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**on**

Impetus of Globalization In New Normal

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**Dr. Jitendra Aherkar**

*Organized by*



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**INTERNATIONAL CONFERENCE ON**

**“IMPETUS OF GLOBALIZATION IN NEW NORMAL”**

*In collaboration with*

**International Institute of Cambridge, United Kingdom**



***CHIEF PATRON MESSAGE***

It is a matter of pride and privilege for the institution to host an International Conference on “**IMPETUS OF GLOBALIZATION IN NEW NORMAL**”. I am sure the deliberations of the conference will come with valuable suggestions to enhance the dynamic role of today’s complicated scenario in the society. I also want to acknowledge the work done by Government of India across the country who are making a difference. I would like to take this opportunity to thank the Principal for his ceaseless support to the college. I would further like to thank the teaching and non-teaching staff for their support and making the conference a splendid success.

On this Occasion, I convey my best wishes to the Conference.

***Adv. Shri. Mahendra K. Ghelani***  
***Chairman, MKLM Trust.***

**INTERNATIONAL CONFERENCE ON**

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The main aim of the Conference is to create consciousness and healthy discussions among professionals, academicians and research scholars on major issues related to National and International development.

This International Conference is a stepping-stone in visualizing the dreams towards a better future of upcoming generation from national and international perspective.

We appreciate the initiative taken by the IQAC Department as well as Dr. Jitendra K. Aherkar for conducting such a relevant Conference, which will benefit to the industry as well as academicians.

I also extend my heartfelt gratitude to the advisory committee and all the participants for their enthusiastic efforts to make this conference successful.

*Mr. Lord Jordan Reeves*  
*Mr. Lord Jason Temasfieldt*



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It is a proud and great honour for us to organize International Conference on **“IMPETUS OF GLOBALIZATION IN NEW NORMAL”**. The objective of this Conference is to bring Eminent Economists, Professors, Researchers and enormous personalities from different Colleges Universities and Representative from different States and Countries in a single Platform. The Proceedings of the Conference would be useful for all the sections of the Society.

I am very glad that we have received, large number of quality papers from various institutions from all the corners of the Country, which includes both theoretical and empirical work.

I am thankful to our Chairman – Adv. Shri. Mahendra K. Ghelani, for giving us strong support and encouragement whenever required.

I also like to acknowledge International Institute of Cambridge for whole-heartedly supporting our institution

I am thankful to Taran Publishing House for their ceaseless and meticulous efforts in publishing the proceedings of the Conference on time.

Finally, I take this opportunity to convey my thanks to all the Delegates and Professional Colleges, Teaching and Non-teaching staff of the college for their active participation in this Conference.

***Dr. Jitendra K. Aherkar***  
***Convener of the Conferenc***

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## **FINANCIAL CONDITION OF MIGRANT WORKERS DURING** **PANDEMIC**

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### **ABSTRACT**

*In the Month of 24<sup>th</sup> March, 2020. When suddenly Prime Minister Narendra Modi announced Lockdown through out the country, People were perplex about what to be done. In early stage people were trying to figure out how the situation could be handled. The poor and the Migrated Workers got into trouble, they were not able to work and cannot go their native place due to lockdown. The main purpose of this paper is to find out the status of Migrated Workers in India. This paper includes rationale grounds about the Migration. Another purpose of this paper is to analyse recent policies of the Indian government towards the betterment of the Migrated Workers. On the basis of this study some heedless aspects are tried to bring ahead.*

**KEYWORDS:** Migrant Workers, Challenges during Pandemic, Supporting Hands, Government Measures.

### **INTRODUCTION**

A migrant worker is a person who either migrates within their home country or outside it to pursue work. Migrant workers usually do not have the intention to stay permanently in the country or region in which they works. Migrant workers who work outside their home country are also called foreign\_workers. They may also be called expatriates or guest workers, especially when they have been sent for or invited to work in the host country before leaving the home country. The problems faced by Migrant Workers during the worst and arduous situation of Covid – 19, their techniques of surviving and vanishing their saving for their living. Specially the financial situation became very weak, they got no money even for their basic necessary. they decided to walk and reach to their family. Here they got hand in hand support from their well known and from strangers too.

### **OBJECTIVES OF THE STUDY**

- To understand the condition of Migrant and Poor Workers during the time of pandemic
- How they could able to manage their living and fulfilling their basic necessities
- Various obstacles and difficulties their gone through and still they suffering



## **RESEARCH METHODOLOGY**

The present study is descriptive research based on secondary data collected from various books, reports, periodicals, newspapers and internet. The focus of this paper is to analyse the situation of Migrated Workers and Poor Citizens what they been gone and going through.

## **PANDEMIC / COVID - 19 SITUATION**

A day before the lockdown was announced on March 24, 2020, the government told Parliament that “it is not feasible to keep record/data of migrant labour workforce” because migrant workers tend to move often in search of employment. But over the next 68 days of the lockdown, as an unprecedented migrant worker crisis unfurled in India, it became clear that reliable data were critical to developing an effective migrant worker policy.

Between March 25, 2020, and May 1, 2020, distressed migrant workers, stranded without jobs, savings, shelter, food, transport or any organised support system, began long treks back home with their families and sparse belongings. The homeward exodus of around 1.14 crore migrant workers – more than the population of Uttarakhand – resulted in at least 971 non-Covid deaths, including 96 workers who died on trains.

Five months after they left the cities where they worked, migrants started returning because of the lack of employment opportunities in villages, showed a rapid assessment survey. However, the pandemic had caused an economic contraction by then, and the number of poor Indians (with incomes of \$2 or less a day) rose by 7.5 crore. In April 2020 alone, 12.2 crore Indians lost their jobs, a 30% fall in employment over the previous year.

All through this period, much discussion has focused on the extent of India’s intra- and inter-state migration, and the issues that must be urgently addressed, including migrants’ work conditions and wages, housing difficulties, facilities for their families, and portability of benefits across state boundaries.

We spoke to migration and labour researchers to find out to what extent these measures are sufficient, and what more needs to be done. The overall consensus: India must collate credible data, create jobs, and implement existing and new labour regulations to address systemic problems.

**PATTERNS OF MIGRATION**

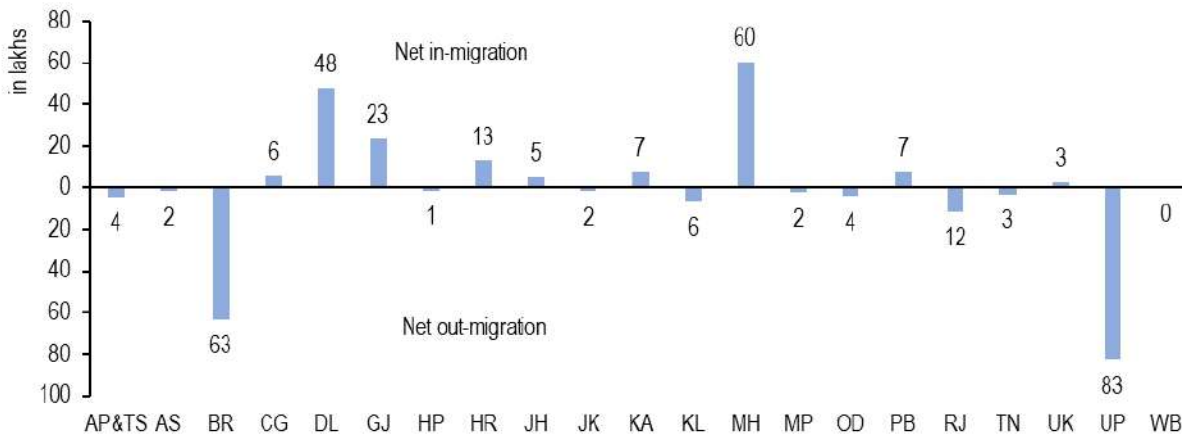
Internal migrant flows can be classified on the basis of origin and destination. **One kind of classification is:**

- I) Rural-Rural,
- II) Rural-Urban,
- III) Urban-Rural
- IV) Urban-Urban.

As per the 2011 census, there were 21 crore rural-rural migrants which formed 54% of classifiable internal migration (the Census did not classify 5.3 crore people as originating from either rural or urban areas). Rural-urban and urban-urban movement accounted for around 8 crore migrants each. There were around 3 crore urban-rural migrants (7% of classifiable internal migration).

Another way to classify migration is: (i) intra-state, and (ii) inter-state. In 2011, intra-state movement accounted for almost 88% of all internal migration (39.6 crore persons).<sup>1</sup>

**Figure 1: Inter-state Migration (in lakh)**



There is variation across states in terms of inter-state migration flows. According to the 2011 Census, there were 5.4 crore inter-state migrants. As of 2011, Uttar Pradesh and Bihar were the largest source of inter-state migrants while Maharashtra and Delhi were the largest receiver states. Around 83 lakh residents of Uttar Pradesh and 63 lakh residents of Bihar had moved either temporarily or permanently to other states. Around 60 lakh people from across India had migrated to Maharashtra by 2011.

## **FINANCIAL CRISIS OF MIGRANT AND POOR WORKERS IN INDIA**

Individual's willingness to live a better life and overcome hardship was associated with the decision to migrate throughout human history (United Nations, [2006](#)). By reducing unemployment, poverty and earning foreign exchange through remittances migrant labourers contributed to the engine of growth in the countries of origin (Ahn, [2004](#)) and growth and development of destination countries. It is estimated that there are 164 million migrant workers worldwide, comprising 4.7% of the total labour force of the world (ILO, [2020a](#)). Across nations, India continued to be the largest country of origin of international migration with 17.5 million staying abroad (World Migration Report, [2020](#)). The internal migration (inter and intra-state) in India increased from 314.5 million to 455.8 million in between 2001 and 2011 with the figure of migrant main workers rising up from 100.6 million in 2001 to 139.1 million in 2011 (Census of India, 2001, [2011](#)).

The Uttar Pradesh, Bihar, Jharkhand, Odisha, Madhya Pradesh, Rajasthan, Chhattisgarh, West Bengal and the north-eastern states are major sources of working-age Indian population who migrated to other Indian states in search of remunerative engagement (Singh, Patel, Chaudhary, & Mishra, [2020](#)). Beside her global importance as a country of origin, the internal migration of labourers has played an important role in every sector of Indian economy, especially the informal sector and micro, small and medium enterprises (MSMEs). Nearly 20% of the Indian workforces are engaged in informal sector and MSMEs (Puri, [2020](#)).

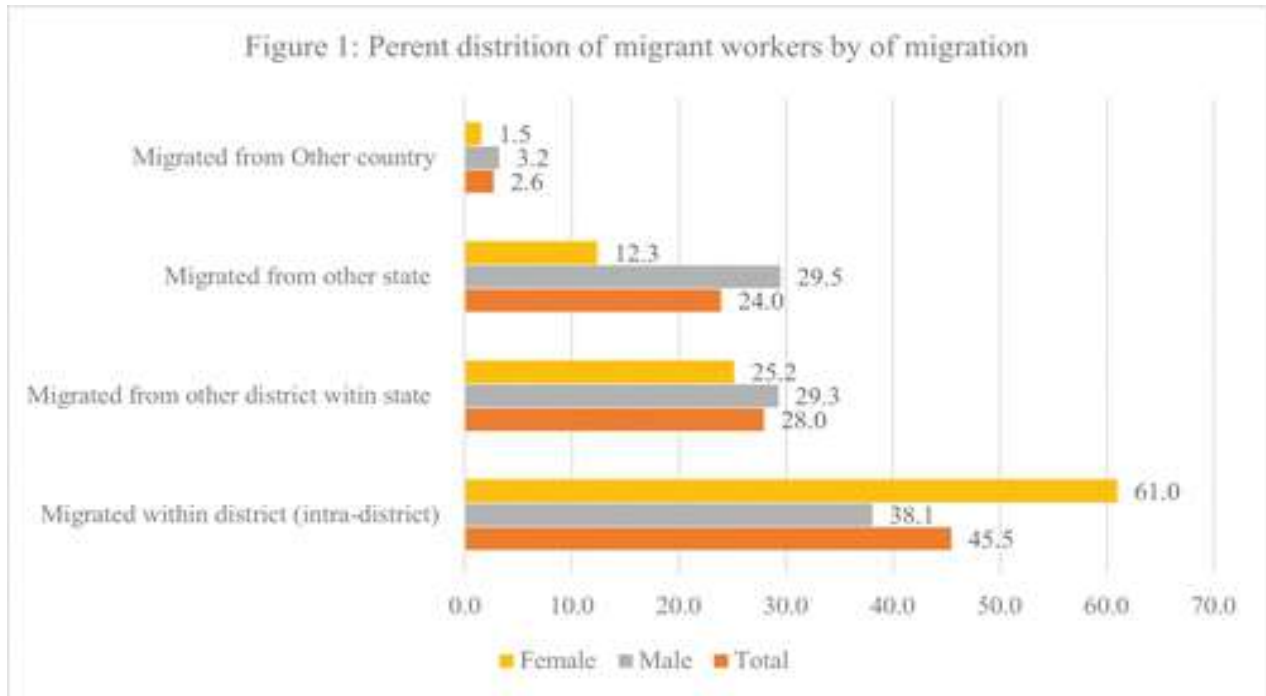
Though migrant labourers contribute substantially across sectors of the economy as invisible citizens but many of them are underprivileged, especially low skilled labourers, enjoy only limited human and labour rights and face exploitative working conditions (Diop, [2010](#)).

