athlete's use of prohibited drugs or methods to improve training and sporting results. Steroids are the drugs that often come to mind when we talk about doping, but doping also includes an athlete's use of other forbidden drugs (such as stimulants, hormones, diuretics, narcotics and marijuana), use of forbidden methods (such as blood transfusions or gene doping), and even the refusal to take a drug test or an attempt to tamper with doping controls.

As you continue to participate in sport, doping is an issue that you will increasingly face: you could be tested for drugs; some of your competitors will be cheating by using drugs; you may even be tempted to do so yourself.

The International Olympics Committee (IOC) said on Saturday that 1001 drugs tests have been conducted since the start of the London 2012 Olympic period on July 16. Of these, 715 were urine tests and 286 were tests on blood. IOC President Jacques Rogge says a crackdown on doping cheats in the run-up to the London Olympics has been a success, with testers catching more than 100 athletes using performance-enhancing drugs in recent months.

Albanian weightlifter Hysen Pulaku became the first athlete to be ejected from the London 2012 Olympics on Saturday after traces of the anabolic steroid stanozolol were found in his urine sample. Substances and doping methods are banned when they meet at least two of the

three following criteria: enhance performance, pose a threat to athlete health, or violate the spirit of sport.

Following are some of the substances and methods used for doping in sport:

ERYTHROPOIETIN (EPO)

- EPO is a peptide hormone that is produced naturally by the human body. EPO is released from the kidneys and acts on the bone marrow to stimulate red blood cell production. CERA
- Continuous Erythropoiesis Receptor Activator, or CERA, is third-generation form of EPO. As opposed to earlier forms of the drug.

Requires less frequent injection because it has an extended half-life.

ANABOLIC STEROIDS

• Anabolic steroids are drugs that resemble testosterone, a hormone which is produced in the testes of males and, to a much lesser extent, in the ovaries of females.

HUMAN GROWTH HORMONE

Human growth hormone (HGH) also called somatotrophin or somatotrophic hormone - is a hormone that is naturally produced by the body it is synthesized and secreted by cells.

DIURETICS

* Diuretics can be used in a sport as a masking agent to prevent the detection of another banned substance. SYNTHETIC

OXYGEN CARRIERS

Synthetic oxygen carriers, such as haemoglobin-based oxygen carriers (HBOCs) or per fluorocarbons (PFCs), are purified proteins or chemicals that have the ability to carry oxygen.

BLOOD DOPING

There are two forms of blood doping. Autologous blood doping is the transfusion of one's own blood, which has been stored, refrigerated or frozen, until needed. Homologous blood doping is the transfusion of blood that has been taken from another person with the same blood type.

INSULIN

- Insulin enhances glucose uptake into the muscle and aids the formation and storage of muscle glycogen. Athletes might use it for events that require high levels of endurance. There is also evidence that it is abused by dopers in conjunction with growth hormones or anabolic steroids to boost muscle growth.

GENE DOPING

Advancements in gene therapy for medical reasons mean potential cheats might seek to undergo procedures to modify their genes to enhance their physical capabilities.(16)

OBJECTIVES OF THE STUDY

- The purpose of this study is to test the level of awareness and knowledge and identify students attitudes about doping (drugs) in sports.
- To Test the physical education students and sports persons mental setup and updates about doping scandals towards doping in sports.

HYPOTHESIS

Alternate

1. There would be awareness and knowledge of doping in sports regarding students of sports and faculty of physical education.

Null

2. There would be no awareness and knowledge of doping in sports regarding students of sports and faculty of physical education.

DILIMITATION

1. The study is delimited to students of physical education and other department and physical education staff, whom are studying in UG and PG of various courses.

2. The sample size is only delimited to 150 students and 10 staff.
3. The samples are restricted to Karnatak University only.
4. The age group of samples ranges from 18 to 32, years.

LIMITATION

The scholar had availed all the resources which were within his reach, during the study there some short-comings which were not entirely under his control. Therefore, the following limitations are recognised for this study.

1. The individuals' responses to certain inquiries may have been influenced by the attitude they adapt towards the nature of the questions.
2. Mental setup of the respondent, when they answer for questions
3. Every sports person in UG and PG level studies they may or may not well in academics
4. We could not control the Habits of the respondents or population is also one of the limitations for this study
5. This study limited to attitude of students towards the sports and doping in sports.

DEFINITION OF TERMS

- 1.Dope
- 2.Attitude
- 3.Banned substance
- 4.Survey
- 5.Sports
- 6.Awareness
- 7.Knowledge

DOPE

Take a drug to improve individual sports performance

ATTITUDE

A complex mental state involving beliefs and feelings and values and dispositions to act in certain ways

BANNED SUBASTANCE

Drugs that forbidden by law

SURVEY

Keep under surveillance

SPORTS

An active diversion requiring physical exertion and competition.

AWARENESS

Knowledge that something exists, or understanding of a situation or subject at the present time based on information or experience (19)

KNOWLEDGE-

Knowledge is a awareness, or understanding of someone or something, such as facts, information, descriptions, or skills, which is acquire through experience or education by perceiving, discovering, or learning. (19)

SIGNIFICANCE OF STUDY

1. The study reveals the level of awareness and knowledge about illicit substance use in sports.
2. If result came negative, we may conduct the awareness programmes for physical education students and sports students to promote healthy living in society.
3. Government can add some subject about hazards and problems use in sports.
4. High chance of reduction of myths about dope.

THE METHODOLOGY

As discussed earlier the main purpose of the study was to investigate the varying level of awareness about doping in sports. The secondary purpose of the present knowledge about doping in sports.

SUBJECTS

160 samples from different department of physical education and others. 10 samples from faculty and students of physical education and 110 samples from students of MPED and

BPED and 50 sample were from other dept who were studying in various PG at Karnataka University Dharwad are participated in this study.

ADMINISTRATION OF QUESTIONNAIRE AND COLLECTION OF DATA

In consultation with the questionnaire were obtained from these original research articles.

1. ATTITUDES OF STUDENTS OF PHYSICAL EDUCATION AND SPORTS ABOUT DOPING IN SPORT

FACTA UNIVERSITATIS, Ratko Pavlović¹, Kemal Idrizović², UDC 796.011.5,

2. "ATTITUDES OF STUDENTS OF SPORTS PARTICIPANTS ABOUT DOPING IN SPORTS". Zamirullah Khan¹, Shailendra Pratap Singh¹, Abul Barkat¹ Anwer Alil & Naseem Ahmed Khan² *Deptt. of Physical Education A MU Aligarh U.P.India

*Mumtaz PG College Lucknow, Lucknow University U.P. India Email of Author:

zamirullahkhan@gmail.com

The subjects were asked to fill their response in the space provided in questionnaire sheet. 10 to 20 minutes are adequate for subjects to complete questionnaire. In case doubt by the students the investigator clarified it

SAMPLE METHOD

- Purposive or Judgmental Sample is used to collect the data.

SELECTION OF VARIABLES

- The awereness about doping in sports.
- Second variable is knowledge about doping in sports.

STATISTICAL TECHNIQUES

The statistical technique of frequencies of each question to find out the level of awareness and knowledge about doping in sports.

MS-excel is used to find out the result

DEMOGROPHICAL DETAILS

TABLE NO-1.

This table shows classification of students on the bases of courses.

SI No	Name of the course	Total sample
1	Student of physical education	100
2	Faculty of physical education	10
3	Other PG student and staff	50
	Total	160

TABLE NO-2.

This table shows classification of students on the bases of age.

SI No	AGE	SAMPLE
1	20-22	47
2	23-24	53
3	25-26	41

4	27-28	6
5	29-30	4
6	30 & ABOVE	9

TABLE NO-3.

This table shows classification of students on the bases of gender.

MALE	FEMALE
108	52

TABLE NO-4.

This table shows classification of students on the bases of game.

SI No	GAME	%
1	Team game	72
2	Individual games	28

DATA ANALYSIS AND RESULTS

However valid reliable and adequate the data may be, it does not serve any useful purpose it is carefully processed, systematically classified and tabulated, scientifically, intelligently interpreted.

Result:-

SI.No	Questions	Yes%	No%
1.	Have you ever come in contact with doping substances?	0	100
2.	Do you know the list of banned substances?	69.37	30.62
3.	Have you ever taken the banned substances?	0.62	99.37
4.	Would you ever taken a drug to achieve personal results?	3.75	96.25
5.	Do you think that some of current top athletes are taking drug?	56.87	43.12
6.	Have you met someone for whom you knew to be taking dope?	6.87	93.12
7.	Do you think it is right to have someone positive to doping near you?	3.75	96.25
8.	Do you think that doping control can detect 100% of the athletes who took dope?	98.75	1.25
9.	Do you think there is way to deceive the doping control tests?	10	90
10.	Are there some of the world anti-doping program to support the athletes in the country?	85.62	14.37

11.	Do you know what WADA is?	72.5	21.25
12.	Which sports do you think is the most/least marked by doping scandals? (Mark only one)		
	Major games	Most marked by doping	Least marked by doping
1.	Athletics	54.37	2.5
2.	Basketball	1.87	1.87
3.	Body building	14.37	1.87
4.	Volleyball	1.25	11.87
5.	Martial arts	0	5
6.	Cricket	0.62	27.5
7.	Weight lifting	8.75	1.25
8.	Boxing	8.75	1.25
9.	Wrestling	8.12	3.12
10.	Cycling	0.62	9.37
11.	Tennis	0.62	15
12.	Team games	0.62	19.37
	Total	100	100

CATEGERIOUS

1. ON THE BASIS OF COURSES

Sl.No	Name of the course	Total sample
1.	Student of physical education	100
2.	Faculty of physical education	10
3.	Other PG student and staff	50
	Total	160

2. ON THE BASIS OF GENDER

MALE	FEMALE
108	52

3. ON THE BASIS OF AGE

SL.No	AGE	SAMPLE
1.	20-22	47
2.	23-24	53
3.	25-26	41

4.	27-28	6
5.	29-30	4
6.	30 & ABOVE	9

RESULTS

- 100% sample are had never contact with doping substance
- 69.37% sample know the list of banned substance.
- 99.25% sample never taken the banned substance
- 96.25 %sample will never take a drug to achieve personal results.
- 56.87% sample believe that some current top athletes are taking drug.
- 93.12%sample never met whom they knew to be taking dope.
- 96.25% sample have negative attitude to doping near them.
- 98.75% samples are believed doping control can detect 100% of athletes who take dope.
- 90% believed there is no way to deceive the doping control.
- 85.62% sports students there are some world-anti doping programs to support the athletes in the country.
- 72.5% sports students know about WADA.