Generally, economic crisis in the destination reduces the number of migrants, reduces remittances, and disrupts migrant systems (Curran et al., 2016). The Economic Survey 2016–2017 had estimated that more than 9 million people migrate annually within the country, and most of such migration is for job or education. While Delhi, followed by Mumbai, is the top destination for migrants, many people are migrating to the cities in southern states, like Bangalore, Chennai, etc. The largest number of these migrants sets off from the states of Bihar, UP, Bengal and Assam.

The Census 2011 data show that, in India, a large proportion of migration of the workers is within the district and to the other districts within the state (**Figure 1**). Around one-fourth of the total migration is to the other state. The migration of workers is more in urban areas due to the availability of educational and employment opportunities.

International migration constitutes around 2.6 per cent of the total migration (Census, 2011). As per ILO (2018), there are over 30 million Indians overseas, with over 9 million of the Indian migrants concentrated in the GCC region (now known as the Cooperation Council for the Arab States of the Gulf). Over 90 per cent of Indian migrant workers, most of whom are low- and semi-skilled workers, work in the Gulf region and South-East Asia. The contribution of migrant

workers, both highly skilled and low skilled, has led to India becoming the top recipient of remittances in the world, with over US\$62.7 billion received in 2016 (ILO, 2018).



- Condition of Migrant Workers:** As such, many were left without food and money due to the lockdown. A survey published by 'The Hindu' states that 96% migrant workers did not get rations from the government, and 90% of them did not receive wages during the lockdown
- Psychological Issues:** Apart from financial problems the migrants also had to encounter various psychosocial issues like high degrees of anxieties and fears due to various concerns related to the COVID-19 pandemic ([Choudhari 2020](#)). There were reports in print media related to many migrant workers facing serious nervous breakdown and depressive psychotic disorders. ([Shastri 2020](#)). The migrants are more prone to social, psychological, and emotional trauma in such situations, emanating from fear of neglect by the local community and concerns about their families' well being and safety in their native places.
- Obstacles Faced by Migrant Workers:** Indian migrant workers during the COVID-19 pandemic have faced multiple hardships. With factories and workplaces shut down due to the lockdown imposed in the country, millions of migrant workers had to deal with the loss of income, food shortages and uncertainty about their future.



- **Helping Hands for Migrant Workers:** People eagerly came forward to help Migrant workers whoever close to them and were in contact with them. They started providing all basic and essential stuffs as per the requirement arises by workers.
- **Government's Role:** The government of India launched the Garib Kalyan Rojgar Abhiyaan initiative to tackle the impact of COVID-19 on migrant workers in India. It is a rural public works scheme which was launched on 20 June 2020 with an initial funding of ₹50,000 crore (US\$7.0 billion) for 116 districts in 6 states. Government has provided tax benefits to Small and Medium Entrepreneurs. Even there are some negative points to elaborate; Indian Government is still at the same place where they were last year at the beginning of the pandemic. There is no proper medical facility and even the vaccine is not properly and timely available. Still many places even today there is lockdown, it shows an inefficiency of our Government.
- **NGOs Support:** Mission Oxygen, Gautam Gambhir Foundation, Mazdoor Kitchen, Breathe India, Enrich Lives Foundation, Khaana Chaiye, United Way Mumbai, Spoorthi Foundation, Sakina Foundation, Feeding From Far, Khalsa Aid, MCKS Food, Making the difference, Khushiyaan Foundation, Give India, Help Now Ambulance Service etc. and many foundations came ahead to help needy people in all the possible way they can. Even we have seen Celebrities also started helping needy people and this concept initiated by Sonu Sood, who helped thousands of migrants to travel safely to their place.
- **Private Companies:** Private corp. allowed their workers to work from home and also helped them to reach to their native place to the workers who all were far away from their family. Some corp. paid full salary and some paid half salary depending upon the financial condition of that organization.
- **Financial and Non-financial Institution:** Various financial and non-financial institutions came forward to provide reasonable and affordable loan who required. Even they cease interest of Poor and Unsounded people. For instance Kotak Bank, Mahindra, IDBI etc. and many more banks started provided reasonable and Home loan, Car loan, Education loan, and different loans at very affordable interest.

#### **SUGGESTION:**

- It would be suggested to Government to enhance the quality of our medical facility
- Food and essential goods to be distributed for free of cost
- Enhance the awareness of vaccination
- Make Vaccine available in all centers
- Reduce the time gap of taking 2<sup>nd</sup> dose of vaccine

- Provide new opportunities to skilled and semi-skilled workers not only in Government sector but also in Non-Government sectors.
- Provide vocational skill to people could earn for their betterment
- Permit other Pharmaceutical companies to manufacture or produce vaccine.
- Provide strict guidance and awareness about wearing mask
- Proper inspection should be made on Social Distancing
- Advance Medical facilities and medical equipment should be made available
- Request people not to spread rumors and follow the mentioned guidance

### **CONCLUSION:**

The pandemic is still continuing in India because of inefficiency of the Government; other country we could see they are able to access without mask and few countries are Corona free and mask free just because their Government took effective measures when it was needed and the citizens of that country are co-operative too. The medical facilities what we are relying should be improved to an advance level. Government should play positive concern towards people and then only people will co-operate government. Strict imposition must be made on Mask and Sanitizing. Social distance should be maintained and literal co-operation should be made be citizens. Government should collaborate with foreign government and other entities to enhance our own quality in medical and other facilities. Financially if we consider our India we went 5 to 10 years back from the previous situation, which will need to improve in any condition. Financial and Non-financial institution should jointly work to improve economic scenario of our country.

The marginalization of migrant workers in India is deep-rooted, has a long historical background and continuity since the colonial period, and manifests itself in the absence of knowledge and data of how many migrant workers live and work outside their place of residence. Urban authorities and employers have continued to take the pattern of circular migration for granted, providing minimal facilities and security for its workers, reinforcing a lack of belonging and ability for migrants to settle with their families.

The unique shock that COVID-19 implied, but equally importantly the government's response, lockdown and extremely limited support for the tens of millions of migrant workers, showed how deep this neglect is, and the potential costs for the migrants themselves but also the health system and the economy more broadly. Crises provide opportunities for 'building back better': in the case of migrant workers these consist of essential immediate social protection, but also, and likely much more challenging, addressing deep-rooted inequalities that keep workers in marginalized positions, and the invisibility of the migrants that once again were absorbed by their villages of origin.

This case of neglect of migrant workers during the pandemic in India was quite widely reported, at least during the early months of the pandemic. The rapid survey of sources on which this essay is built suggest that there has been much less reporting in other parts of the world; this may be a case of under-reporting, or an indication of particular and widespread vulnerability of migrants in India. Responses to shocks for international migrants have seen both new supportive measures, and further marginalization and stigmatization. It seems important to develop exploration of the varied responses and of the policies and advocacy that can address the deep-rooted disparities that migrant workers face.

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## **Decision Making and Development Delinquency in India: The Way Ahead**

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### **Abstract**

*Governance, decision making and respective economic development of a country are interrelated. Governance is run by government officials in cooperation with elected MPs & MLAs. Rule-regulations are prepared and implemented by the total administrative machinery. In greater decision making process, ministers and all the peoples' representatives (MPs and MLAs) are either visible or invisible final signatories. Common people have nothing to do directly with the decision making process. Common people are the supporters or the followers of general administration and decision making process. Common people can do nothing for the introduction, improvement or refinement of administration except the cooperation or non cooperation and obeying the orders directed by the administrative machinery. It is true that development or underdevelopment is the result that first and foremost based on country's way of administration and decision making process. Pitiabale or inactive administration, decision making process results underdevelopment and vice-versa. Developmental deficiencies or developmental mismanagement are come out of pitiabale decision making process. To evaluate the current decision making process and respective management in developmental conditions of India the paper is prepared. Paper analyzed two current instances of general administration and decision making process of India. Paper found developmental misconduct due to pitiabale decision making process of the country as a whole. Quality decision making does not come of vacuity, it is based on several factors including the quality of final signatories (MPs and MLAs) which in-turn based on their academic and other achievements. All the related aspects of decision makings, polity and developmental management of India are discussed in the paper. Paper is entirely based on secondary source of information.*

**Keywords:** Administration, Decision, Development, Education, Politics, etc.

### **Introduction:**

Administrative quality and decision makings are the lead factors of economic development in India. Both the factors are again based on quality of peoples' elected MPs and MLAs. Permanent government officials mainly become the signatories in the process. Though important, but the constitution of India is very silent on the quality of MPs/MLAs or the peoples' representatives who look after the quality of administration and decision making processes for economic development. Besides being the Indian citizen and age limitations nothing significant is mentioned in the constitution regarding the minimum academic achievements of MPs or MLAs. We all know that no one can be kept even as a baby caretaker without formal education but everybody can become MP/MLA without any formal certificate of education in India. In our country even illiterate politicians can give strict order to the (highly) literate or experienced government officials. We all say that illiteracy is the main reason of technological and economic



underdevelopment in India; illiteracy is the main reason of poverty and unemployment etc. If it is so, what will happen if comparatively illiterate people make decisions for future economic development of a big country like India and how they lead various departmental as well as general administrations? Most important point noted by the development academicians that without education on the part of the stakeholders nothing significant can happen for qualitative sustainable economic development in any country. In such a situation mismanagement in developmental activities may arise in the country. All these are the resultant outcome of pitiable decision making process. Taking several current Indian instances paper analyzed the failure of decision making process in India. It also explained the factors responsible for pitiable decision making process and respective economic development of the country as a whole.

### **Brief Review of Literature:**

Economic development is a planned process. Looking into the scarcity of natural resources, it is widely accepted that sustainable economic development is the need of the hour. For over 30 years period, government at various levels have recognized the need to achieve development that meet the needs of the present without compromising the ability of future generations to meet their own needs ('Our Common Future', report, World Commission on Environment and Development, the Brundtland Commission, 1987). Development economists explained, to explore the future opportunities and enlarge the scope of development, current development should be sustainable in nature. Sustainable development should be the pre condition of any type of policy formulation for future. Unsustainable development continues to apace in the country. People from academics, business and civil society agree that the present democratic system seems unable to adequately manage and deliver sustainable economic development (Lotherington and Elkington, 2008). Reasons of inadequacy mainly include policy incoherence, the inertia of democratic structure and distrust of people over politics and the political process. There is also a need to preserve future democratic freedoms, which may imply restrictions on current decision-making, unless rigorously justified (Beckman 2008; Thompson 2010). Explaining the possibilities and challenges of democracy Westall (2015) stated that democracy can enable high levels of innovation and responds quickly to challenges. According to it, justice, legitimacy and transparency achieved by democratic contests and safeguards can make the achievement of sustainable development fairer, more widely justified, and accepted. Democracy is often seen simply as a way of getting things done and making decisions. In representative electoral systems competing political parties suggest their own visions of the 'good life' and how to achieve this. Contested ideas of political parties are a core and necessary part of democracy (Westall, 2015). On some issues, there is need for more effective cross-party collaboration.

### **Objective, Data Collection and Methodology of Study:**

From the above limited review of literature it is noticed that the political leaders in democracy establishes only party politics but not truly the sustainable economic development. Future economy depends on the present decisions. Decisions should reflect the interests of everyone. Standard of decisions depends on the decision makers. In this research study our primary objective is to explain some of the practical instances of India (during 2016-2018) where decision makings for development are found affected by the narrow political motives of decision

makers. Although sustainable development is the need of the hour but un-sustainability in development is a question of discussion. Integrated framework of quality administration, decision makings, policy formulation-implementation along with the respective development or under development of the country as a whole are discussed in the paper. Based on already published secondary source of information and simple diagrammatic data analysis process paper discussed all the pros and cons of decision makings for sustainable development in India. Policies are also prescribed to overcome the problem of unsustainable economic development and pitiable decision makings in India.

### **Analysis and Findings:**

Economic development or under development is no doubt a part of total decision makings of a country. Long or short term decision makings for economic development are again the part of total political system. Common people are indirectly involved in decision making process. Although sustainable development is the need of the hour but across the sectors un-sustainability is noticed in India. Continuous investment from the beginning of the planned period and thorough attention in the manufacturing and service sectors are unfortunately unable to absorb large number of unemployed people in India. Primary- agricultural sector is almost at a depression phase in India. Question comes, what is the problem with Indian economy? Why does the second most populace country in the world become failed in several aspects of development? Even though strong constitutional safe guards are there in India and it has been implemented from 1950 onwards but still economic development is in stake. Developmental mismanagement is seems to be a part of pitiable decision making process in India. Entire decision makings in India need a thorough analysis. Without looking into the long past we may evaluate only two current big instances of narrow decision makings where sustainable economic development has observed failed in India.