From the above 2 percentage statistics, we may conclude that more than 80% students know about doping, harmful effects of doping, contents of doping and they met the persons who used them. They know all the procedure of doping control and most of them are positively responded to avoid doping. So, we may conclude that sportsmen and sports teachers are having significant information about doping

According to participants Sports most marked by doping scandal game is as below.

- 54.37% believed athletics.
- 1.87% believed basketball
- 14.37% believed body building
- 1.25% believed volleyball
- 0% believed martial arts
- 0.62% believed cricket
- 8.75% believed weight lifting
- 8.75% believed boxing
- 8.12% believed wrestling
- 0.62% believed cycling
- 0.62% believed tennis
- 0.62% believed team games

According to participants least marked by doping scandal game is as below.

- 2.5% believed Athletics.
- 1.87% believed Basketball
- 1.87% believed Body Building
- 11.87% believed Volleyball
- 5% believed Martial Arts
- 27.5% believed Cricket
- 1.25% believed Weight Lifting
- 1.25% believed Boxing
- 3.12% believed Wrestling

- 9.37% believed Cycling
- 15% believed Tennis
- 19.37% believed Team Games

SUMMARY, CONCLUSION AND RECOMMENDATIONS

SUMMARY

The main objective of the study is to test the level of awareness and knowledge about the use of doping in sports. As the way of gathering the necessary information a questionnaire taken from international published original articles. The study included a total 160 of faculty and students of Karnataka University, Dharwad MS-EXCEL is used to analysis data. The analysed frequency data reveals that there would be awareness and knowledge about using doping in sports.

CONCLUSION

From this study, we may conclude that more than 80% students know about doping, harmful effects of doping, contents of doping and they met the persons who used them. They know all the procedure of doping control and most of them are positively responded to avoid doping. So, we may conclude that sportsmen and sports teachers are having significant information about doping.

The obtained results say majority of the students know the list of banned and they know what WADA is. According to WADA established recent most marked scandal games are body building, athletics, weight lifting respectively and In this study the participants given answer to most marked doping scandals games are athletics, bodybuilding weight lifting respectively so here we concluded they have knowledge about doping scandal games.

Another side lest marked doping scandal games are cricket, team games, sports gymnasium, badminton and these games have least marked in doping scandals so they have knowledge about the doping scandals. Generally, it can be concluded that the study subject would be awareness and knowledge of doping in sports regarding students of sports and faculty of physical education.

RECOMMENDATIONS

- This study can serve as a framework for the same or similar types of research.
- All in a order to understand and prevent the use of prohibited substances in sport among young people
- On the bases of this study related university and institutes can organize awareness camp or classes.

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Tagore's Philosophy of Education

Mr. Rudresh E. Allolli

Assistant Professor of English
Shri. Channamallappa Channaveerappa Hebbal
Government First Grade College, Golasangi
Tq- Nidagundi Dist- Vijayapur

Abstract:

Tagore's philosophy of education is based on his own experiences of life. He thought that the aim of education is to bring about perfection of man by dispelling ignorance and ushering in the light of knowledge. Education should enable man in all the aspects of his life like economical, spiritual, aesthetic, intellectual and social. His educational philosophy is based on four fundamental principles: naturalism, humanism, internationalism and idealism.

Key Words: Education, Philosophy, Values, Principles

Introduction: Rabindranath Tagore was the first non-European to receive a Nobel Prize for Literature. He has been called one of the outstanding thinkers of the 20th century and the greatest poet India has ever produced. His Nobel followed publication of *Gitanjali*, his English version of some of his Bengali poems. He was a key figure in Indian nationalism. Being a friend of Gandhi, he offered his criticism as well as support to him.

The Indian society has given an utmost value to the education system since the beginning of the civilization in the country. The Rishis of the ancient days, the enlightened ones, thought that the proper education to the soul only can make human free from suffering and bondage. Tagore was inspired by the Gurukula system of education and wanted to rejuvenate it in the Indian society. He despised the contemporary system of school education where pupil would spend their tedious days in four walls of the classroom. He calls this kind of education a 'a parrot's training,' a bird is caged and force-fed textbook pages—to death (Dutta, 1997). He thought that the aim of education is to bring about perfection of man by dispelling ignorance and ushering in the light of knowledge. Education should enable man in all the aspects of his life like economical, spiritual, aesthetic, intellectual and social. His educational philosophy is based on four fundamental principles: naturalism, humanism, internationalism and idealism. According to him, "Education means enabling the mind to find out that ultimate truth which emancipates us from the bondage of dust and gives us wealth not of things but of inner light, not of power but of love. It is a process of enlightenment. It is divine wealth. It helps in realization of truth".

Tagore's philosophy of education is based on his own experiences of life. He was born in the most reputed and progressive family of Bengal. The members of his family were inspired and influenced by the western way thinking and culture. But Tagore was not happy with the experiences of his childhood schooling. During his talks to Victoria Ocampo about schooling, he mentioned the disparity of school systems of his childhood days. "How distasteful so much of my own education was when I first went to a school near my home in Calcutta! I had no background at all. I was asked to accept masses of information for which I was not in the least ready. Nature has methods of its own in these matters, but my school masters had theirs which were quite different. In the fight between us, we children suffered excruciating pain." (Jalan, 1976)

He believed that education should help an individual to attain complete manhood, so that all his powers may be developed to the fullest extent for his own individual perfection as well as the perfection of the human society in which he was born. He thought that education was not merely a means for the growth and fullness of the individual, but it was also

concerned with the whole physical and social environment in which his life was lived. "I for my part believe in the principle of life, in the soul of man, more than in methods. I believe that the object of education is the freedom of mind which can only be achieved through the path of freedom—though freedom has its risk and responsibility as life itself has. (Tagore, 2023)" He wanted the boys and girls to be fearless, free and open minded, self-reliant, full of the spirit of inquiry and self-critical, with their roots deep in the soil of India but reaching out to the world in understanding, neighbourliness, cooperation and material and spiritual progress. The education that only gives importance to the intellectual aspect is not much imperative to Tagore. For him -"The object of education is to give man the unity of truth. Formerly, when life was simple, all the different elements of man were in complete harmony. But when there came the separation of the intellect from the spiritual and the physical, the school education put entire emphasis on the intellect and the physical side of man." (Tagore, 2023) Spiritual dimension of education is as important as intellectual and physical.

He felt that the aim of education was self-realisation. His poetic sentiments believed that this realisation was the goal of education. According to Tagore, the universal soul was the root of our soul, and it was man's destiny to reach that and of which we are a part. The journey of attaining one's destiny could be achieved only through education. "The highest education is that which makes our life in harmony with all existences." (Jalan, 1976)

Siksar Herpher is Tagore's very first writing which enunciates explicitly some of his fundamental educational thoughts. The article persuades for a system of education conducted in congenial surroundings and in a manner filled with the spirit of joy. At various places in his writings, Rabindranath has mentioned his concept of ideal education. His references to ideal education cover the description of ideal atmosphere, institution, teacher, and method. In his famous article, 'My School,' he wrote, "Living ideals can never be set into a clockwork arrangement giving accurate account of its every second" (Tagore, 2023) For Tagore it was not the formal method of teaching which was the most important part of an ideal education, but it was the atmosphere which surrounded the educational pattern. He believed that it is absolutely necessary for children's mental health and development that they must not have mere schools for their lessons, but a world whose guiding spirit is personal love. It must be an ashram where men have gathered for the highest end of life, in the peace of nature, where life is not merely meditative, but fully awake in its activities (Tagore, 2023).

To make change in Indian education system Rabindranath Tagore established Shantiniketan in 1863. Shantiniketan embodies Rabindranath Tagore's vision of place where learning is unaffected by religious and regional barriers. Shantiniketan grew into Vishwabharati University in 1921. The institutions aim to make education go beyond the confinements of all sorts. The main objective of his school Shantiniketan was to cultivate a love for nature, to impart knowledge and wisdom in one's native language, provide freedom of mind, heart and will, a natural ambience, and to eventually enrich Indian culture. Religion was ideal for Rabindranath Tagore. His 'Visva Bharathi World University' stood for his nobility of soul.

In The Centre of Indian Culture pamphlet, he writes, 'In education, the most inspiring atmosphere of creative activity is important. The primary function of the institution must be constructive; scope must be for all kinds of intellectual exploration. Teaching must be one with culture, spiritual, intellectual, aesthetic, economic and social. True education is to realize at every step how our training and knowledge have an organic connection with our surroundings'.

Conclusion: Tagore believed that one of the main aims of education is to prepare the individual for the service of the nation and education stands for human regeneration, cultural representation, harmony and intellectualism. Educational institutions should build on the

power of thinking and imagination in an individual and help turn herself/himself into a self-sustained building block of human society and a creative canvas of a nation on the whole.

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TAGORE AS A SOCIAL REFORMER

Mrs T.B. Saila Rani

Asst. Professor in English
AIBM College, AIT Campus
Chikmagalur – 577 102

Abstract:

Social reformer is a person who involves in changing the social system to mend the drawbacks or sufferings in the society. Rabindranath Tagore was one among the notable social reformers of India. He was well known for composing the national anthems of two nations, India and Bangladesh. The name 'Tagore' inflicts in the human mind 'an image of a man with beard'. He was remarkably called "The Bard of Bengal". His contributions to the society is notable and reputable.