#### **➤ First Instance: Demonetization and digitization**

Already concluded big monetary event- demonetization (implemented on 8<sup>th</sup> November 2016 primarily to control black money and terror funding), as it was explained by most of the economists was unsustainable in nature. Immediately after the implementation un-sustainability was found to see in all around the economy. From street vendors to big businessmen and industrialists all explained about the negative impacts of demonetization. Many people already lost their jobs, business, raw materials, savings etc. due to the unplanned demonetization. In the aftermath of demonetization duplicate currency notes (Rs.500 denomination) are again there in the economy (released news in media). Several incidents are released and available in media regarding the improper use of newly printed currency notes. Several crores of newly printed currency notes might also be collected by the underground people by several means. Uses of ATMs and banking habits of common people pressurized to have change by the government machineries. All these are nothing but the formally created constraints of government of India. Now question comes, whether there is any special symbol or security code available in the newly printed currency note? If any new currency note say Rs.500 denomination government or RBI want to take out from the economy, or want to find out it's location, is there any available

process? If not, then what special secret character is printed in the currency note, what was the necessity of demonetization in such a big way? The ultimate result of demonetization from every angle of imposition is found more or less zero with regard to the common people in India. Everybody was affected negative from demonetization and no one specially benefited except a few political gain (observed) in the country. This is in against of Pareto's economic welfare criterion. According to the criterion, if any policy change can make atleast one people better-off without making others worse-off then there is net enhancement in social welfare. Still numbers of problems of demonetization are continuing in most of the sectors of the economy. Now, after years of demonetization may we generalize the comment (assuming that we are not politicians) that the currently concluded demonetization was not a successful way to control the problem of black money in India. This was a problem created by the decision makers of the country. Simultaneous down trend of Indian economy were noticed after the implementation of demonetization. Problems of black money and terrorist funding were not solved with the concluded demonetization.

➤ **Second Instance: GST**

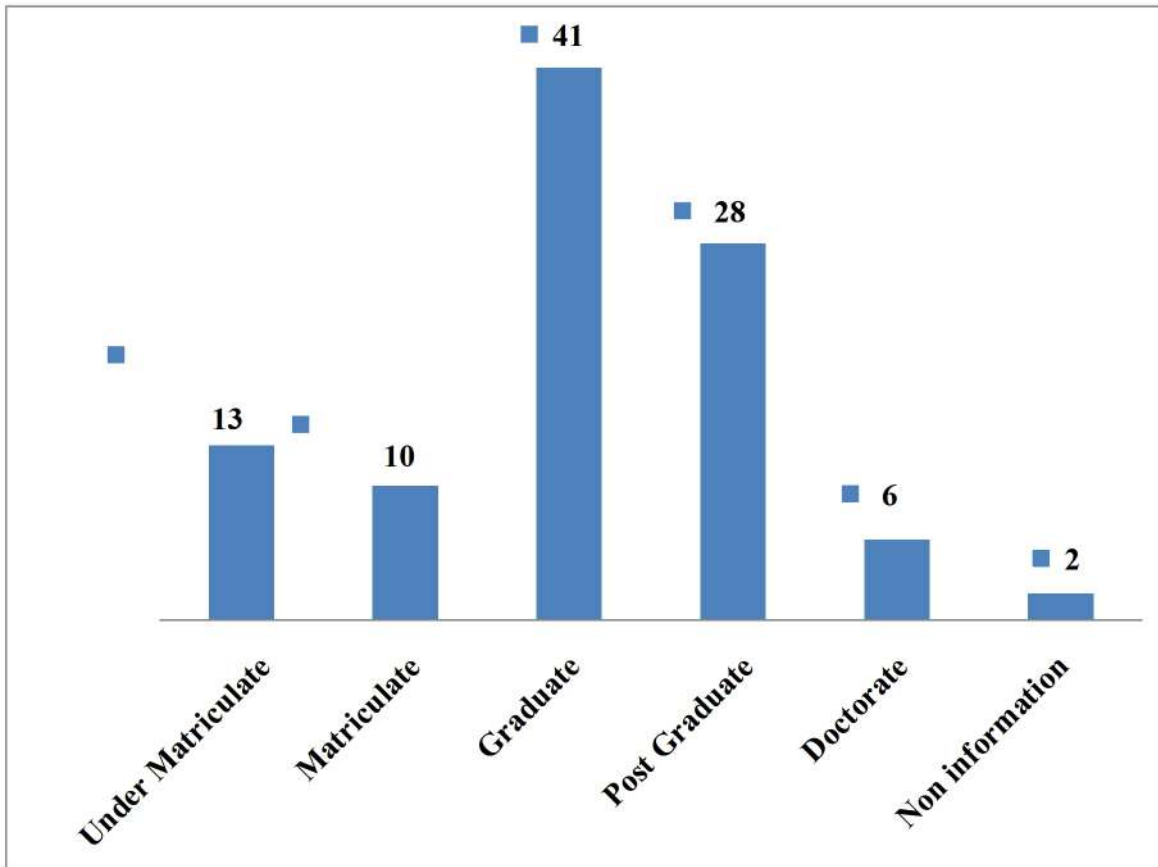
If we see the history of GST implementation in India then we find that the opposition party had opposed a lot when the bill was finally placed to pass in the parliament during the period of the then finance minister of India. Now the same opposition party is in power from 2014 and ruling the country with absolute majority in the parliament. From 1<sup>st</sup> July, 2017 GST is implemented in the country in a big way. It's surprising! Everything depends on the party politics. Decision makers or politicians rarely think about the real economic and social development of the country. In Indian democracy it has been proved in many instances that the politicians simply put solution keeping in mind the future elections.

Unfortunately, in the above explained situations general people can do nothing except to follow and obey the decisions politicians put forward. People can give their final verdict only after a long period i.e. after five years during general elections. People have to bear all the problems and wait for the entire period.

**Quality in Decision Making Makes a Sense:**

Role of administrators and quality of MPs or MLAs become a question of discussion, how depth they can think about a particular problem and put quality solution. Ministers give order to the beaurocates, question is what type of order ministers normally give. How many ministers can normally understand about a particular problem which is related to- development, environment, science and technology, space etc? All these questions are interrelated. Answer lies in 'education' or the quality of representatives. Future development of a country like India lies in the hands of those decision makers and politicians who are mostly less educated or general literate. In the 16<sup>th</sup> Lok Sabha out of 543 elected MPs, 13% are under matriculate and 10% are matriculate in India. Less than 50% MPs are educated with simple graduation. Brief educational scenario of MPs both for 16<sup>th</sup> and 17<sup>th</sup> Lok Sabha are depicted in the following figures (1 & 2).

**Figure-1: Educational profile of MPs of 16<sup>th</sup> Lok Sabha (in Percentage of total MPs)**

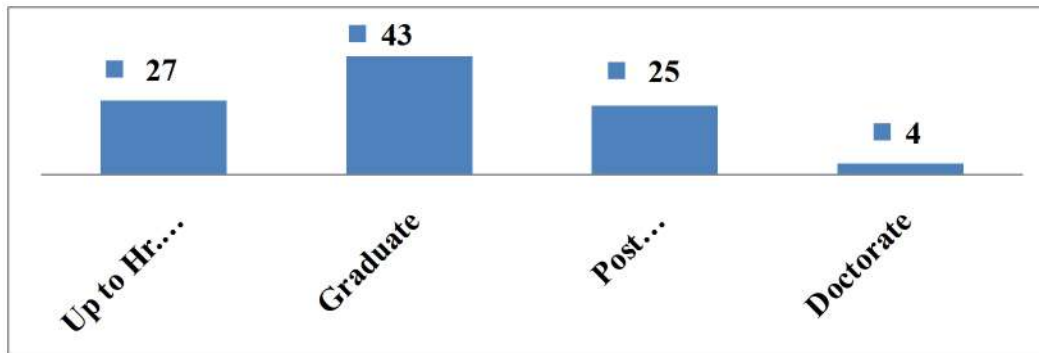


*Source: Based on the data collected from Parliamentofindia.nic.in*

Even the non matriculate members can occupy the cabinet minister's rank in the parliament. For example, one of the former union ministers of water resource department studied only up to middle standard. Besides, several MPs are simply 7<sup>th</sup> or 8<sup>th</sup> standard pass in the country. In the 17<sup>th</sup> Lok Sabha, 27% MPs studied till 12<sup>th</sup> or less class, 43% are graduates, 5% are Post Graduates and 4% found studied till Doctorate degree. Situation is explained in the following figure-2.



**Figure-2: Educational profile of MPs of 17<sup>th</sup> Lok Sabha (in Percentage of total MPs)**



*Source: Based on the data collected from Parliamentofindia.nic.in*

Though number of graduate is little more but number of post graduate is less than the 16<sup>th</sup> Lok Sabha in the present government. Number of doctorate degree holder MP is also found less in the 17<sup>th</sup> than the 16<sup>th</sup> Lok Sabha. In the past periods scenarios were again more horrible in the country. Now, we may imagine how decision makings for development or sustainable development are going on in the country.

Along with formal education professional profile of MPs (before they joined in the parliament) both for 16<sup>th</sup> and 17<sup>th</sup> Lok Sabha are evaluated here. It is seen that 20% of the MPs are from business and 24% are from political or social service background and highest percentage (27%) of MPs are from agriculture background in the 16<sup>th</sup> Lok Sabha. Equal number of MPs (34%) in 17<sup>th</sup> Lok Sabha declared Agriculture and political-social work as their professional occupation. Total 20% MPs shown business, 2% as teacher and only 4% shown lawyer as their profession in the 17<sup>th</sup> Lok Sabha.

Decision making and respective development of states or the country as a whole is based on all these MPs and MLAs. Representatives first need to understand a particular problem and put decision for solution. Academicians think that understanding normally comes from education and it gets boost with appropriate applications. Many of the socio-economic development policies in India are found failed or lying inactive and the ultimate result is underdevelopment, poverty or misery. Problem of poverty and unemployment are still worse in the country. Regional imbalance of development is very common in India. Is it such that the failures are only due to the inability of decision making process?

### **The Way Ahead and Conclusion:**

Repeated occurrence of a particular problem in a same socio-economic setup is harmful or shameful for a country like India. Without the improvement of 'process' taking step/s to reduce any problem is somewhat meaningless. In Indian decision making process not a single problem is solved with the motive of sustainable development. Every problem is solved either temporarily

or partially or permanently keeping in mind the future political gain. It happens mainly because of lack of proper education on the part of the most of the decision makers. If one illiterate or less literate MP or MLA can take the final decision of development, form policy regarding the

Q scientific way of future development of a country or a state then how much we can expect and what will be the future of the country, we can just imagine. Taking into consideration of the problems brief policy prescription specially for economic development is that at least the final decision regarding sustainable way of production, consumption, investment, exchange or distribution may be bestowed over a class or a group of people who are actually non politician and excellent in scientific way of thinking. Sustainable process of development must always be the centre point and necessary condition of all forms of policy makings in India. Reutilization of limited resource is the required sufficient condition for economic development of the country as a whole.

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## **A STUDY ON DIGITAL MARKETING AND CONSUMER PERCEPTION**

### **TOWARDS IT**

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#### **ABSTRACT**

*Today we are in the era of technology and internet where everything can be done on fingertips via using internet. Digital marketing is a new trend in marketing which has been an opportunity for both Business and People. Digital Marketing is a modern marketing communication using various tools to contact the customers efficiently. This marketing connects consumers and marketers via virtual platforms. And in this era it is one of the most used method of marketing and has become a part of digital economy and crucial in Digital World. Due to Covid 19, which has impact on all the sectors of the society, it has impact on Digital Marketing too. It is a brand new line of marketing which has changed traditional marketing. This pandemic has taught us that change is inevitable and has to be accepted. In this situation we can say technology has played an important role in the new normal. This paper studies consumers perceptions towards Digital Marketing by collecting responses from customers.*

**Keywords:** - Digital Marketing, Consumers Perceptions, Channels

#### **INTRODUCTION**

**Meaning:** - Digital Marketing is a broader term which refers to Online Marketing or Web Marketing or Internet Marketing. It is cost effective and economical method of marketing. It is like an umbrella term wherein marketing can be done through digital technologies of internet, mobile phones, social media, email, etc. Digital marketing has gained lot of importance. This marketing is conducted through website. It is a new form of advertising which has come up and provides opportunities for businesses. It is a part of digital economy. It is a tool which is used for expanding the business globally. Nowadays, People are technosavy and they are highly social who can easily make use of Internet and other such Application, which are part of their daily schedule. Digital Marketing is extended not only to internet based mediums only but also to non-internet mediums like messages, television, radio, etc.

**Meaning of Consumers Perception** - It refers to customer's awareness, their impression, and opinion regarding the business or product or services. It is also referred as Customers Perception.

This Customer Perception is based on various factors like advertising, influencers and personal experience of customers.

### OBJECTIVES

1. To study about different channels of Digital Marketing.
2. To understand difference between Traditional and Digital Marketing
3. To analyze responses from consumers perception towards Digital Marketing.

### METHODOLOGY

The data used to study the paper is based on primary as well as secondary data. The primary data is collected through Questionnaire (Google Forms) from customers with 100 samples which is based on convenience sampling method. The Secondary data is collected through various journals, articles, weblinks, articles, etc.