Key Words: Social Reformer, Bengal Partition, Holistic Education,

Rabindranth Tagore was the youngest son of Debendranath Tagore and Sarada Devi. He was born on 7 May 1861 and passed away on August 7 1941. He was a versatile man with many skills as a poet, dramatist, musician, writer, educationist, philosopher, singer, painter and above all a great and active social reformer.

Tagore was the first Asian and Non-European to be honoured with Nobel Prize in Literature, in 1913 for his work "Geethanjali". He was fondly called "Gurudev". The trait of social reformer of Tagore was from his family members as his paternal grandfather, Dwarakanath Tagore was the pradhanacharya of Brahma Sabha, his father Devendranath Tagore established a meditation centre "Santiniketan" (the abode of peace), his eldest brother Dwijendranath was a philosopher and poet, another brother Sathyendranath was appointed in European Indian Civil Service, another brother Jyotirindranath was a musician, composer and playwright, and his sister Swarnakumari, a novelist. Most of his family members were philosophers, musicians, writers, painters, singers, dancers etc. That is why Tagore was a multifaceted man.

Tagore was not pleased with the traditional learning in schools. He felt the learning should be in natural atmosphere. Though he was sent to England for his schooling, he dropped out the schooling and was tutored at home. In 1889, he came to Shilaidaha (Kushtia) to oversee his estates as his father directed him. There he experienced the misery life of poor Bengali peasants. Though he was from a wealthy family he experienced the grievances of the rural people. As a young landlord in Shilaidaha, Tagore believed that the peasants' life can be uplifted by introducing education and co-operation. In 1892, Tagore wrote his first major writing "Siksha Herpher" on educational problems and in 1941 he delivered the convocation address to Gurukul Kangri which was his last public utterance on education. The Brahmacharyasram or "turning back to past", nationalism, internationalism, cosmicism and lokasiksha were the prominent stages of Tagore's evolution. Tagore's concern about down-trodden class that was exploited by the higher society people, particularly the mahajans and zamindars was clearly stated in one of his article as

"Our so-called responsible classes live in comfort because the common man has not yet understood his situation. That is why the landlord beats him. The money lender holds him in his clutches; the foreman abuses him; the policeman fleeces him; the priest exploits him; and the magistrate picks his pocket."

Tagore being a city dweller had a shocking experience of the exploitation of weavers class, peasantry and similar working class people because by nature he was a humanist. So he strongly decided to work for the improvement of those folks.

In 1900, for the socio-economic and cultural upliftment of the poor villagers, he framed a project-plan for rural development and village reconstruction His motto was to change the hazardous life style of the village people.. He paved the first experiment with modernized cultivation system in 1900 at 'Shilaidaha'. He suggested them to use good quality seeds and fertilizer along with deep-ploughing. The peasants were inspired to take up maize cultivation apart from paddy cultivation. So the quality maize seeds were imported from America for the local peasants. This resulted positively.

He never gave up his interest towards rural development though he had to change his working site from 'Shilaidaha' to 'Kaligram Pargana' (Rajshahi), another estate of Tagore family. Most of the inhabitants of this locality were Muslims who participated with keen interest in Tagore's development work.

Poor villages of about 600 were under the project. Along with the adoption of new and improvised farming methods he also organized hospitals and co-operatives. Kaligram Krishi Bank was started in 1905 at Patisar was to help the economically deprived villagers. The money was lent without any collateral support by the money-receivers. The bank was established by borrowing money from his friends and family members at 8% interest. The bank survived for twenty years.

He also expanded his contribution with small-scale cottage industries. He was a perfect social reformer. Tagore composed national anthems of two nations ie., India (Jana Gana Mana) and Bangladesh (Amar Sona Bangla). Indian national anthem reflects the humanistic approach among Indian people. The Bengali literature and music was reshaped by Tagore. His literature mobilized the people towards political and social reform. He protested against untouchability, narrow sectarianism, Brahmanical social order, Caste system and animal sacrifice. His insightful vision led to the establishment of Visva Bharati University.

Blake expresses in one of his poems "Tables Turned" that nature is the best teacher. Even Tagore believes that nature is the best teacher to man.

His contribution in freedom struggle was remarkable and praiseworthy. Bengal was divided by language and religion; the western half would be primarily Hindus and the eastern half would be primarily Muslims. This divide-and-conquer strategy sparked the Swadeshi Movement. Tagore strongly protested Lord Curzon's decision to partition Bengal. To unite the Bengali population, a song Banglar Mati Banglar Jol (Soil of Bengal, Water of Bengal) was written by him. Rakhibandhan ceremony was introduced by him, where the Hindu and Muslim communities people tied colourful threads on each other's wrist. This instilled a feeling of togetherness and love between those two communities. The Rakhi utsav symbolized the underlying unity in undivided Bengal.

Tagore's genius impressed the British and he received the Knighthood by King George V in 1915. Jallianwala Bagh massacre took place in Amritsar on April 23, 1919. A crowd of unarmed Indian protesters were killed and wounded by the British Colonial Government troops. Tagore wrote a historic letter to Lord Chelmsford, mentioning the act as the brutal genocide by the British Military and also renounced his title Knighthood in protest against the Jallianwala massacre. This remained a legend in the records of protest literature.

"The time has come when badges of honour make our shame glaring in the incongruous context of humiliation, and I for my part, wish to stand, shorn, of all special distinctions, by the side of those of my countrymen who, for their so called insignificance, are liable to suffer degradation not fit for human beings."

The native politicians and the Congress Party hailed his action. During India's struggle for Independence, Tagore resolved the dispute between Mahatma Gandhi and Dr B.R. Ambedkar, regarding separate electorates for untouchables.

The title Viswa Kavi or Poet of the World was owned by Tagore because of his universal ideology. Tagore advocated the idea of global integrity, when India was struggling to find the right language of freedom movement. The purpose of the freedom struggle changed from protest to progress as Tagore explained the universality of man.

His songs speak of universal brotherhood-

Akash Bhora Surjo Tara, Biswa Bhor Praan

Tahar-e majh khane ami peyechi mor sthaan

(The Sun and the stars fill the sky, the world full of life

In midst of this, I find my place)

Tagore's forty years of life was dedicated to his educational institution at Santiniketan, which was started in 1901. When he realized the importance of adult education for rural upliftment, students and teachers were involved for the social work. He revived the mental and moral spirit of the people. In later years, Santiniketan became a college and then a famous university under the name of "Visva-Bharati" in 1921.

Through his works, he instilled patriotic feelings among the common folk. Through his literature, he made everyone to realize the self respect of a common man. Until his death, he remained a simple and sympathetic man and he was strong in his ideals. He revolutionized education and politics through his literature. His works united Indians and made all think of India as a nation. Throughout the world, his birthday is celebrated by organizing various cultural shows and poetry recitations. He spread the knowledge of Indian culture around the world, acted as a cultural ambassador of India. He remodeled education that emanated from his own learning experiences. His belief in universal brotherhood brought together the people across the globe. As he travelled in different countries of Europe, America and Asia and delivered various lectures in universities and public meeting on education, represented India as a country of learned persons.

Some misconceptions prevailed in some circles that Tagore's relationship with the Britishers, though he offered numerous clarifications. The Indian national anthem was composed as an accolade for King George V on the occasion of the King Emperor's visit in 1911. This was the well known fact that it was composed for Indian National Congress session. Also he won the Nobel Prize for Literature due to his connections with the famous English poet of the time, W.B. Yeats.

Tagore's view about nationalism was reflected in the words -

"What is needed is eagerness of heart for a fruitful communication between different cultures. Anything that prevents this is barbarism"

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THE EFFECTS OF RABINDRANATH TAGORE'S EDUCATION PHILOSOPHY ON INDIA'S EDUCATION

Sandeep Karabhari

Assistant Professor
BRB College of Commerce, Raichur

Abstract

Rabindranath Tagore (1861-1941) was a great universal personality. His genius thoughts and philosophy were versatile. He was influenced by many religions ideals and many great philosophers thought like Christian conception of the fatherhood of God, philosophy of Shakespeare, philosophy of Goethe, Wordsworth etc. But the roots of his intellectual thoughts, idea and philosophy make-up lie in the Upanishads, Gita and Vedas, in the poetry of Kalidas, in the lyrics of Vaisnavas, in the mystic poems of Kabir and the religious atmosphere of the Brahma Samaj. Tagore's also famous for his poetry and prose. His songs, messages and spiritual values were like great inspirations to social and political workers. He tried to give India an educational system so that it could meet the spiritual and natural needs of human beings.

KEY WORDS: Rabindranath Tagore, Universal Soul, Educational philosophy, Gita and Upanishadic Philosophies.

In 1861, Rabindranath Tagore was born in Calcutta, West Bengal, into a prominent Bengali family, Rabindranath Tagore also known by his pen name Bhanu Singha Thakur. His mother was Smt. Sharada Devi and his father was Maharishi Debendranath Tagore, a revered mystic and reformer of the Hindu religion. Tagore acquired his basic schooling at home. He received education in Bengali, along with afternoon English classes. He started reading Bengali poets when he was a young lad, and by the time he was eight, he started composing poetry.

Tagore is the most celebrated figure of the Bengal Renaissance of the nineteenth century and the first Asian to win the Nobel Prize for literature in 1913 for his Poetical Excellence "Geetanjali". He was a polymath and achieved fame both in Asia and all over world as a poet, fiction writer, dramatist, painter, educator, political thinker, philosopher, and proponent of science. It is essential to keep in mind such unique qualities in the modern world of expertise. A prolific writer, he produced over a hundred volumes of poetry, fifty plays, forty volumes of novels, short tales, and essays in addition to dabbling in music and painting.