#### ■ DIFFERENCE BETWEEN TRADITIONAL V/S DIGITAL MARKETING

TRADITIONAL MARKETING	DIGITAL MARKETING
1] Here the marketing activities is carried out through newspapers, television, radio, magazine, etc.	Here, the marketing activities is carried out through online platform such as internet, smartphones, email, etc.
2] It has local reach and cannot be tracked.	It has global reach and can be tracked.
3] It is less effective and more expensive method	It is less expensive and more effective
4] In traditional marketing, results are delayed and has one way communication only.	In digital marketing, results are quick and real and has two way communication.
5] Ads cannot be skipped and customers engagement is low	Ads can be skipped and customers engagement is high

#### ■ DIFFERENT CHANNELS OF DIGITAL MARKETING

1. **Website Marketing :-** It is a center piece and powerful channel of wherein a website details are provided regarding the product, brand, services, etc.
2. **Pay Per Click Advertising :-** It is a paid form of ads which is used by marketers by setting a campaign on various social media sites like Google, Bing, LinkedIn, Twitter, Facebook, etc. on target people.
3. **Content Marketing :-** This helps to reach target audience through use of content which is published on website and further promoted via social media, email, blogs, ebooks, online courses, brochures, etc.
4. **Email Marketing :-** One of the effective channel of marketing. It is a medium through which is used to promote contents, discounts and events directly to the people. This is the best way to get in touch with potential customers.

5. **Social Media Marketing** :- The main aim is brand awareness and establishing social trust. The channels used are Facebook, Twitter, LinkedIn, Instagram, Snap chat, Pinterest, Google+, etc. This channel can also be used as direct sales channel.
6. **Affiliate Marketing** :- One of the Oldest form of marketing and to which Internet brought a new life. It acts as a middleman between merchant and consumers. Here, in this type of advertising commission is given to one who promotes products or services.
7. **Video Marketing** :- In this You Tube has become second popular search engine which is used a lot by many users. There are other video marketing platforms which are Facebook Videos, Instagrams, etc.
8. **Search Engine Optimisation (SEO)** :- This is a process of optimizing website to rank. It works just like content marketing. It is a process of quality traffic free on search engine like Google or Bing.
9. **Mobile Phone Marketing** :- The marketing which can be done through mobile phones which is done via various channels like Facebook, Whatsapp, SMS, Youtube, etc are mode of mobile marketing.
10. **Search Engine Marketing** :- It is a paid which helps customers to find out information related to their needs and wants.
11. **Influencer Marketing** :- It is one of the new tool which include social media influencer who has large number of followers on Youtube or Instagram or such apps.

#### **COVID-19 - OUTBREAK AND IMPACT**

Covid 19 which has affected drastically to all the sectors of the society. Covid has made people more flexible and technically strong. It has also affected the consumers buying behavior. They have developed a new habit or have modified the old habits. Even there is an great demand for OTT Platforms and Hubs. People have started spending time is doing research about the product and services.

#### **FINDINGS AND DATA ANALYSIS**

Based on the data collected, analysis has been made regarding customers perception towards Digital Marketing which is purely based on the responses circulated amongst the customers.

**TABLE 1 :- DEMOGRAPHIC PRESENTATION**

<b>GENDER</b>	<b>AGE</b>	<b>EDUCATIONAL QUALIFICATION</b>	<b>OCCUPATION</b>
<b>Male - 47%</b>	<b>15 – 25 - 23%</b>	<b>Professionals – 14%</b>	<b>Business – 16%</b>
<b>Female - 53%</b>	<b>25 – 35 - 45%</b>	<b>Post Graduate – 30%</b>	<b>Service – 53%</b>
	<b>35 – 45 - 23%</b>	<b>Graduate – 33%</b>	<b>Housewife – 6%</b>
	<b>45 &amp; Above - 9%</b>	<b>Undergraduate – 23%</b>	<b>Student - 25%</b>

**Interpretation** :- In this table, maximum respondents were females and maximum age group is between 25 to 35 years of which maximum are Graduates and maximum are involved in service as occupation.



### **AWARENESS REGARDING DIGITAL MARKETING**

Awareness	Percentage
Yes	95%
No	5%

**Interpretation:** - 95% of the respondents are aware about digital marketing only 5% are unaware of it.

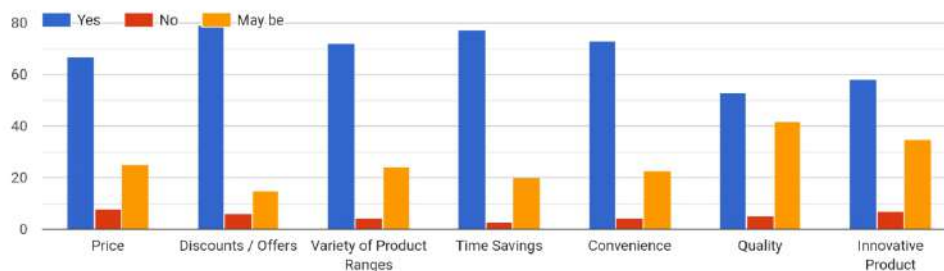
### **FASCINATED OR INFLUENCED BY DIGITAL MARKETING**

Fascinated or influenced	Percentage
Yes	70%
No	4%
May be	26%

**Interpretation :-** It is clear that almost 70% of the respondents are fascinated and very few are not influenced.

### **FACTORS INFLUENCING**

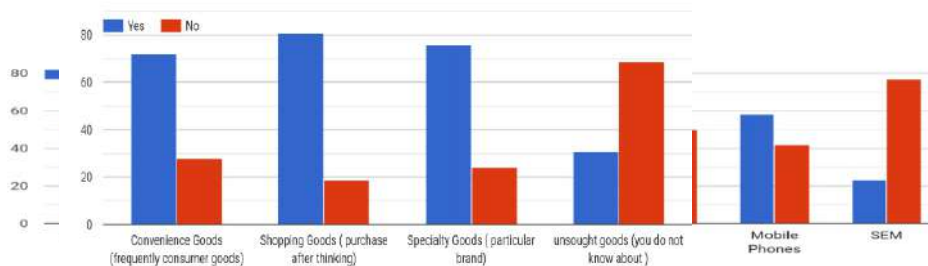
**Interpretation:** - Out of the following factors people have given more importance to almost all



the factors but Discounts/Offer and time saving is given more importance.

### **PRODUCTS PREFERRED**

**Interpretation:** - Majority of respondents are using all types of goods except unsought goods

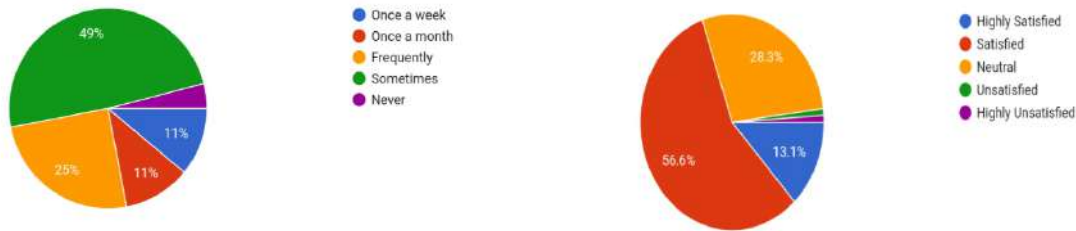


### **PREFERRED CHANNEL**

**Interpretation:** - The preferred channel used by respondents is Websites/ Blogs which is mostly used by respondents.

**USE OF DIGITAL MARKETING AND LEVEL OF SATISFACTION**

**Interpretation :-** Use of Digital Marketing is more and Level of Satisfaction is also seen more as compared to Traditional Marketing.



**EFFECTIVENESS OF DIGITAL OR TRADITIONAL MARKETING**

Effectiveness	Percentage
Strongly Disagree	4%
Disagree	6%
Neutral	47%
Agree	31%
Strongly Agree	12%

**Interpretation :-** Majority of respondents found both marketing as neutral but some agreed that digital marketing is more effective.

**RELEVANCE REGARDING DIGITAL MARKETING**

Relevance	Percentage
Very Relevant	31%
Relevant	46%
Neutral	20%
Irrelevant	1%
Very Irrelevant	2%

**Interpretation :-** Majority of respondents found digital marketing more relevant.

**CONCLUSION**

As per the findings it is seen that people are aware about digital marketing and they are using it as per their needs via different channels of digital marketing. Young Population is more attracted to digital marketing as they can use it easily and is convenient at any place or anywhere. It has certain pros and cons but still it will sustain in this market. This also shows that consumers have moved from traditional method of marketing to digital method of marketing. Consumers shopping habits have also been changed due to pandemic. People avoided going to markets rather preferred online or digital marketing. People have adopted and transformed themselves in this era of digital marketing. It has larger pace than traditional marketing.

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## **Consumerism in Society**

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### **Abstract**

*The concept of “Consumerism” is known as the consumption of products that are not essentially required. Advertising industry is tempting us to purchase the products and invest in goods that are unnecessary to run their own businesses with the intention of continuing the mass production of goods and services within an industry. Nevertheless, consumerism is sometimes necessary because in a society we live in have real necessities to survive with the changing times. Earlier where people had no telephones or one at home, now every individual has personal mobile phones. But sometimes it leads to wasteful behaviour, we spent money on things sometimes we don’t need. This paper mainly deals with analyzing positive and negative effects of consumerism and importance of balanced consumerism in today’s time.*

**Keywords:** Consumer, Consumerism, Economy, Society.

### **Introduction**

In the past century, consumerism has grown to be a way of life for everyone. Consumerism is considered more than an economic phenomenon in today’s time. It is considered as an ideology and social order in itself that encourages the exchange of goods and services. In the modern era, it is the part and parcel of our daily lives. While consumption is an act, consumerism is a way of life. The word ‘*consumerism*’ is often used to refer a life ‘excessively preoccupied with consumption’. Consumerism is not just a phenomenon that happens of rich nations. It has become increasingly global and in fact spreading towards the developing nations as well. It serves as an “answer” to our problems, driven by our own needs. We can see that consumerism is a vital part of modern history, and continues to change its role over time- but still remains controversial. There are hints of consumerism before the late seventeenth century, in various parts of world. But the full-blown consumerism has only been around in the last 300 years or so. The reason why consumerism is a vital factor in our economy nowadays is because without consumer goods, the modern and developed societies would lose key instruments for the reproduction, representation and the meaning of creation accomplishments. Consumerism is a concept of the West, where it is a common phenomenon but now it has also taken over the developing countries. Earlier where the term consumerism was associated to the rich has now changed completely and all classes of people are resorting to it. Earlier it was majorly the young generation that was largely affected by consumerism but now it is a popular trend seen largely in adults as well.

Consumerism is defined very differently by different groups of people. Few activists also suggest Consumerism as a modern movement to protect the consumer against useless, unnecessary or

rather dangerous products, misleading advertisements selling harmful products with hidden ingredients that too with unfair pricing. In simple terms it is referred as producing goods in favour of consumer. In today's time we are constantly open to the elements of mass media and the world of advertising allowing us to penetrate the menacing nature of consumerism into every facet of our lives, changing our own values, beliefs and wants as a human being. Almost everyone in any society in present times subconsciously conforms to the shallow and superficial mindset that characterises our consumerist culture.

#### **Research Objective:**

1. To analyze consumerism in our society with its negative and positive effects.
2. To exhibit the necessity and importance of a balanced consumption in regards of people's wellbeing and happiness.

#### **Research Methodology:**

The methodology used is doctrinal in nature. Few books on the topic such as the Consumerism Society and Consumerism as a way of life have been consulted. Moreover, research articles in journals such as Sociological Focus, American Sociological Association Journal and Economic and Political Weekly have been consulted. Also, certain leading newspapers have also been consulted in their digital forms to extract journalistic pieces.

#### **Meaning of Consumerism**

**To an Economist:** To economists, consumerism is a theory that claims that the consumption (purchase) of goods and services in large quantities by people is what makes an economy grow. To them, advertising is a good thing because it promotes the purchase of goods and services.

**To an Activist:** Consumerism is the fight to protect the interests of consumers of goods and services. To them, advertising is a bad thing because it tricks consumers into purchasing goods and services that do not always live up to what is offered.

**To the consumers:** Consumerism is a compulsion to buy goods and services (I MUST have that new smart phone, that new car, those new clothes).

So consumerism has more than one meaning, depending upon the context in which it is used.

1. It means "a social and economic order that is based on the systematic creation and fostering of a desire to purchase goods and services in ever greater amounts." For instance, buying the most expensive car, on a monthly-installment loan, instead of a less expensive car that one could pay out of one's own pocket.
2. The term is also used "to refer to the consumerist movement, consumer protection or consumer activism, which seeks to protect and inform consumers by requiring such practices as honest packaging and advertising, product guarantees, and improved safety standards. In this sense it is a movement or a set of policies aimed at regulating the products, services, methods and standards of manufacturers, sellers, and advertisers in the interests of the buyer", and the environment.



### **The impact of Consumerism**

Generally it is the parents in the household who have financial decision making; therefore, for the advertisers it would be wise to grab their attention. Earlier, advertisements hoardings were full of eatable or soda drinks or ads of sarees but with the rising competition and options in the market, it takes a job of strategic minds to fascinate adults in buying products they probably don't need or want. The companies are eyeing on customers by perfecting their commercials to effect viewers of all age groups. The effect of consumerism damages a child heavier than an adult; therefore, states should have laws protecting children from being commercialized.