His clear opinions on a wide range of topics, including literature, politics, culture, social change, religion, independence, nationalism, cosmopolitanism, education, philosophy, international relations, and much more, were expressed in his works, particularly the essays. He was known as an "intellectual colossus."

His initial poetic works, Manasi (1890), Chitra (1895), and Sonar Tari (1895), were written in popular Bengali rather than the customary antiquated literary style. He established the renowned Shantiniketan monastery close to Calcutta in 1901. This was created to offer both a conventional ashram and a Western education. His guiding principles were cultivating beauty and leading a simple life. He was knighted in 1917 but later resigned, and he met Gandhi in 1915. Shri Rabindranath Tagore was transferred from his ashram in Shantiniketan to Calcutta in August 1941 in order to have surgery. In the same house that he was born in, he dies in the year, 1941.

Till this day, Rabindranath Tagore remains a great, universal figure. He had unique, flexible, and synthetic educational philosophy. He was influenced by a wide range of thinkers and religious principles, including the Christian view of God as a parent and the philosophy

of Shakespeare, Goethe, Wordsworth, Ruskin, Shelley, Keats, and Browning. However, the Upanishads, Gita, Vedas, the magnificent poetry of Kalidas, the lyrics of Vaishnavas, the mystic poems of Kabir, and the spiritual environment of the Brahma Samaj are the fundamental sources of his intellectual creativity and emotional make-up. The characteristics of Tagore's philosophy have been defined in various ways by many philosophers. Radhakrishnan says, — “We do not know whether it is Rabindranath’s own heart or the heart of India that is beating here”¹.

In his educational philosophy, Tagore seeks to restore old principles of life, which were later reintroduced in light of contemporary requirements. Tagore has rescued the classic Indian philosophical ideas from the shadowy depths of abstraction where they had been hidden all along so that they might be seen in the context of contemporary philosophies.

Rabindranath supported global cooperation and cultural synthesis. He condemned the nation's violent cult. He rose to prominence as one of Indian nationalism's intellectual leaders. He was responsible for strengthening the Bengali literary renaissance movement after Bankim Chandra Chattopadhyay. The intellectual roots of a political ferment and consciousness were this literary renaissance. Because Tagore reflected some of the highest values of Indian culture in his writing, his poetry and prose serves as the literary instrument for the revival of a fallen race. For social and political activists, his music and messages served as inspirations. As a result, Tagore was revered as a prophet of Indian liberation even though he was not actively involved in the political struggle for independence.

Along with his political and social ideas, his educational ideas served as a milestone for India's educational system. He made an effort to create an educational system in India that could satisfy both the physiological and spiritual needs of people. Rabindranath Tagore's educational philosophy has effects on India's basic and higher education systems. Tagore was a major advocate of promoting global understanding through education.

TAGORE’S PHILOSOPHY OF EDUCATION

The formation of artistic taste was part of Tagore's educational philosophy. Less attention was given on his intellectual education. He added drama, dancing, music, and other arts in the curriculum. Rabindranath Tagore was a significant figure in twentieth-century Indian thought. An influential person known for his poetic genius who is a member of the traditional school of Indian philosophers of education and was influenced by the traditional Indian philosophy of education. He presented educational theories while also harshly criticising the shortcomings of the British educational philosophy and the western educational approach in India because both of these were counter to the interests of the Indian national government.

Tagore believed that the primary limitation to India's progress and the source of all its issues was a lack of knowledge. He contends that when education is viewed only as a means of obtaining employment and material and financial gain, it loses its fun and becomes purely mechanical. Our ability to grasp our circumstances and develop appropriate responses to them should be a result of our academic training. The purpose of education should be to foster the growth of our ideas, feelings, and imaginations so that we can evaluate, assess, and adopt the proper attitudes toward our experiences.

According to Tagore, traditional academic learning is essentially a machine that produces students with machine-ground information so they can be tested and assessed.

TAGORE’S PRINCIPLES OF EDUCATION

According to Tagore, self-realization formed one of the fundamental tenets of education. It is self-realization, which brings education into harmony with life, that gives one a sense of their identity as a complete man. This self-realization, in his opinion, was education's essential objective. To establish a balanced relationship with all people in the world, he claimed that Indian society needed education based on self-realization.

In terms of philosophy, life, and ideas, Tagore never encounters conflict or disagreement. However, he thought that every person had the capacity to advance toward the superhuman, the global soul. Self-education is founded on self-realization, and education itself is only one part of this process. The educator must have faith in both his individual soul and the greater good, which is more crucial. According to Tagore, educators must adhere to the following three self-educational principles:

➤ Child's right to freedom

Tagore always held the view that self-guidance can be attained with the aid of total freedom of any sort, including intellectual freedom, satisfaction, decision-making, heart, knowledge, actions, and devotion.

He wrote a beautiful poem describing the spirit of freedom-

"The tame bird was in a cage, the free bird was in the forest,

They met when the time came, it was a decree of fate.

The free bird cries, 'O my love, let us fly to the wood.

The cage bird whispers, 'Come hither, let us both live in the cage.'

Says the free bird, among bars, where is the room to spread one's wings?"

Alas', cries the cage bird, I should not know where to sit perched in the sky"².

Freedom had its priceless value for Rabindranath. He always wanted to be a free spirit who could soar freely in the sky of this universe because, "We have such an honoured right to be the host when our spirit is a free and alone can claim kinship with God."³

Freedom from fear is the freedom

I claim for you, my motherland!

Freedom from the burden of the ages, bending your head,
breaking your back, blinding your eyes to the beckoning
call of the future;

Freedom from the shackles of slumber wherewith

you fasten yourself in night's stillness,

mistrusting the star that speaks of truth's adventurous paths;

freedom from the anarchy of destiny

whose sails are weakly yielded to the blind uncertain winds,
and the helm to a hand ever rigid and cold as death.

Freedom from the insult of dwelling in a puppet's world,

where movements are started through brainless wires,

repeated through mindless habits,

where figures wait with patience and obedience for the

master of show,

to be stirred into a mimicry of life.

➤ Perfection

In order to achieve perfection, a student must work to polish all of his personality traits as well as the natural talents and skills he has blessed. The main purpose of education is to help children develop their personalities, which is only achievable when all facets of personality are given equal opportunity and weight.

➤ Universality

One of the most crucial ideas, in Tagore's view, is universality, which every human being has experienced since birth. Therefore, it is crucial for every human being to understand how their personal soul and the universal soul are related. Knowledge, worship, and action are the means of achieving this search. It is simpler to move forward after achieving this understanding of the global soul.

Purposes of Education:

The goal of education, is self-realization in Rabindranath Tagore's opinion. The aim of education, is for everyone to come to this realisation. Rabindranath defined self-realization as the awareness of the universal soul inside oneself. The goal of a man's life is to reach this position. But without education, it is impossible to succeed. Tagore always said "the solution of all human being's problem is true education"⁴. Following are some important aims of education of Tagore –

- Education should be developing a creative mind.
- Education should aim at develop aesthetic sense.
- Education should prepare an individual for a vocation.
- Education should be developed international understanding.
- Education should be developed values of simple living.

RABINDRANATH TAGORE'S EDUCATIONAL PHILOSOPHY'S IMPACTS IN INDIA

In Tagore's opinion, vocational training programmes, traditional trades like bookbinding, weaving, carpentry, pottery making, and other crafts, which fall under the category of craftsmanship, and cultural studies like dance, music, painting, and art, among others, should be essential components of a general education curriculum. He was in favour of including these subjects in the curriculum. To improve the socioeconomic situation of the then economically and socially disadvantaged state in India, it was thought to be a good idea to support indigenous, traditional, small-scale industries.

It is clear from Tagore's thinking and writings that he believed in and supported the idea of global brotherhood. Nearly every major religious theory had a significant influence on his personal and literary life, according to his opinions and ideals. India has always been a country of diverse cultures. Since the beginning of time, people of many religions, castes, creeds, and races have coexisted in brotherhood and social, religious, and cultural harmony. The universal brotherhood thought of Tagore has made a significant contribution to the religious and cultural heritage of India.

For his literary works, Tagore is well-known throughout the world. He had a very aesthetic and scientific conception of teaching in the culinary industry. He supported the use of many literary techniques in classroom instruction and training. One of the most common ways to share ideas and educate people is through drama. Drama is utilised as a vehicle of expression to disseminate a message to a wide audience and to plan social and environmental awareness campaigns. Dramas are also employed in formal education in India to keep both professors and students engaged in the learning process.

The primary focus of Tagore's educational ideas is the mother tongue as a teaching tool, together with other Indian languages and one foreign language, such as English, for learning foreign literature, knowledge, and abilities. The mother tongue of India is used as a medium of instruction, while English is also used as a foreign language.

As a method of instruction, Tagore consistently criticised the traditional methods of instruction and favoured a variety of instructional approaches, such as project-based learning, education that connects to nature, and teacher-made methods of instruction, all of which have had a significant impact on Indian education.

Instead of emphasising textbook learning, the teacher should offer a suitable environment for the child so that he or she engages in useful and constructive activities and learns from his or her own experiences. The teacher should also constantly be engaged in inspiring the children's creative capacities so that they keep active with productive acts. As a result, Tagore's assessment of the teacher's function in Indian education is highly relevant today because same practises are widely used in the country's education system.

Many activities and principles are present in Tagore's educational ideas, such as social labour and the promotion of cooperative organisations. intercultural dialogue, students'

spiritual development, Help children develop a love of nature and compassion for all living things, educate children by giving them a free environment, make children aware of their natural surroundings, and educate children by giving them a setting that fosters living aspiration based on living contact between the teacher and the students, in a community school where there is no distinction between caste and creed, and give students enough opportunities to choose their own courses of study. According to Tagore, all of these beliefs and practises have a significant influence on Indian education.

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RABINDRANATH TAGORE

Miss. Suman Amte
Lecturer in English

India is one of the oldest civilizations in the world. In India, West Bengal among all the states has a very rich culture and literature. Rabindranath Tagore is the most versatile writer among the Indian writers in English. He became world famous also.

Rabindranath Tagore was born in Kolkata in a wealthy and educated family on the 7th of May in 1861. He was the fourteenth child of Maharshi Debendranath Thakur and Sardadevi. His education began at home following Haate Khanri, a traditional Bengali ritual, in 1866. His education began at Oriental Seminary School in 1868 and later shifted to Normal School. He began to write poetry in 1869. His education continued at Bengal Academy, an Anglo Indian school. The ritual of Upanayan took place in 1873. Then, he was admitted at St. Xavier's school. He lost his mother in 1875. His formal education came to an end in 1876. He obtained admission at London University 1879., but he returned in 1880. He married Mrinalini Devi in 1883. He protested against the partition of Bengal in 1905. He visited America first time in 1912, and he got acquainted with C.F. Andrews. He visited Japan and other countries, delivered lectures and met people everywhere. At last, he passed away due to serious illness on 7th August 1941. In his family life, he saw death of a few members who were very loving to him. In spite of the tragic incidents, he kept himself engaged in literary activities. Hence, we must appreciate him and can learn much from his life.

Rabindranath Tagore wrote poems, plays, novels and short stories. His first published poem is "Abhilasa" in 1874. His first novel "Bou Thakuranis Haat" is published chronologically in a journal in 1882. He took over as an editor of 'Bharati' journal in 1898. 'Bangadarshan' journal came out in a new form under his editorship in 1901. He wrote songs and poems in 1910 which later became famous by the title 'Geetajnali' and they were translated into English by Tagore himself and appeared in 1912. W.B. Yeats wrote an introduction. These poems were praised by Ezra Pound and drew the attention of Nobel prize committee. Then, he was honoured with Nobel Prize Award in 1913. He was the first Indian to receive this prestigious award.

In the same year 1913, Kolkata University conferred 'D.' Litt title on him. On the auspicious occasion of King's birthday, Tagore got the title 'SIR'. in 1915. But he surrendered it in 1919 in protest of the Jaliwanwala bag Massacre in Amritsir where British troops killed some four hundred Indian demonstrators. This reveals his patriotism. In 1935, Benaras Hindu University conferred 'D' Litt title. Dhaka university also conferred this title on him in 1936. In 1940, Oxford University also honoured him with this title. Lastly, he received 'Bharat Bhaskar' title from the king of Tripura.

Tagore's love for plants and flowers is vividly seen and read in his writings. If we try to go deep in his childhood days, we come to know that he had to sit alone for hours. This solitary confinement offered a unique opportunity to Tagore, as a child, to come close to Nature. This realisation of beauty in Nature has been reflected in his life-long literary creations. He took lessons from Nature in a scientific frame of mind. Tagore, whose works reside among the world's immortal treasures, employed 67 types of plants and flowers in his nearly 2500 songs, invoking them about 700 times. He has mentioned 108 kinds of plants in his poems. It is really amazing how such bewildering variety of flowers can find such an appropriate and accurate usage in his songs.

Tagore's Shantiniketan

When we read about his love for Nature since his childhood, it is more interesting to know that Shantiniketan is his brainchild. In his essay 'Tapovan' Tagore wrote that peace of the forest helped the intellectual evolution of man. All the best ideas have come from Nature where man is in the company of the trees and rivers, away from the crowds. The culture of the forest has fueled the culture of Indian society. Thus, we are united with Nature through our relationship with the forest. 'Shantiniketan' was a school in its natural setting. In a letter C.F. Andrews, a clergyman, describes life of students. The clergyman spent many years in India and was a close friend of Tagore. Tagore wrote many poems in this place. The school became a university called 'Vishwa Bharati' in 1921 and we are fortunate to witness its centenary celebration in 2021, during our life time. Tagore established this Centre of Learning to take inspiration from Nature and to create an Indian cultural renaissance.

In Tagore's writings, the forest is not just the source of knowledge and freedom; it is the source of beauty, joy, art, aesthetics, harmony and perfection. It symbolises the universe and it teaches us union and compassion. It also teaches us as to how to enjoy the gifts of nature without exploitation and accumulation. He adds that man should find enjoyment through renunciation, not through greed of possession.

Thus, we come to know about Tagore's philosophy of education. The aim of education should lie in imparting life-breath to the complete man, who is intellectual and economic, bound by social bonds, but aspiring towards spiritual freedom and final perfection. Teacher, in his opinion, is a lifelong student himself. University should never be made into mechanical organising for collecting and distributing knowledge.

Fine art

Tagore was born in a Bengali family where many members of Tagore family were interested in art. There are two types of art. 1) useful art and 2) fine art. Fine art includes music, painting, dance, sculpture and literature. In fine arts, an artist's medium is sound in music, steps in dance, colours in painting, stone in sculpture and skill in words in literature. It is really very interesting to study Tagore's life and his attitudes because he had an inclination towards music, painting, steps (in dance) and literature. He wrote novels, short stories, and dramas in verse, poems, travelogue, letters, essays, dance dramas, musical dramas and lectures. He had, undoubtedly, a versatile personality. He was intimately acquainted with both the western critical ideas and the Indian aesthetic tradition.

The word *sahitya* is derived from the word *sahita* which means union. From this word, 'Sahitya' is born. All of us know that literature is a record of the best thoughts. This is the definition given by Emerson. Wherever joy becomes incarnate, its expression transcends death. This is how a work of art becomes immortal. Here, we are reminded of the words of John Keats in 'Endymion'.

"A thing of beauty is a joy forever." What is ugly in the mundane world, can be a thing of beauty in art. e.g. We find a spider or cockroach ugly and obnoxious in life; but when they find place in poetry, they become beautiful, because they are transformed by the alchemy of the poetic imagination. Why should a sad tale in literature give us such pleasure and why should we consider it beautiful on that ground? The feeling of grief can also be a kind of joy. Shakespeare's 'King Lear' drama brings tears in our eyes. We still enjoy it for ourselves. When a tiger strays into a locality, people get panicked. But, when we read story of a man eater, we enjoy thrilling description of the hunter's tryst with death. It evokes a feeling of gripping fear. Thus, Tagore draws a distinction between the ordinary notion of beauty in the physical world and that of the beauty in fine art. Art has different criteria of beauty.

Literature helps man to know himself. In the world of imagination, he longs to be so many things, be it Rama or be it Hanuman. Within his mind, he can become a tree alongside the river or he can become a river. The mind longs to merge and is happy at merging. Literature is concerned with this play of variety that man plays with himself. Beauty gives

pleasure. Literature, therefore, deals with beauty. Whatever pleasure one gets through literature is recognized by mind as beautiful.

Tagore's extensive literature is a **reflection** of his thoughts, his opinion about freedom, education, philosophy, social reforms and nationalism.

Importance of fine art in human life is revealed in Tagore's short story, 'A Wrong Man In Workers' Paradise'.

Tagore wrote many dramas. 'Chitra' is his interpretation of an episode from the Indian epic. 'The Red Oleanders' is also remarkable for Nandini's powerful character.

'Geetanjali' is a collection of one hundred and three poems. Here, I am reminded of one sentence written in the preface by W.B. Yeats, "To read one line of Tagore is to forget all the troubles of the world". No need to explain this.

Tagore became famous at the age of nineteen when he wrote his first novel. From his twenty fifth year or so to his thirty fifth perhaps, when he had a great sorrow, he wrote the most beautiful love poetry. After that his art grew deeper and it became religious and philosophical. All the aspirations of mankind are in his hymns.

Tagore loves life. For him, death is not terror but joy, a freedom, deliverance. A collection of poems written in 1910, entitled 'Geetanjali' depicts Tagore's philosophy, his mentality and his deep devotion towards the Almighty. We do read words like, 'morning sea of silence', (song No 48) "Wristlet decked with stars, (song No.53) 'Life of my life', (song No.4) 'Chariot of the first gleam of light' (song No.12) 'Golden harp is tuned'. (song No.15) etc.

In the poem, 'Leaves this chanting and singing and telling of beads.' (song No.11) Tagore gives a message, that is, 'work is worship'. He asks the devotee to search God not in the corner of a temple but in the hearts of people who toil in the sun. In the poem, (song No. 90) he says that when death knocks at his door, he will set before his guest the full vessel of his life. He assures that he will never let him go with empty hands. In song No. 91 Tagore says, 'Death, come and whisper to me'. In song No. 93, he says good-bye to his brothers. He is mentally prepared to give him the keys of his doors and give up all claims. He confesses that he received more than he could give. In the last poem of 'Geetanjali', the poet exposes his desire in these words.

"..... Let all my life take its voyage to its eternal home in one salutation to thee".

Such a great poet! To explain his poems will be like showing an oil lamp to the bright sun. Images, thoughts, surrender to God, readiness to leave the place, all these things have made 'Geetanjali' his masterpiece and made the poet the greatest one in the world literature. The way Tagore writes captures our attention throughout his writing. The language is so attractive that we feel that as if it flows like a brook, making a melodious sound.

Nationalism

Tagore expresses his views on nationalism. He says that our real problem says that our real problem in India is not political. It is social. Though there are difficulties, India has tried to make an adjustment of races. Saints like Guru Nanak, Kabir, Chaitanya and others have preached one God to races of India. He says further that in India, sages used to do penance. They were lured by apsaras. In western countries, they are lured by wealth and they lose their path in the wilderness of machinery. In our Indian culture, even though we lose, we win because our culture teaches us to be broad- minded, liberal and have sustenance in life.

Also, Tagore, in his speech at Milan, expressed his great faith in humanity. He describes it in these beautiful words, "Like the sun, it can be clouded, but never extinguished."