Commercials aren't promotions for the best interest of the people; instead, they are product driven illusions to get people interested. Businesses have successfully been increasing profitability through creations of effective marketing strategies. Another way to stir children is by explaining how advertisements are a consumers' way of production.

Also the effects of consumerism on natural resources are a great subject to explore for a kid. More than likely the child is clueless as to how the planet is being destroyed as society uses non-renewable resources.

### **Difference between Mindless consumerism and Conscious consumerism**

There is huge difference between mindless and conscious consumerism and both have several pros and cons. The first kind is characterized by people who know what they are looking for, have the goal of getting the best value in what they buy, read and analyze objective reviews, make sure the company they buy from has ethical practices, etc. These kinds of consumers improve society by forcing companies to raise their standards. The only disadvantage of conscious consumerism is that it consumes time and increases the number of choices we have to make.

Mindless consumerism, on the other hand, is characterized by people buying stuff simply for the sake of buying, because everyone else is buying stuff or because they feel that buying stuff gives them a higher social status. This kind of consumerism tends to leave a displeasurable aftertaste in the culture it permeates, although the sheep-like personality it appeals to would still exist even if you removed consumerism entirely from society. It seems hard to imagine a way to have conscious consumerism without also accepting mindless consumerism, and there's no evidence that removing mindless consumerism from society would lessen the herd mentality of those it appeals to. The herd would simply find something equally mindless to take its place. Plus, mindless consumerism is responsible for advertising. And advertising pays for your TV, newspaper and Google search results. So everyone benefits from mindless consumerism too.

### **Advantages and Disadvantages of Consumerism**

**Advantages:** Consumerism works very well for capitalists, economists and corporations. It provides livelihood to poor people, generates employment and surplus income, rising wages et al. More people are pulled into an integrated economy.

The main advantage, of course, is that, if consumers have money to spend, they usually spend most or all of it (the middle class; the wealthy tend to "hoard" cash and assets and are fairly tight-fisted in spending their money) on the goods and services businesses offer and we have a "consumer" economy with a lot of businesses making a profit. That's why higher minimum

wages makes sense; put money in the pockets of the middle class and you have a consumer economy. If you don't, you don't have one.

**Disadvantages:** If we talk about the disadvantages associated with consumerism is that it encourages highly wasteful behaviour. We as a consumer end up wasting the money on products we often do not want or need. In today's time it is the job of big businesses and advertisers that work tirelessly to create an environment encouraging us to impulse buys. They have strategies to pull in customer into buying things by setting up little goods packets set up around the cash counter which we pick while waiting in line to pay. Consumerism also leads to overproduction of items. Overproduction leads to the waste of valuable resources and energy. It also contributes to increasing amounts of plastics in our oceans and landfills. That's just to name a few.

The one main disadvantage to consumerism is quite obvious: if consumers have little or no money to spend on goods and services outside of the "necessities" (rent, food, gas, etc.), we don't have a consumer economy and it's going to be tough for most businesses to turn a profit and, therefore, stay in business.

The tastes of those people feed back into society; maladaptive values and unrefined taste are propagated.

The biggest disadvantage of consumerism is –that modern societies have started replacing virtues with wealth.

Consumerism allures us with a bucket of choices we don't need. It ensures high demand of absurd and unnecessary things.

We are made to choose between an intellectually refined, spiritually elevated but poor state or a slave to luxury and idle consumption but a rich state.

### **Benefits of consumerism**

More than two-thirds of GDP spending (on final goods and services) is consumption. Increases or decreases in consumption spending generally drive the economy up or down. Consumerism generally means more. It means how well people function as consumers. How well they are able to make choices in a market economy. It is a skill (really a large set of skills) that is crucial for the economy to produce the greatest value. To be unable to make choices greatly reduces the effectiveness of a market economy.

### **Alternatives of consumerism for the benefits of economy**

There are only four possible alternatives economic systems:

1. People can make what they need to survive for themselves,
2. People can transact freely with others to obtain things,
3. People can live communally and make use of whatever is made by anyone without transactions,
4. People can be coerced into specific producing and consuming by an authority.

### **Replacement for unsustainable Consumerism in society**

There is absolutely nothing inherently wrong with consumerism. It is 1st world affluence. It is what we are. The 1st world is never going to willingly return to a more subsistence life. Its what

the 2nd and 3rd world aspire too. The problem is that we are tearing up the Earth doing it and there is no way under current circumstances the 2nd and 3rd world can have what we have. There are only 2 conclusions that can be had. One is that we just ride the Earth in and go extinct from our lack of planning and foresight. The 2nd is to begin performing the more destructive activities off the Earth. Learn to live off the Earth. If we survive long enough to wean ourselves from the Earth and its resources then those resources and the energy we can gather in open space are virtually free that means the human contribution to products and services are the expense and that creates an economy where consumerism and affluence can be equally available to all humans. Everyone has what they want. What they need. That will be the time when human civilization becomes a mature civilization looking forward to exploring the universe.

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## **Self-Help-Groups (SHGs) and Rural Development: A Study on the Role of SC**

### **Member SHGs at Lakhimpur District of Assam, India**

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#### **Abstract**

*Study has made an attempt to understand the role of SHGs in socio-economic upliftment of the SCs particularly the women through micro finance under NRLM in the rural areas of Lakhimpur district of Assam. The study also looked at the different drawbacks that have been faced by the SC members of sample SHGs under the study. Both primary and secondary sources were used. By using stratified random sampling, 10 SHGs from seven sample development blocks and from each SHGs 2 SC members have been randomly selected (7 X 10 X 2 = 140 members). For analyzing of data, the statistical tools and techniques like bar diagram, percentage analysis etc. have been used. After joining the groups the respondents were able to socially and economically upgrade to some extent. Flood problems, backward communication facility, improper market place etc. prevents growth of development in SC dominated areas under study. The study could make the SC communities to aware about the benefits of NRLM for their livelihood improvements and also could able to know about the functioning of the BDOs as well as gathering knowledge on the different banking operations of the banks. Research could help the Governmental and local authorities in policy formulation in regards to alleviation of poverty, income generation and socio-economic upgradation particularly for the poor SC community living in the rural areas. Study based on in-depth socio-economic improvement of SC communities along with the different issues and problems faced by these communities.*

**Key Word:** Rural Development, SHGs and Scheduled Caste Communities.

#### **I. INTRODUCTION:**

In India, rural development is considered as the prioritized objectives of the development planning for every state (*Economic Survey, Assam 2010-11, p. 185*). It can be possible if rural people are economically uplifted and thereby alleviate poverty. In Assam 86 % of the population lives in the rural areas and majority of them are still live below the poverty line. Among them, the Scheduled Caste (SCs) and Scheduled Tribes (STs) are the most victim community. A number of flagship schemes have been implementing by the Panchayat and Rural Development of Assam to alleviate poverty and economic upliftment of the rural people (*Economic Survey Assam 2017-18, p.11*). But during the few decades it has been seen that the benefits of the rural development programmes has not reached fully among the poor STs and SCs in backward rural areas of Assam. They are still deprived of adequate health, education, housing facilities, food, employment opportunities and other basic socio-economic aspects in rural areas of Assam.

Various factors like high level of illiteracy, inadequate health care and extremely limited access to social services are common among the poor SC people living in the rural areas of economically backward district like Lakhimpur. In this regard, microfinance through Self-Help-Groups (SHGs) may be considered as a vital option for meeting the financial requirement of the poorer section of the society (Barr, 2005). Microfinance is the form of financial development that has its primary aim to alleviate the poverty (Barr, 2005, p.273). It could generate income and enable poor people to improve their cost of living standards in recent times. Thus the present paper has made an attempt to study the socio-economic condition of the SC communities and thereby the role of SHGs for rural development through micro finance under NRLM in Lakhimpur district of Assam.

## **II. Literature survey:**

The researcher has made an attempt to study the literatures available for the present investigation. A discernable study has been found in regards to the impact of SHGs on the SC communities for their socio-economic development in the area under study.

*Ahmed & Kalita (2016)* in their study on pig husbandry for rural development in Kamrup and Darrang district of Assam revealed that house wives and day labour was the major farmer for keeping indigenous pig in the households. Among the constrains less scientific knowledge, lack of breeding boar, lack of veterinary & extension service, lack of vaccine were the major constraints that had been found in the study.

According to *Barman & Bhattacharya (2015)*, Govt. and agency should give emphasis to the rural women for increasing their economic as well as entrepreneurial activities by facilitating more exhibitions, melas for products of SHGs. The study also revealed that as a driving force of society especially for poor and women, SHGs were considered as a tool for empowerment and thereby promote rural development.

In Lakhimpur district, according to *Bhuyan (2013)* revealed that the SHGs have dominated by the women beneficiaries who were interested only in receiving the subsidy rather than implementing the SGSY scheme. In the district weaving activity generated highest number of mandays per beneficiary, increases the income level of the members as compared to the other activities in the district.

*Das (2014)* shown that RRBs in the rural areas of Assam has been playing significant task for the economic development that results in increase in income of the members after joining the SHGs and thereby improved their living standard of their households.

As revealed by *Das (2019)* lack of proper orientation and skill development training of all the SHG members among the SC members were the major socio-economic problems that were face by the SC communities in Lakhimpur district of Assam. Among the different problems low confidence level building among the SHG members, low skill up gradation, misunderstanding



among the SC members of the SHGs which cause slow growth of self-dependence of the SC members in the Lakhimpur district of Assam too.

*Mahajan (2005)* opined that Livelihood Finance was considered as a comprehensive approach to promote sustainable livelihood for the poor, which includes services like savings, credit, insurance service, investment in human capital, provision of infrastructure, risk mitigation, linkage of marketing, forming of various organisations like SHGs etc. The suggested that term microfinance should be replaced by the term 'Livelihood Finance'.

*Saha (2019)* revealed about the improvement of the SHG members in Hooghly district of West Bengal after joining the SHGs which improved the food security and non-food expenditure and thereby enhance the living standard of the members.

In the study made by *Sundaram (2012)* revealed the role played by the SHGs for training of Swarozgaris, marketing and technology support, infrastructure development, self confidence and communication improvement, change in family violence, regularity of communication with outsiders, modification of saving behavior, involvement in politics, achieving social synchronization, achieving social justice, involvement in community participation, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value.

*Singh (2010)* interpreted about the performance of SHG members in various forms of saving strategies such as self-reliance and reducing dependency in Manipur. They also mentioned in their study that, SHGs perceived savings as obligatory and as the first priority before spending anything. The financial education imparted to the SHG members has a positive impact on the saving and asset accumulation strategies adopted by them.

Except the researcher's study, the literatures have hardly made an attempt to study on the socio-economic aspects of the SC communities in Lakhimpur district. Thus there is a need to investigate the impact of SHGs on the socio-economic condition of the SC members in the Lakhimpur district in the context of rural development.

### **III. OBJECTIVES:**

The objectives of the present study are:

- a) To study the socio-economic characteristics of the respondents;
- b) To study the economic position of the respondents after joining the SHGs;
- c) To study the impact of microfinance on socio-economic status of SC communities for rural development under the study area;

### **IV. METHODOLOGY:**

Both the primary and secondary sources have been used for the purpose of the present investigation. The primary data were collected from field survey by preparing a well-structured

questionnaire. The secondary data were collected from different books, journals, newspapers and articles in magazines and by searching internet. After careful examination, a three stage sampling method have been used where at the first stage, seven development blocks (Namely Telahi, Boginodi, Nawboicha, Lakhimpur, Narayanpur, Ghilamora and Dhakuakhana) in Lakhimpur District, secondly, from each sample blocks ten SHGs were randomly selected for the purpose of the study. And finally, from each sample SHGs the two active SC members were randomly selected. Thus a total of 140 ( $7 \times 10 \times 2 = 140$ ) respondents were selected for the purpose of the present study. Simple statistical tools like percentages, simple average have been used for analysis.

#### **V. LIMITATIONS:**

The present study confined to SHGs that have registered themselves under NRLM at the seven sample development blocks in Lakhimpur district of Assam. Again, the present study also confined to a sample size of 70 SHGs and 140 respondents that have taken up the economic activities under the study. Any biased opinion during the process of field survey by the respondents may restrict the researcher's analysis and interpretation of the collected data up to some extent.

#### **VI. RESULT AND DISCUSSION:**

The findings of the present investigation have been presented and discussed under the following heads.

- a) Socio-economic characteristics of the respondents.
- b) Economic Position of the Respondents.
- c) Socio-economic impact of SHG activities on the respondents.