Tagore's family was ahead of its time and they were pioneers of Bengal renaissance. They were rich land-lords but pursued fine arts. They had modern ideas as far as social conditions were concerned in their times. Tagore himself loved Nature and his ideas came

into existence in the form of a centre of learning, 'Shantiniketan'. Thus, he was a great environmentalist also.

Why we, the people of Karnatak, are more proud of Tagore, is that he stayed for some time in Karwar and left it in 1883. The beach is given his name. His statute gives us inspiration. What more do we expect of such a great writer? His brother knew Marathi and he introduced sant Tukaram to the people of West Bengal. Tagore, along with this brother, stayed for a short time in a Marathi speaking family in Mumbai. Here, Tagore met a young and free-minded girl who became very fond of the young poet and his poetic imagination bloomed during his stay in the family.

Genius is the only word to describe Tagore. In conclusion, literature, a vehicle of rational thought, articulate emotion and an uplifting power, enables us to enjoy life and endure it, thus contributing to the art of living.

Tagore is remembered by all the Indians because his song JAN-GAN- MAN is our national anthem.

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Tagore's Nationalism: Earlier and Contemporary

Prof. Veeresh Kurahatti

Asst. Professor, HoD of English
KLE'S Raj-Rajeshwari Arts and Commerce
College for Women, Ranebennur

'I will never allow patriotism to triumph over humanity as long as I live':

Rabindranath Tagore in 1908

Abstract

Tagore looks upon nationalism from a spiritual and moral point of view. But they are also certain concrete fact that disturb other thinkers of nationalism, and by pose questions against idea of nationalism itself. Nationalism in the modern sense is a creation of the west. Tagore thinks that the racial unity that the west enjoyed throughout its history helped to foster nationalism there. They became aggressive and suppressed the nationalism of other countries. This is very oppression awakened the nationalist spirit in the countries they conquered and oppressed. Tagore thinks that our nationalism can become a reality only if we build it up from our social roots. First, we have to root out caste distinction and make the way for co-operation and unity. Until achieve this aim the freedom of the nation remains a myth. There will be one kind of oppression replaced with another. The wealthy class of India who gain power will continue the exploitation of the common people with the help of the old social institutions. No other leader has showed this boldness attack Indian caste system.

Introduction

Tagore was a lover of human freedom. Influenced by the western liberalism, Tagore opined that freedom of a nation will provide ample scope to its citizens to express their view openly. He wanted freedom of individual and freedom of nation. Without one, the other is incomplete. This will provide opportunity to the individuals to see one within himself and within the world. This will help an individual also to project himself in the midst of May. That will be the lasting impact of freedom on mankind.

Tagore not only wanted political freedom but he wanted the freedom of 'an individual too. Freedom, to him, is to illumine the soul and an individual to make him feel that he was a component part of the great creation of God where freedom pervades.

Nationalism is a modern movement. Throughout history people have been attached to their native soil, to the traditions of their parents, and to established territorial authorities, but it was not until the end of the 18th century that nationalism began to be a generally recognized sentiment moulding public and private life and one of the great, if not the greatest, single determining factors of modern history. Because of its dynamic vitality and its all-pervading character, nationalism is often thought to be very old; sometimes it is mistakenly regarded as a permanent factor in political behaviour. Actually, the American and French revolutions may be regarded as its first powerful manifestations. After penetrating the new countries of Latin America, it spread in the early 19th century to central Europe and from there, toward the middle of the century, to eastern and south-eastern Europe. At the beginning of the 20th century, nationalism flowered in Asia and Africa. Thus, the 19th century has been called the age of nationalism in Europe, while the 20th century witnessed the rise and struggle of powerful national movements throughout Asia and Africa.

Political scientists draw a sharp distinction between the concepts of *state* and *nation*. State refers to government and other institutions which run the country. Nation, by contrast, is a psychological characteristic, what individuals identify with. There are nation-states in which

almost everyone accepts the state as theirs and makes it the primary home of their political identity and loyalty. That would certainly be true of most people in the United States or France, but is less true in countries where people might think of themselves as Scots more than British, Quebecois more than Canadian, or Walloon more than Belgian. There are also countries with important Diasporas or groups of people who live outside the countries' borders but would rather not do so. As we will see later in this article, one of the most tragic examples of nationalism-induced violence occurred when Yugoslavia disintegrated into now six separate states. Only Slovenia was anywhere near homogeneous, and most ethnic minorities chafed under the nationalistic rule of the majority group's leaders.

Nationalisms in this wider sense can vary somewhat in their conceptions of the nation (which are often left implicit in their discourse), in the grounds for and degree of its value, and in the scope of their prescribed obligations. Moderate nationalism is less demanding than classical nationalism and sometimes goes under the name of "patriotism." (A different usage, again, reserves "patriotism" for valuing civic community and loyalty to state, in contrast to nationalism, centered on ethnic-cultural communities).

Tagore, Nationalism was "the political and economic union of a people, is that aspect which a whole population assumes when organised for a mechanical purpose" (Tagore, 1917, p. 4). From the first chapter itself, Tagore was highly critical about the concept of Nation, which was not only an ideology for him brought by the West but also an institution of greed, maximisation of profit and an inhuman application of science whose ultimate goal is the mechanisation of life devoid of the human spirit and nature. He called Nationalism the source of belligerent foreign policy, making a country feel threatened if another Nation comes into being. It is the source of all death, destruction of the human mind and divisiveness practised by modern countries. This ideology of destruction, Tagore said, is the work of the West. At the same time, he reminded us to not confuse him with the rest of the followers of Nationalism in India who, out of detestation against the British Government, practised nothing short of xenophobia (like burning foreign clothes). He talked of the West's contribution in Arts and Literature and the ideas of liberty of the mind, thought, and action to be cherished. This, he termed as the inner core of the West for which he feels proud. However, he reminds us that the Nation of the West clads its inner core and, for its selfish needs, creates havoc against non-Nations of the East. For him, the Nation was the political side and the scientific, logical side of profit maximisation, but he never wanted it to be the end and the highest purpose of humanity. He vehemently supported the ideal of the human who is loving, compassionate and, above all, is a universal human devoid of hatred against the human race.

Tagore's biggest fear was that humans were succumbing to the force of Nationalism unknowingly through the mere mimicry of the West. He writes, "The history has come to a stage when the moral man, the complete man, is more and more giving way, almost without knowing it, to make room for the political and the commercial man, the man of the limited purpose." (Tagore 1917, p 8)

Tagore, when he gave his speech, kept Japan and the USA in his highest ideals. He took cognisance that both the countries have kept themselves apart from participating in the First World War. He thought that Japan and America could break away from the warmongering nature of the Nations of the West. In his speech, addressed to Japan, he said, "And Japan, the child of the Ancient East, has also fearlessly claimed all the gifts of the modern age for herself." (Tagore, 1917, p. 25) He meant that Japan has indeed proved the West wrong (the West was full of contempt for the East) and is a beacon for the entire Asia. However, he warned Japan not to lose itself and mimic the soulless idea of Nationalism from the West while modernising. He reminds, "True modernism is freedom of mind, not slavery of taste. It is independence of thought of action, not tutelage under European schoolmasters. It

is science, but not its wrong application in life, – a mere imitation of our science teachers who reduce it into a superstition, absurdly invoking its aid for all impossible purposes” (Tagore, 1917, p. 36). At last, he wanted Japan to cherish its uniqueness and beauty and not fall into the trap of the “ugly” Nationalism. “Beauty is the signature which the Creator stamps upon his works when he is satisfied with them”.

Swadeshi and freedom for India

Tagore’s later years, in the 20th century, saw immense tumult. India was fighting the British Raj, and Tagore’s “mission” for freedom and justice, as he often called it, extended far beyond his roles as a writer and administrator.

“He considered himself to have been born at a time of confluence, and in the midst of three major movements: Nationalist reform, social reform and religious reform,” said Chakravarty.

Tagore was strictly anti-imperialist and supported the Congress in its attempt to end British colonisation of India. In 1905, when then viceroy Lord Curzon decided to divide Bengal along religious lines, Tagore took an active interest in the Swadeshi and Boycott movements, which he had hoped would be motivated by education and unity for the people of Bengal.

His songs of patriotism such as *Banglar Maati Banglar Jol* (Earth of Bengal, Water of Bengal) bolstered the movements and also epitomised Hindu-Muslim unity. And his essay, *Partition of Bengal*, served as a reminder of what the movements could do.

The tradition of tying rakhis found its origin in the Swadeshi movement — Tagore used it as another tool to unite Hindus and Muslims in the face of the impending partition. But as the movement grew in strength and violence spread, Tagore became more and more disillusioned.

“For Tagore, the view of nationalism and patriotism that the movement was taking on was too narrow. He disengaged with the movement but remained expressive on the issue of independence through his art and writings,” Chakravarty said. “Fundamental to his belief was that nationalism could not rise above humanity.”

It was at this juncture that Tagore and Mohandas Karamchand Gandhi (whom Tagore had given the sobriquet of Mahatma) disagreed. In 1925, Tagore wrote the essay, *Cult of the Chakra*, which severely criticised the Swadeshi movement and Gandhi’s idea of ‘chakra spinning’ as a means to achieve independence.

In the modern context one just has to replace the word “imperialism” with the phrase “humanitarian effort”. The West still continues to criticize and often attack less powerful countries with a strong resource base with all its might under the banners of “freedom”, “human rights”, “counter-terrorism” and their all-time favorite rallying cry: “democracy”. Yes, democracy is really quite overrated in this sense that the powers-that-be can exercise it to muster popular opinion against any economically and strategically desirable country or any state deemed to be a threat to the “civilized world” be it Iraq, Iran, Vietnam, North Korea, Latin America, China, Russia, Ukraine, the Middle East, Afghanistan, Pakistan etc.

They invade, kill, bomb and destroy any resistance and offer the flag of friendship and solidarity to the native population just in like the old days just this time it’s not imperialism but humanitarian aid. Alliances and enmities can change in an instant depending upon the strategic importance. Often these acts of aggression lead to devastating acts of retribution against the invading power which is termed as “terrorism”, not the proxy kind of course, but that’s at times non-provocative or sometimes politically engineered. There might be arguments about where in an ideal world this would seem wrong but then practically nations have to protect their interests. Tagore was right when he wrote this essay in stating that the West has always had a more practical approach in nationalism and humanity often stood in the way of national supremacy.

Tagore says the same system cannot be applied to India as India has always had the problem of racial unity since time immemorial. There has always been some excuse to divide and split up India for invaders and the natives – religious creed, caste, language, race, social class etc. Indians have never really been able to unite under a common banner, even during independence there was division on the basis of religion that created the sovereign nation of Pakistan separate from India and later Bangladesh got independent from Pakistan due to differences in culture. It's a problem endemic to this corner of the world, the Indian subcontinent. Indians face the same issue in Kashmir to date with the incessant militancy and terrorism with no clear long-term solution. It has been hard to be accepted by the Kashmiri people while pointing guns at them deemed necessary with the rise of insurgents. Still with great effort India has avoided violent means to a large extent in dealing with these issues of different types of people unlike the West who used warfare against the natives as the first step in trying to set up civilization on arrival. He puts forward the examples of the Red Indians in America and the Negroes in Africa. Nationalists argue that in Switzerland people have solidified into a nation despite racial differences but one must remember that the Swiss share the same blood and birthright meaning they can mingle and inter-marry which Indians cannot.

Indian nationalism grew in the wake of our struggle for independence against the British Raj. The tone of that sort of nationalism was naturally emancipatory since it would be the rhetoric upon which the Republic of India would be founded. Now, the rhetoric of nationalism has taken a turn in an exclusionary direction. If we look back into our own history, there have been those who have provided us with alternative narratives that warn against an egregious understanding of nationalism.

Conclusion

The purpose of this paper has been to highlight some of those instances which provoke a high degree of political thought and thus have been explained and detailed as best as possible. The presentation of the various passages and lines which give some political allusion may be debated and questioned freely as there are many ways to observe a particular point.

A considerate of the politics of *Nationalism* clearly depends on an understanding of the politics and society during the First World War and India's struggle for independence and particularly of Tagore's position in it. The application of this knowledge to the lines of *Nationalism* is perhaps most effectively presented through an analysis of the relationship between Tagore's poetic and political writings. While Nationalism is very much a text of its time, it is significant to remember that its basis is socio-political and its direct and envisioned anxiety is moral rather than political. As Tagore says in the text, he chiefly wants to believe there is such as the "harmony of completeness" in humanity and where defeat and death may lead one to success and immortality.

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Tagore's educational views and ideas

Vijaykumar S.Meeshi

Assistant Professor

Department of English

K.L.E. Society's SVS Bellubbi

Arts & Commerce College, Saundatti

Abstract:

One of the most forward-thinking teachers of his day, Rabindranath Tagore founded multiple schools and a university in Santiniketan, West Bengal. He had a vision of education that was both globally connected and deeply entrenched in one's own culture and environment. Tagore was a pioneer in the fields of education for peace and intercultural understanding, for reverence and closeness with nature, for social participation and rural rebuilding, and for creative talent and innovation. This research paper explores his ideas and views on education.

Keywords: Education, Nature, Humanism ,Philosophy

Introduction:

Tagore was more than just a writer or poet; he was also a carrier of Indian culture and education. By means of his literary works, he introduces the world to India. Through his extensive activity as a poet, writer, novelist, essayist, playwright, short story writer, composer, painter, actor, social reformer, philosopher, and educator, he has made himself known in a variety of ways. His educational theory and way of thinking have just come to light because he is a teacher.

His writings in Bengali and English, biography, letters, novels, and short tales, written in numerous Characters and their phrases, all represent his many thoughts on education. Although he may not have authored a full book on how education might improve logic, what he has said in his many writings is no less than any educator's writings, actually. His fundamental viewpoint on education is still valid today as it was back then. And his outlook on life has a big impact on his writing.

Educational viewpoint:

In his educational viewpoint, Tagore placed a strong focus on the aesthetic development of the senses. He claimed that the development of the senses was just as crucial as the development of the mind. He therefore prioritised these subjects in the everyday operations of the school: music, literature, art, dance, and theatre. In his institution, education continues to focus on the students' overall growth because Tagore believed in the all-around development of the personality. Naturalistic and aesthetic values are prominent in Tagore's educational philosophy. He held the opinion that "Education is the broadest route leading to the solution of all our issues."

Education can foster a new way of living that leads to the realisation of the Universal Man. In order for a man to develop a complete personality, Tagore's educational philosophy places an emphasis on the intellectual, physical, social, moral, economic, and spiritual components of human life.

His opinions were also shaped by his early life, which prompted him to compare schools to prisons. After quitting school at age 15, the intellectual, artistic, highly progressive, and liberal family environment opened his eyes to the joy and freedom that education might and should embrace.

Tagore also made mention of the tapovans, or historic Indian forest communities, where young people lived simply while being surrounded by nature and an inspirational guru. The most significant driving force for Tagore's involvement in education, however, is artistic: During his educational endeavours, he wrote a poem that sought to explain his "inner truth" or philosophy through action and ideas rather than words.

Rabindranath Tagore wished to remain connected to nature. He believed that a child may learn the most from nature. A child starts perceiving every part of nature with the deepest curiosity from the moment he moves. In the meantime, nature moulds itself to the child's thinking, becomes colourful, and piques the child's curiosity. Rabindranath Tagore advised teaching in the midst of nature in accordance with the child's individual needs because isolating children from that learning environment means repressing their curiosity. The youngster acquires self-education through this.

Education, in Rabindra Nath Tagore's view, is the path to self-realization. And nature is the one thing that makes this self-realization possible. He also held the view that every person is a component of the global soul. Education's ultimate objective is to enlighten individuals about the Universal Spirit.

Rabindranath Tagore thought that education was essential to the full personality development and the fusion of the human being with the worldly personality. Education is the pursuit of energy or willpower combined with knowledge, not just knowledge itself.

Rabindranath Tagore thought that one of education's goals should be to help people connect with the universal soul. Therefore, the curriculum should be comparable in the sphere of education so that the learner develops self-awareness through self-realization.

Ideas of education:

The objectives of Shantiniketan, an educational institution that Tagore created, reflect his beliefs about education and its purposes. The core of humanism is spiritualism, and Tagore's educational system reflects this idea. One of the main goals of education is self-realization. The way a person's personality manifests depends on their level of spiritual development and self-awareness.

Additionally, Tagore placed a lot of focus on the child's intellectual growth. He uses the terms "intellectual development" to refer to the growth of the imagination, creative freedom, ongoing curiosity, and mental awareness. Children must be allowed to choose their own learning strategies in order to develop holistically.

Tagore's educational theory also emphasises a child's physical growth. He placed great value on having a fit and healthy body. Sports, games, and various forms of exercise, including yoga, were encouraged in Shantiniketan as an essential component of the educational programme.

According to Tagore, the universe is one big family. People can learn to understand the unity of the world through education. His educational concept also places a strong emphasis on teaching students about universal brotherhood and intercultural understanding. Concepts like the fatherhood of God and the brotherhood of humans can help to foster a sense of unity. In other words, every living thing is equal.

According to Tagore, humans are endowed by God with a variety of attributes and potentialities. These characteristics are intrinsic and inborn. Therefore, there is a solid and lasting bond between people and God. However, a commitment to spiritualism and sacredness will result in a peaceful coexistence of God, nature, and man.

According to Tagore, freedom is a crucial component of human development. Education investigates the innate force that resides within every human being as part of the process of personality development. It is a liberal process that gives people the most flexibility possible for their holistic development, not an imposition. He claims that education only imparts learning when it follows the road of freedom.

Tagore's opinion, language is the best means of expressing oneself. In their mother tongues, people are free to express their opinions. The importance of using a child's mother tongue as the training medium has been emphasised by Tagore.

In his educational philosophy, Tagore placed a strong focus on moral and spiritual development. Education in morals and religion is more crucial for the whole development of the human psyche than academic knowledge. In educational institutions, there must be sufficient support for the growth of altruistic behaviour, love, cooperation, and sharing among the students.

Tagore claimed that "GOD," the divine soul, takes the form of people and other animals. All are equal because "He" is the source of all people and other living things. Therefore, according to Rabindranath Tagore, "serving man is serving god." Every human being needs to begin their lives with the development of social connections and a sense of community. Education seeks to help students develop their social and personal skills so they can live honourable lives.

Tagore has written extensively about what he believes to be the ultimate education. He describes the perfect education as one that includes the best setting, atmosphere, teacher, and approach. For Tagore, the most crucial component of the ideal educational system was not the formal technique of instruction but rather the context in which it was practised. Instead of only teaching within four walls, he thought it was imperative to support children's total development and emotional health. According to Tagore the world with personal love as its driving principle, is more significant.

Conclusion:

Rabindranath Tagore was primarily an educationist, rather than a political thinker. He put emphasises on 'naturalism' for framing educational model. In education, freedom is the basic guiding force for inculcating interest within a student who will derive inspiration from nature to peruse any branch of knowledge he likes. Tagore's education marked a novel blending of the ideas of the East and West. The spiritualism of Indian philosophy and progressive outlook of the western people were blended together to give rise to an education philosophy which marked its distinction in comparison to other educationists of India. Tagore envisaged that nature is the best teacher. No pressure should be exerted upon the student to learn. It is nature which will be the guiding force to inculcate the spirit of learning in the mind of a student to pursue the type of education he likes. It will shape his behaviour and character.