##### **a) Socio-economic characteristics of the respondents:**

The socio-economic characteristics of the respondents were analysed in respects with the age group, educational and marital status, family size and annual income of the respondents. The observations are:

- i. Majority of the respondents i.e. 64.3 percent were middle aged (31 to 50 yrs.), while 33.6 per cent were young (18 to 30 yrs) and remaining i.e. 2.1 per cent were old aged.
- ii. 26.4 per cent of them were functionally literate, 22.1 per cent had received high school education, 19.3 per cent of the respondents had education upto primary school, 17.9 per cent received middle school education, and 7.9 per cent were illiterate and only 6.4 per cent of them received college level education.
- iii. 87.1 percent of the respondents were found married, 9.3 per cent of the respondents were unmarried and 3.6 per cent were reported as widows.
- iv. 31.4 per cent of them belonged to high income category, followed by respondents belonging to semi-medium income category (30.0 percent), medium income category (29.3 percent) and only 9.4 per cent of them belonged to low income category which has been observed during the field survey and it has happened only because of joining the

members to SHGs. Similar study has been done and reported by *Das in 2016 & 2012* and *Saha 2019*.

**b) Economic Position of the respondents:**

The economic position of the respondents has been analyzed by the researcher in terms of having live stock position and non-live stock position in the households of the respondents.

**Live Stock Position of the Household of the Respondents:**

The improvement in the economic condition in terms of livestock position of the households of the respondents has been measured by the researcher during the course of study. The relevant data regarding the livestock holding position of the household of the respondents is presented in *Table 1*.

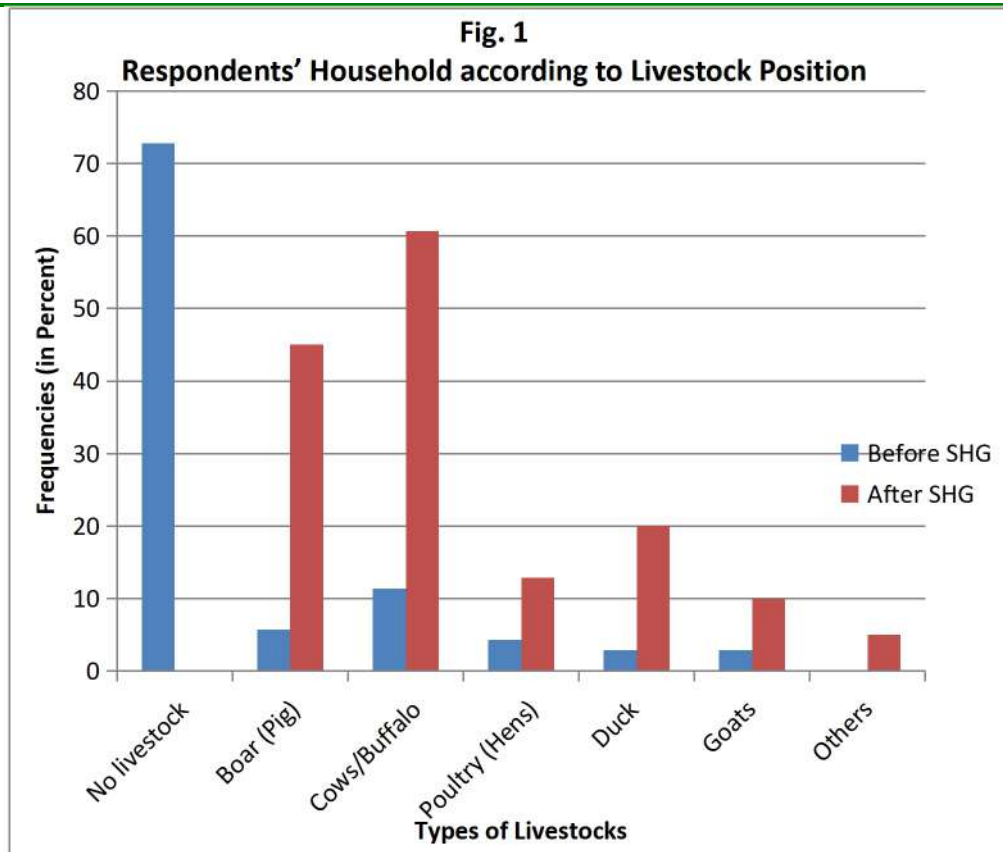
**Table 1**  
**Distribution of the Respondents' Household according to Livestock Position**

Sl. No.	Type of Livestock	No. of respondents' household	
		At the time of formation of SHGs	At the time of survey
1	No livestock	102(72.8)	0(00.0)
2	Boar (Pig)	8(05.7)	63(45.0)
3	Cows/Buffalo	16(11.4)	85(60.7)
4	Poultry (Hens)	60(4.3)	18(12.9)
5	Duck	4(02.9)	28(20.0)
6	Goats	4(02.9)	14(10.0)
7	Others	0(00.0)	7(05.0)
	<b>Total</b>	<b>38(27.2)</b>	<b>*215(153.6)</b>

*Source: Compiled from field survey.*

*Note: The figures given in parentheses indicate percentages of no. of sample SHG Members.*

*\* Total no. of respondents is differing due to one or more responses received from the respondents.*



Data reveals that most of the respondents who joined SHGs in the district are from small farmer family and mostly depend on traditional agriculture for livelihood. In their households, as observed, the rate of cow and buffalo rearing is much higher than other livestock. Along with the cow and buffalo the respondents also involved in piggery activities, where 45 per cent respondents, as revealed, have purchased boar in their households for increasing their incomes which was only 5.7 per cent before the formation of SHG. The livestock holding position in regard to duckery, poultry and goatary has also increased from 2.9 to 20.0 per cent, 4.3 to 12.9 per cent and 2.9 to 10.0 per cent households respectively at the time of survey. At the time of survey it has also observed that there was not a single responding household without livestock holding in the district under study.

***Other Economic Condition of the Household of the Respondents:***

Another effort has been made by the researcher to look the picture of holding other physical assets by the respondents. It helped the researcher to understand the other changes incorporated in the economic condition of the respondents' households particularly after joining the SHGs, which has significantly influenced the life style of the respondents in the district under study.

**Table 2**  
**Distribution of the Respondent's Household according to Availability of other Physical Assets/Domestic Appliances**

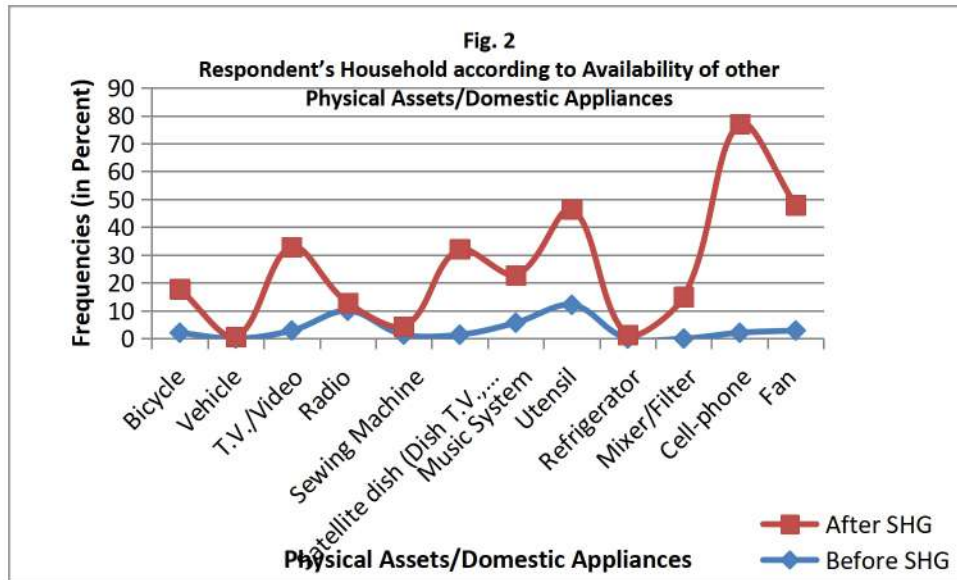
Sl. No.	Physical Assets/Domestic Appliances	No. of respondent's household	
		At the time of formation	At the time of survey
1	Bicycle	3(2.1)	22(15.7)
2	Vehicle	0(0.0)	1(0.7)
3	T.V./Video	4(2.9)	42(30.0)
4	Radio	14(10.0)	4(2.9)
5	Sewing Machine	2(1.4)	4(2.9)
6	Satellite dish (Dish T.V., Tata Sky etc.)	2(1.4)	43(30.7)
7	Music System	8(5.7)	24(17.1)
8	Utensil	17(12.1)	48(34.3)
9	Refrigerator	0(0.0)	2(1.4)
10	Mixer/Filter	0(0.0)	21(15.0)
11	Cell-phone	3(2.1)	105(75.0)
12	Fan	4(2.9)	63(45.0)
	<b>Total</b>	<b>57(40.6)</b>	<b>*379(270.7)</b>

*Source: Compiled from field survey.*

*Note: The figures given in parentheses indicate percentages of no. of sample SHG Members.*

*\* Total no. of respondents is differing due to one or more responses received from the respondents.*





It is observed from the **Table 2** that at the time of formation of the SHGs only 40.6 per cent respondents were having physical assets and domestic appliances in their households. But at the time of survey it is observed that they have increased the use of physical assets and domestic appliances in their households goes up to 270.7 per cent. Infact, the use of radio has decreased from 10.0 per cent to 2.9 per cent; it is because of use of increase of television sets (T.V.s) in their households. Among the different assets, the most used asset is the cell-phone which has increased from only 2.1 per cent to 65.0 per cent at the time of formation. It is followed by fan, utensils, T.V. & satellite dish, music system, bicycle, mixer, filter, radio, sewing machine etc. After joining the SHGs and with the increased income 0.7 per cent household of the respondents have purchased two-wheeler for their domestic purposes.

Thus from the above analysis it is clear that there is a significant positive impact on the sample SHGs SC members for improving the economic condition of the respondents particularly after joining the SHGs in the district under study.

**c) Socio-Economic Status of SCs:**

The data collected from the field survey relating to the socio-economic status of the Sc communities have been tabulated in **Table 3** as below:

**Table 3**  
**Status of Socio-Economic Factors on SC Communities (Numerous Responses)**

Social Variables		Agree		No Comment		Disagree	
		Number	%	Number	%	Number	%
1	Standard of living improvement	60	42.9	45	32.1	35	25.0
2	Social activities involvement	66	47.1	39	27.9	35	25.0
3	Literacy position improvement	126	90.0	14	10.0	0	0.0
4	Communication skill development	94	67.1	33	23.6	13	9.3
5	Able to provide schooling to their children	100	71.4	31	22.1	9	6.4
6	Participate equally in family decisions	75	53.6	54	38.6	11	7.9
8	Improved social status in total	92	65.7	44	31.4	4	2.9
<b>Economic Variables</b>							
1	Better access/control to financial management	93	66.4	11	7.9	36	25.7
2	Economically strong	61	43.6	43	30.7	36	25.7
3	Access to the credit facility	117	83.6	10	7.1	13	9.3
4	Savings increased	95	67.9	21	15.0	24	17.1
6	Reduction in dependence to money lenders	41	29.3	23	16.4	76	54.3
7	Improvement in food & hygiene care facilities	106	75.7	33	23.6	1	0.7

*Source: Field Survey*

Study revealed that after joining the group 53.6 percent women were equally participated and take important decisions and issues with their husbands. 90 percent of the respondents have improved their literacy position. 71.4 per cent were able to provide better schooling and better health to their children. After joining the SHGs 42.7 percent respondents were improved their cost of living standard. In at all 65.7 percent SC communities were socially uplifted in under the study area Similar study has been done and reported by *Das in 2016 & 2019*.

Study also revealed about the economic status of the SC communities and reported that 66.4 percent of the respondents were able to provide better control of their financial management system. This resulted in improvement in habits of food consumption pattern (75.7 percent). Study also revealed that 83.6 percent of the respondents were better access to the credit facilities after joining the group. The savings of the respondents were also increased as as 67.9 percent respondents have opined in this regard. Now it was found that 43.6 percent of the respondents were economically independent which have been observed during the course of the study. Similar study has been reported by *Das in 2016 & 2019*.

## VII. CONCLUSION:

Microfinance may be considered as a tool and the only solution to develop the socio-economic status of the vulnerable people like Scheduled Communities (SCs). The weaker section of the society can raise their income level by improving the living standards through microfinance. Microfinance through SHGs can established a good socio-economic status of the people living in the rural areas. It is to be noted that foremost section in the rural areas can have been benefited if micro finance sector will grow in its fastest pace. Moreover, awareness of financial knowledge improves the self confidence level of the SHGs members. This will help the poor SHGs to make important decisions about expenditures, savings, investments, credit and insurance and other financial services such as remittances, pension in an informed manner. In the district under study, the SHG members were created to have scarce knowledge and holistic understanding of different financial services (*Newsletter, ASRLM, 2018-19, pp. 33-34*).