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A study on Indian scenario of e-banking in present context

Harish D

Assistant Professor

Department of Commerce, GFGC Hirekerur

Haveri Dist

Abstract

The Indian banking system formerly operated on a brick-and-mortar basis. Due to technological improvement in the last ten years, the banking business is now fully digitalized and based on technology, using a click and portal paradigm. The use of entry machines, deposit machines, and other apps, like Ind Pay for Indian Bank, State Bank Buddy for SBI, and others, are all accessible for conducting transactions through mobile phones. Through this research paper, an effort is made to learn more about the Indian E-Banking environment and related topics. India is currently the nation with the quickest rate of development, and since its demonization in 2016, the country's e-banking market has seen significant growth. Nowadays, e-banking is a crucial part of the digitalized world. In this study, we gathered information on the history of electronic banking in India, examined the current state of electronic banking there through surveys, and made an effort to forecast the future of the electronic banking industry there. E-banking, sometimes referred to as online banking, virtual banking, or internet banking, is a system that makes it possible to conduct financial activities online, such as money transfers, loan and EMI payments, cash deposits, and cash withdrawals. E-banking is essential to today's banking functionality. In comparison to physical banking, it is assumed that electronic banking is safer and more secure. Compared to traditional banking, it ensures high-quality banking operations. In India, e-banking is still in its infancy as a field of growth and development. The banking industry has seen changes as a result of competition and technological advancements. The study aims to highlight the idea of electronic banking.

Keywords: Digitalized, Technology Based System, Brick and Mortar Model, Click and Portal Model

Introduction

The term "e-banking" refers to and embraces the complete area of technological initiatives that have been implemented in the banking sector. E-banking is a general word for the delivery of banking services and goods using electronic channels, such as the telephone, mobile phone, and internet. E-concept banking's and application are still in the early stages of development. Branch banking has been rendered obsolete by e-banking. Modern banking has gotten simpler, making it safer for customers to put their hard-earned money in their bank accounts. Everything can now be done with the press of a mouse, and people don't even need to wait in long lines to transfer money from one account to another. Debit cards, credit cards, e-wallets, online banking, mobile banking, and other choices are now available to customers in place of more conventional methods of transaction. Cheques were the primary means of payment for a long time before technological advancements occurred, and earlier electronic payments could only be sent in large lump sums for high value transactions. Through e-banking, even little payments are now simpler, making it more convenient for consumers to settle their payments. Customers using e-banking services allow banks to get a return on their investment and create a market where they can compete.

Objectives of the Study

- To study about the evolution of E- Banking in India
- To study about the emerging trends in E- Banking in India

Methodology Adopted

- Research Design: Descriptive Research Design
- Data Collection : Secondary Data

Literature Review

In the current environment, e-banking is a very fluid idea. It is a type of technology that is self-serving (Dixit & Datta, 2010). The driving force for the adoption of e-banking is competition (Michael Tow Cheung and Ziqi Liao, 2003). Electronic, interactive communication channels employing computers are used in e-banking to supply both new and conventional banking products and services directly to customers. E-banking, at its most basic level, is the creation of a web page by a bank to provide details on its services and products, including their features, benefits, drawbacks, costs, and duration. On the other hand, at a more advanced level, it refers to offering services like account access, money transfers, and online purchases of financial goods or services, which is referred to as "transactional" e-banking (Sathye, 1999). Systems that allow financial institutions, clients, users, and enterprises of all sizes and types to access accounts, conduct transactions, or gather information on financial products and services over a public or private network using the Internet are referred to as e-banking. 2010's Vasanthakumari and Sheela Rani Numerous definitions of electronic banking have been offered (Daniel, 1999). Electronic banking, according to Karjaluo (2002), is a construct made up of several channels of distribution. Using a variety of different delivery platforms that may be utilized with various terminal devices, such as a personal computer, mobile phone, desktop software; telephone, or digital television, banks can provide consumers with banking information, products, and services.

Evolution of E- Banking in India

Before online banking when banks first began operating in India, all interactions between consumers and banks were one-on-one. The bank branch was involved in dealing with customers, payments, clearing, loan applications, opening accounts, etc., while the head office was involved in overall clearing, branch size, and training, authorizing loans, and monitoring customer accounts without dealing with consumers directly. India's banking industry has gone through several phases in the previous 50 years. Globalization and liberalization have created a new atmosphere in banks all around the world. Banks provided innovative services using cutting-edge technologies, like anytime, anyplace banking, telebanking, and internet banking, among others. Indian banks have been forced to adopt the newest technologies as a result of the advent of foreign banks in order to stay competitive and maintain their clientele. The increased expectations and competitive pressure have caused banks to become more conscious of the value of internet banking. E-banking is an example of innovation that has transformed the financial sector. There is a prototype modification in the transformation's various parameters. This transformation is the result of numerous internal and external forces. Indian banks are being forced to undertake these changes in their operational structure due to competition from other bank groups and other external causes. Traditional banking services have been superseded by online banking (Uppal, 2008). In order to accelerate the pace of automatic operations in the banking industry, the RBI established two committees in succession in the 1980s, which marked the beginning of the E-banking process. Under the direction of Dr. C. Rangarajan, who was the Governor of the RBI at the time, a high-level group was established to plan out the gradual automation and computerization of the banking sector over a five-year period, from 1985 to 1989. Two branch automation models were created and put into use with the primary goal of enhancing customer service. The second committee, the Rangarajan committee, was established in 1988 during this five-year period to create a thorough perception plan for bank computerization and the expansion of automation to other areas, including as money transfers, e-mail, BANKNET,

SWIFT, ATMs, and electronic banking. To give electronic transactions and other forms of electronic commerce legal standing, the Government of India enacted the Information Technology Act, 2000 (often referred to as the IT Act, 2000), which took effect on October 17, 2000. To investigate various facets of e-banking, the RBI established a "Working Group" on the subject. The three main areas of E-banking that this group concentrated on were: technology and security challenges, legal issues, and regulatory and supervisory issues. The RBI approved the Working Group's suggestions and released guidelines on "internet banking in India" for banks to implement in compliance with those recommendations. The "Working Group" also published a paper on e-banking that discussed many facets of the practice. 2010's Vasanthakumari and Sheela Rani Internet development accelerated in the 1980s. Customers gained access to their accounts through bank computers in the early 1980s. Later, the internet evolved into a communication network, and e-commerce was born. Wells Fargo, the first bank in the world to offer online account access, started allowing customers to view their accounts in May 1995. Early in 1997, under the name "Infinity," ICICI became the first bank in India to provide online banking. Online banking was later discontinued by ICICI Bank, but from 1996 to 1998, it was still in its infancy. In 1999, however, usage grew as a result of decreased online fees, a rise in the penetration of PCs, and a more welcoming environment for technology. Using ATMs was the beginning of electronic banking, which later expanded to encompass telephone banking, electronic fund transfers, direct bill payments, and online banking.

Emerging Trends in E- Banking in India

Salient features

1. Internet banking: The trend to internet banking is being fueled by India's changing political landscape. India's average age was 29 by 2020, and this country's young consumer base is tech-savvy and demands real-time online information. Indian banks must consequently aim high and take steps to develop a top-notch internet banking competence. In October 2013, there were 205 million internet users in urban regions, which represent 40% of growth, while there were 68 million users in rural India, representing a growth rate of 58%.

2. Business Intelligence: The banking sector in India is about to undergo a significant shift, and new banking licenses are expected to attract additional companies to an already competitive market. In such a setting, banks all over India are utilizing business intelligence (BI) and analytics more frequently to boost their general profitability. To improve transparency and management of the banking industry, the RBI has additionally urged banks to implement BI. An important step in this approach has been the Automated Data Flow (ADF) project, which aims to guarantee the automatic input of accurate and consistent data from bank systems to the RBI.

3. Customer management: Banks must distinctly define and quantify the projected benefits from the successful strategies, which will depend on the value that various efforts offer to customers. **These consist of:** a) Customer segmentation b) Co-creation, c) CRM integration, d) Use of alternative channels, and Efficient cross- and upselling

4. Risk management and information security : The Core Banking System (CBS) is widely utilized by banks for transaction administration, according to the Indian Bank's Association (IBA) survey and EY study. Although it is still in the early stages, its integration with risk management and other enterprise-level applications. Some key risk management methods include: a) Credit systems, b) Enterprise Risk Management Systems, c) Liquidity risk systems

5. Technology in training and e-learning The last decade, which marks the era of liberalization and reforms in the country, has been an eventful one for the banking sector, changing the face of the industry in a big way. The increase in investment on training and development by banks in India is caused by a variety of motives, which include — new

technology adoption, productivity, responding to skills deficiencies, new hire inculcation, and staff performance management.

6.Mobile banking: Mobile banking continues to be a focus area for all banks in India. Our survey indicates that they are not only looking at this channel as a way to increase their customer engagement in urban areas, but also to reach out to new ones in rural regions, and thereby significantly further their financial inclusion agenda.

7.Payment systems : Modern electronic payment systems have replaced traditional cash and paper-based payment methods in India over the past ten years. However, compared to 60% for private sector banks, 97% of payment transactions for public sector banks are conducted on paper. The RBI has recently taken a number of actions to encourage the electronicization of payment instruments, including:

- Framing the Payment & Settlements Systems Act to provide for the regulation and supervision of payment systems in India
- Providing robust RTGS/NEFT platform, establishing National Payments Corporation of India (NPCI) to act as an umbrella institution for all the retail payment systems
- Regulation and promotion of acceptance channels including ATMs, POS and payment gateway policy
- Issuance guidelines and security measures for all card transactions

Conclusion

Thus, the development of technology today has made it possible for the banking sector to become more user-friendly, sophisticated, and improved. In 2023, banks will continue to experiment with the Internet of Things. In the coming year, there will be additional proof-of-concept installations as banks choose a few busy branch sites to test IoT technologies. He claims that banks must determine how clients would respond to sensors in branches.

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