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## **A study on Growth of Covid-19 Virus Boosted Digital Payment System in**

### **India**

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#### **Abstract**

*Since 2016, Indian Government took initiative toward Digitations, Digitization and set a mission for 'Less cash Economy' and more usage of digital payments. Due to use of internet and androids it was well accepted as it ensured convenient, quick payments along with great time saving. Government UPI system, Mobile wallets and bank apps made it quite simple to have online and easy transactions. But the real growth in digital payments is being seen during corona pandemics as people are in lockdown and they have no option but to use online transactions to have life safety. Therefore, there is tremendous increase in digital transactions during this period. It is estimated that nearly 71 percent Indian's will accept digital payment mode by 2025. It has not only brought in choices of payments but also the growth of E-commerce business. In the study, data has been collected on number of users, mode of payments, challenges to be faced, and measures to promote Digital payments in India.*

Key words: Digitations, digitization, Digital payments, Covid-19 Pandemic

#### Meaning of Digital Economy

Over a period of few years, countries have been widely focusing on digital economy. It has cleared a good way for digital platforms in all the sectors. It has rather become necessity today. During pandemic people got to know its importance as 'work from home' became possible. Many economic transactions are being carried online due to the growth of digitization and digitalization. A digital economy refers to a broad range of economic activities that use digitized information and knowledge for all kind of transactions. It has created benefits and efficiencies as it is backed by innovation and emerging job opportunities. It is permitting all aspects of society, influencing the way people interact.

#### **1.1 Meaning of Digital payment system**

Digital payment system is a process of payment through electronic mode or digital modes. Where both the payer and payee need to have digital modes to have easy transactions. The mode of transaction is non-human as everything is carried online and digitally. In India, today almost in all the sectors, the digital payment system is getting settled. Right from traders to consumers, all have been using digital mode of transactions. Different digital wallets are in use by users to

have access to money online. Digital payments can never be thought without banks a banking channels as they provide platform for such a payments. It has made ‘ **Transaction and Business at a speed of thought** .There are different digital payment methods such as Plastic cards, UPI, AEPs, Micro ATMs, Mobile wallets, AEP etc.

### **1.2 Digital India Mission**

After the announcement of Demonetization, GOI has been promoting online/ digital payment system aggressively. It can be said that the government actions has pushed this system more effectively. Government has been running the campaign ‘Cash less Economy’. Under ‘Digital India Flagship Programme’ Government is trying to promote ‘**Faceless, Cashless and paperless**’ Economy. GOI launched this campaign to enable all government transactions online and electronically. For this they introduced ‘Bharat Interface for Money’ (BHIM) app for making payments easy, simple and quick. Digital payment system is one of the most important core part of entire digitization and digitalization of India.

### **2. Statement of the problem**

In 2015, Government of India took a step to make country ‘cash less economy’ and launched ‘Digital India Flagship Programmed. Since then the digital payments just began as a different experience to have transaction without face to face contacts and use of paper and hard cash in hand. After the demonization, this system got a great push as people started installing bank apps, UPI, mobile wallets for making and receiving online payments. Therefore, it is necessary to understand exactly how pandemic and Government mission made it possible and in near future what will be the future of digital payments.

### **3. Objectives of the study:**

1. To highlight digital payment system and its growth during corona pandemic in India and discuss various modes of digital payment used during corona pandemic by users.
2. To study various factors behind good digital payment system in India, study challenges related to digital payment system in India and suggest measures.

### **4. Hypothesis:**

**Hypothesis 1** *H0: There is no correlation between Usage of Digital Payment and Measures for best digital payment system*

**Hypothesis 2** *H0: There is no association between education, nature of job and use of digital payment system*

**Hypothesis 3** *H0: There is no correlation between Usage of Digital Payment and digitally soundness*

#### 4. **Methodology:**

##### A) **Primary Data:**

To find out the responses of covid-19 on digital payment usage, questionnaires were sent to 200 respondents consisting teachers, students and professionals. The data is purely empirical in nature and exhibits the experience of users.

##### B) **Secondary Data:**

To supplement primary data, secondary data was collected from various reference books, articles and published sources on digital India, Digital payment, Covid-19 Pandemic.

##### C) **Sampling Technique:**

- Sampling Universes : Digital users (Sampling size: 200 respondents)
- Sampling method : Non-probability convenient sampling
- Sampling tool : Structured questionnaire with likert scale
- Sampling area : Thane region Nature of study : Descriptive and inferential

#### 5. **Literature Review:**

**Tanpreet and Sadhana(2017)** carried study on how Digitization and digitalization helps organisations in functioning better way. **Madan (2017)** studied the impact of digital India on quality of life due to digital work culture. **Ashutosh & Jasmin (2016)** put forth hi opinion of digital India, its trends and challenges to be faced. He used secondary method for his explanation and named it explorative study. **Aiswarya Vijay (2019)** mentioned the significance of ‘digital India’ in achieving sustainable development related to decent work, economic growth, industrialization, rural development and quality of work. **Shekhar Srivastava (2017)** carried work on secondary based data sources to mention the initiatives under digital India. He wrote about Digi-lockers, E-hospitals, wifi hospitals s, next generation network, digital payments, Bharat Net etc. **Varsha, Shresth & Sahil (2020)** studied the importance of covid-19 in maintaining social distancing and how is beneficial to avoid physical transaction. **Lalita (2019)** studied digital payment system, its importance, problems, and challenges in brief. **Suma and Hema (2018)** carried study on impact of demographic feature on digital transaction in India and set hypothesis on the responses of 200 people and proved it by using chi-square test expressing association between the variables. **Arpita & Arjun (2018)** tried to explain the digital system, adoption and the technology dealing in it. The study was based on secondary sources and no part was of primary data. **Gourab(2021)** showed the readiness of people to adopt new payment system. He mentioned about challenges in it and also mentioned its need in future.

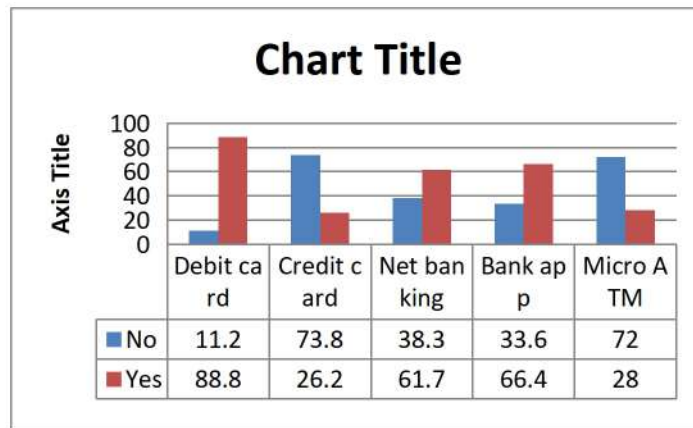
#### 6. **Analysis of the Data**

To find out the impact of covid-19, data was collected from 200 respondents to understand if they increased their digital transaction during pandemic or not? The questionnaire was sent to them to get the responses. Out of them more than 85 percent agreed that they started using or increased the use of digital payments during pandemic being in lockdown.

##### ❖ **Profile of the respondents**

Out of total respondents, 46 percent consists from teaching filed, 34 percent were from other services, and 12 percent from different professions and remaining 8percent were self employed.

Out of them 68.2 percent were post .graduates, 26.2 percent were graduates and remaining were HSC passed.

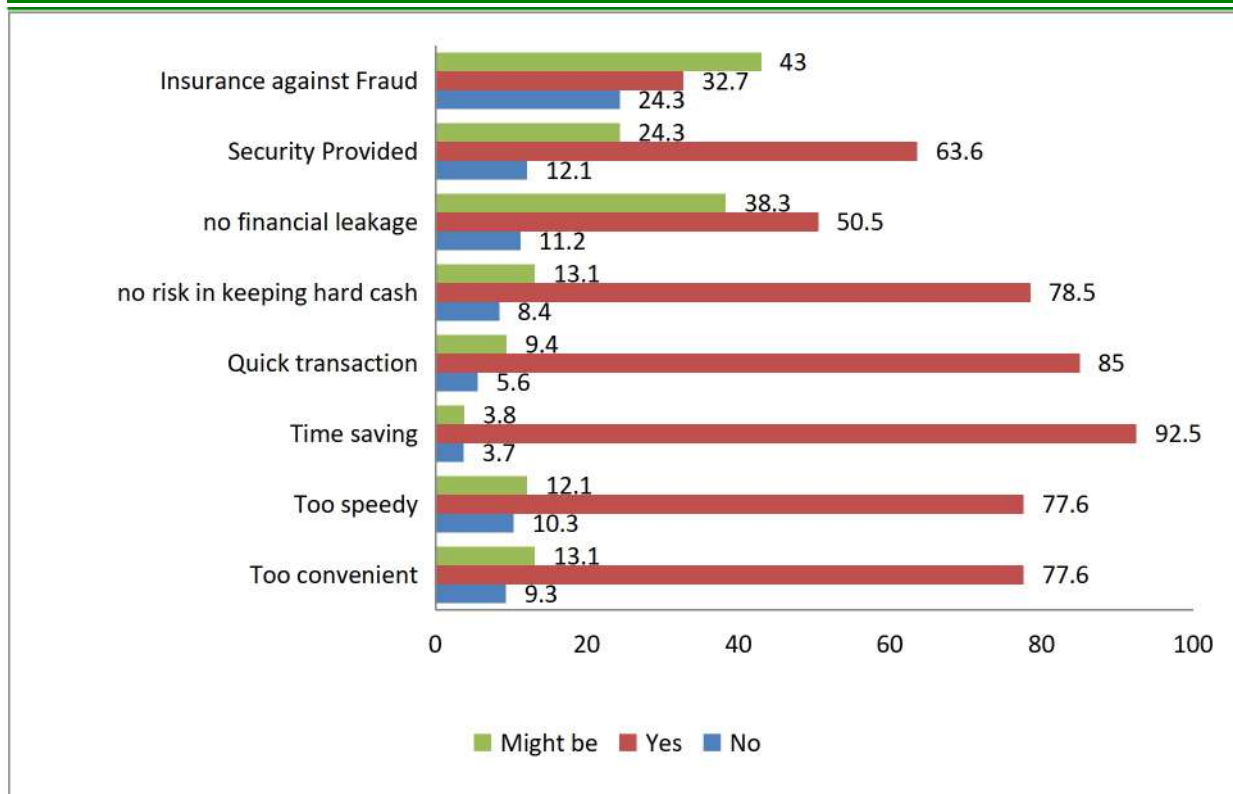


**Diagram 2: Use of Digital Mode**

It was found that different digital payment modes are being used by respondents. Almost 88.8 percent used debit cards whereas only 26.2 percent agreed to use credit cards nearly 61.7 believed in net banking for their payment and transaction. 66.4 agreed they use their bank apps for making payments and only 28 percent stated that they use Micro ATM for their transaction.

❖ **About Use Frequent use of Digital payments, convenience and minimizing risk of keeping hard cash.**

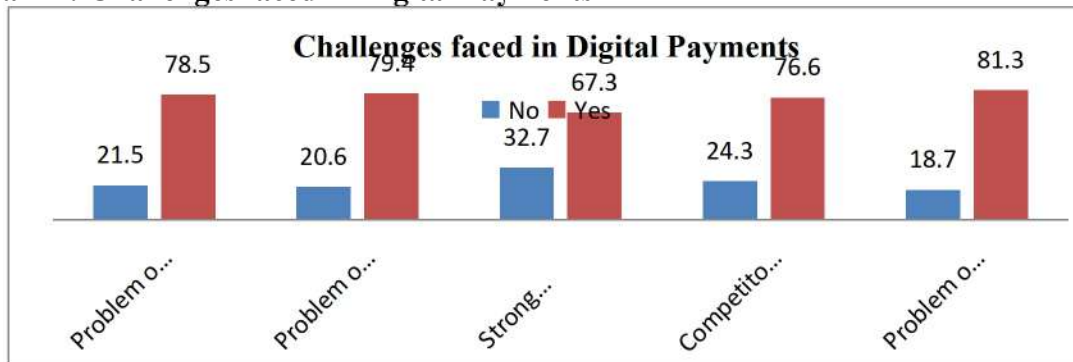
Out of 200 respondents, 56.1 mentioned ‘always’, 39.3 mentioned ‘sometimes’, 1.9 percent mentioned ‘don’t know about it’ and 2.8 percent mentioned ‘never on the statement’ Do you use digital payments frequently? Out of 200 respondents almost 73.8 percent mentioned ‘Yes’ 23.4 percent mentioned ‘May be’ and only 2.8 percent mentioned ‘no’ on the statement ‘Digital payments are better than traditional payment methods. Out of 200 respondents almost 78.5 percent mentioned ‘Yes’ 17.8 percent mentioned ‘May be’ and only 3.7 percent mentioned ‘no’ on the statement ‘Does DP reduce or minimize risk of keeping liquid cash’.



**Diagrams 3: Factors behind increased use of Digital Payments**

Nearly 77.6 percent respondents agreed DP is very convenient and speedy. 92.0 percent mentioned that it is time saving as not need to go out and do transaction in physical presence. 85 percent mentioned that the transactions are very quick and there nearly or less percent mentioned that no need of keeping cash when have different modes of payments. Only 63.6 percent agreed on security which shows the concern and fear among digital users. The lowest percent believed in insurance provided against fraud. So this can be the reason why others do not want to step in digital payments.

**Diagram 4: Challenges faced in Digital Payments**





Out of 200 respondents, 78.5 percent stated that awareness is a big problem in promoting online payments under the era of digital payments. Almost same number also felt that there is a need campaign needed to promote digital marketing and confidence building among users. 67.3 percent feel that legal base for digital payment is a concern as many avoid linking their accounts to the unified system of use digital wallets as they are scared of the frauds which can take place. 76.6 agree that there is competition between unified payment system and digital wallets as the along with BHIM app, bank apps and wallets are also being promoted and widely used.

❖ **Measures towards Sound Digital Payment System.**

Out of 200 respondents, 51.4 percent strongly agree on ‘charging less cost followed by 34.6 percent. Almost 81.4 percent agreed that DP system has to be made popular in rural areas as well. Inclusiveness has to be there to avoid ‘**Digital Divide or Social Injustice**’ in the usage of Digital payments. 51.4 percent felt that there is need of increasing ‘digital literacy among people’ followed by 37.4 percent who agreed on it. In order to safety of money, 59.8 percent believed that there has to be a ‘strong security system’ which was further agreed by 21.5 percent. Nearly 80 percent expected discounts and offers on online payments to have further motivation to carry transactions in digital form. Good and android system is a pre-requisite of sound DP system is supported by 45.8 followed by 35.5 percent of respondents. And to have use of digital payments, there has to be a good network is believed by 50.5 percent respondents followed by 31.8 percent more.

**Diagram 6: Dream of Cashless Economy**

Government initiative ‘Digital India’ claims for all online transaction. Digital payment stands the foremost in its list. Government is looking for ‘Less cash economy in near future’ as its mission. Respondents were asked about its chances. Almost 41.1 percent it is possible followed by 45.8 percent who believe that cash transaction may be reduced in near future and there will be a last longing revolution in digitization in India. Only 9.3 percent were neutral on this and only 3.1 percent had doubt on its success.

**7. Hypothesis Testing**

**H1: Results:** The result of the correlation was examined based on an alpha value of 0.05. A significant positive correlation was observed between Usage of Digital Payment and Digitally soundness.

**H2: Results:** The result of the correlation was examined based on an alpha value of 0.05. A significant positive correlation was observed between Usage of Digital Payment and Measures DP ( $r_p = 0.51, p < .001, 95\% \text{ CI } [0.36, 0.64]$ ).

**H3: Results:** *The results of the Kruskal-Wallis test were not significant based on an alpha value of 0.05,  $\chi^2 (2) = 1.75, p = .416$ , indicating that the mean rank of Usage of Digital Payment was similar for each level of Education.*

**Results:** *The results of the Kruskal-Wallis test were not significant based on an alpha value of 0.05,  $\chi^2 (3) = 2.88, p = .411$ , indicating that the mean rank of Usage of Digital Payment was similar for each level of Occupation.*

## **8. Conclusion:**

It is observed in this study that almost more than 75 percent respondents have accepted digital payment system. Though there are many challenges related to security, access to internet, insurance, frauds, majority of them are in use of different mobile wallets, BHIM app and even their bank apps for their regular transactions and online payments. The only problems are of 'Digital Divide' which is observed due to less promotion or reach to the rural areas. Even women do not use it and so there is socio-economic disparity in the county. To have uniformity in usage, attempts should be made to promote it by different government and non government campaigns so that the dream of 'Less cash Economy' can easily be achieved in our country.

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## **Innovative Teaching-Learning Practices in Higher Education@ New Normal**

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### **Abstract**

*Advances in the technology, that too in the digital world is leading us the way more to use and utilize this means of education through which we can access and learn the education in any which place, or time as we want and how much or what exactly we want to learn without the need to have a teacher's presence in front of them. Innovative teaching and learning methodologies such as short lecture, simulation, role-playing and problem-based learning (PBL) are very useful in addressing the rapid technological advances and developing workplaces that will be required in the foreseeable future. The present paper throws light on various teaching learning innovative process to enhance the quality of higher education system.*

**KEYWORDS:** - Innovative teaching and learning, Short lecture, role play, Problem base learning (PBL).

### **INTRODUCTION**

Teaching strategies encourage students to use their imagination to dig deep when engaging with the content of the lesson. The students are actively involved with the learning and can work with their peers in collaborative groups to showcase their learning. Many of these strategies take students to levels of learning they never thought possible. The students actively seek the information from different way and don't want to just sit and receive the information from a lecture or workshop. The innovative classroom is a potentially powerful teaching and learning in which new practices and new relationships can make significant contributions to learning. In order to harness the power this creates in education, instructors must be trained not only to use technology but also to shift the ways in which they organize and deliver material. Making this shift can increase the potential for learners to take charge of their own learning process and facilitate the development of a sense of community among them.

### **Review of Literature**

The COVID-19 outbreak has compelled many universities to immediately switch to the online delivery of lessons. Many instructors, however, have found developing effective online lessons in a very short period of time very stressful and difficult. This study describes how we successfully addressed this crisis by transforming two conventional flipped classes into *fully online* flipped classes with the help of a cloud-based video conferencing app. As in a conventional flipped course, in a fully online flipped course students are encouraged to complete online pre-class work. Engaging with authentic scientific tools and practices such as controlling remote laboratory experiments or telescopes can build science inquiry skills, improve conceptual

understanding, and increase motivation. Remote access to specialized equipment, first developed for scientists and university students, is now expanding to trainee teachers and school students. A remote lab typically consists of apparatus or equipment, robotic arms to operate it, and cameras that provide views of the experiments as they unfold. All learners are different. However, most educational presentations and materials are the same for all. This creates a learning problem, by putting a burden on the learner to figure out how to engage with the content. It means that some learners will be bored, others will be lost, and very few are likely to discover paths through the content that result in optimal learning. Adaptive teaching offers a solution to this problem. It uses data about a learner’s previous and current learning to create a personalized path through educational content.

**Objectives of the Study**

1. To understand the different methods of learning in New Normal
2. To highlight the innovative techniques of teaching learning process.

**Methodology**

The traditional or innovative methods of teaching are critically examined, evaluated and some modifications in the delivery of knowledge is suggested. As such, the strengths and weaknesses of each teaching methodology are identified and probable modifications that can be included in traditional methods are suggested.

**VARIOUS MULTIMEDIA TOOLS**

<b>Tools</b>	<b>Methods</b>	<b>Metaphor</b>
Ms. PowerPoint, Astound Graphics and Flash Slide Show Software	Easy to prepare and it can be prepared with many of the popular multimedia elements like graphs, sound and video.	SLIDE BASED
Macro media, Flash	Presentation is created using icons to represent different media elements and placed in a flow line.	ICON BASED
Windows Movie Maker, Macro media Director	Presentation is created using movie making concepts of casts, sounds, pictures and	MOVIES BASED

	scores	
Adobe Acrobat Reader	Easy to prepare and with word documents if you have Acrobat Reader with many popular multimedia elements like graphs sound and charts	BOOK BASED

### Elements in Teaching Learning Process

➤ Inquiry-Base learning

Inquiry-based learning is one of the most powerful teaching strategies in the classroom because research tells us that students learn best when they construct their own meaning. Inquiry-based learning triggers student curiosity. Teachers act as facilitators during the inquiry-based learning process.

➤ QR Codes

QR (Quick Response) codes are easy to create and have multiple uses in classrooms at all levels. QR codes can lead students to information just by scanning the code on a student's digital device. In the classroom, students can use QR codes to:

- ❖ Check their answers.
- ❖ Vote on answers during class discussions.
- ❖ Extend information found in textbooks.
- ❖ Get survey information for math units on data.
- ❖ Participate in scavenger hunts.
- ❖ Access video tutorials on the material being tough.
- ❖ Link students directly to Google maps.

QR codes allow students to access information without leaving their seat. Students can even generate QR codes to showcase their learning with peers and parents.

➤ Project-Based Learning

Research confirms that project-based learning (PBL) is an effective and enjoyable way to learn. PBL also develops deeper learning competencies required for success in college, career, and life.



Project-based learning uses real-world scenarios, challenges, and problems to engage students in critical thinking, problem solving, teamwork, and self-management. Once students solve the problem or challenge, they present their solutions. The problems students solve can be presented to community leaders to solve problems in their own community.

PBL uses collaboration, digital tools, and problem-solving skills to come up with a solution to the problem presented.

- ✚ PBL makes school more engaging for students
- ✚ PBL improves learning
- ✚ PBL provides opportunities for students to use technology
- ✚ PBL makes teaching more enjoyable and rewarding
- ✚ PBL connects students and schools with communities and the real world.

➤ Wisely Managed Classroom Technology

Many schools have become one-to-one schools, i.e., each student has his or her own technology item (typically a tablet or computer) to work with each day. In some districts, students can take the technology home to complete their homework.

There are many technologies used in the classroom. Teachers must use technology in a wisely managed way and with a variety of activities. Several activities that lead to student engagement are Google Docs, YouTube videos, Quizlet, and the Remind app. These innovative apps and websites can help teachers engage their students, remind them about upcoming assignments and homework, provide visual learning through videos, organize student learning, provide group collaboration, and provide check-ups on learning through games and online quizzes.

➤ Jigsaws

The jigsaw technique is a "tried and true" cooperative learning strategy that helps students create their own learning. Students are arranged in groups and assigned a different piece of information. In their groups, students learn the piece of information well enough to be able to teach it to another group of students.

When using this technique, students become experts on the learning as they teach their peers. Once all groups have learned their information, they are placed into new groups with members from each of the small groups.

Each group member shares the knowledge they gained in their informational group. This technique brings lessons to life and challenges students to create their own learning. This challenge engages students and encourages them to share their learning with others.

## CONCLUSION

Learning in informal settings, such as museums and after-school clubs, can link educational content with issues that matter to learners in their lives. These connections work in both directions. Learning in schools and colleges can be enriched by experiences from everyday life; informal learning can be deepened by adding questions and knowledge from the classroom. These connected experiences spark further interest and motivation to learn. In today's world there are number of things to learn and study through various kinds of means and modes of sources available. Advance pedagogy is the way to enhance teaching and learning performance. Different innovative teaching methods are now in use across the globe. Hybrid teaching includes e - learning in addition to the face to face teaching. Use of technology and multimedia is described in details. Every best practice was once an innovation. As well, small innovations in practice happen daily in classrooms in order for educators to best serve our students. This could be modifications in reading programs that we create when working with students or being open to creating an entirely new way to teach a concept that serves individuals in a way that was better than before. Any teaching method without destroying the objective could be considered as innovative methods of teaching. There searchers believe that the core objective of teaching is passing on the information or knowledge to the minds of the students. There are a number of ways that teachers can by pass the system and offer students the tools and experiences that spur an innovative mindset.

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## **Employment and Poverty Alleviation**

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### **Abstract**

*The COVID-19 pandemic has triggered one of the worst jobs crises since the Great Depression. There is a real danger that the crisis will increase poverty and widen inequalities, with the impact felt for years to come. Countries now need to do everything they can to stop this jobs crisis from turning into a social crisis. Reconstructing a better and more resilient labour market is an essential investment in the future and in future generations. As the effects of the pandemic and containment measures hit economies, millions of people have been unable to go to work, resulting in an exceptionally stark drop in activity and unprecedented job losses. Up to 10 times fewer hours were worked in some countries, compared with the first few first months of the 2008 financial crisis. Unemployment is projected to reach nearly 10% in by the end of 2020, up from 5.3% at year-end 2019, and to go as high as 12% should a second pandemic wave hit. A jobs recovery is not expected until after 2021.*

*Poverty reduction is one of the world's most important challenges, and it is proposed the private sector has an important role to play in creating the economic growth, employment and purchasing options needed for significant poverty reduction. Poverty is highly correlated with many negative measurable aspects of standards of living and therefore reducing poverty can have a positive impact on the lives of millions of people around the world. The poverty eradication has been one of the major objectives of the development planning process. Rural development has assumed global attention especially among the developing nations. A country like India where majority of the population around 65% of the people live in rural areas. According to a recent survey by an Indian government committee constituted to estimate poverty, nearly 38% of India's population (380 million) is poor. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. The present strategy of rural development in India mainly focuses on poverty alleviation, provision of basic amenities and infrastructure facilities through innovative programmes of wage and self-employment and better livelihood opportunities. Besides, the actual realization achieved during the Xth plan and the proposed target and strategy of the XIth plan have been highlighted to showcase the recent trend of developmental activities under the Ministry of Rural Development.*

**Keywords:** Unemployment, Rural development, Poverty alleviation, Self-employment, Food security,

### **Introduction:**

Unemployment has been considered as one of the biggest problems of India. Unemployment is a situation where in the person willing to work fails to find a job that earns him/her a living. It is impossible to imagine a better India with such a big number of unemployed youth in the country. The reasons for this Unemployment scenario are: high population, defective education system, excessive burden on agriculture, low productivity in agriculture sector combined with lack of alternative opportunities for agricultural worker, unskilled workforce etc. Though education level in the recent years has improved, skill development is still a crucial issue. India has the largest

population of youth in the world. Around 65 per cent population of India is under the age of 35, so the impact of declining financial market and the lack of job opportunities has the worst effect in India. Apart from the usual solutions of controlling the rising population or increasing the quality of our education to include skill based learning. Government should also encourage and develop Industrialisation and agriculture based industries especially in rural areas so that the rural candidates don't migrate to the urban areas. During this COVID-19 Pandemic, this jobs crisis risks turning into a social crisis. In the sectors most affected, up to half of all workers have part-time or temporary contracts or are self-employed. Many lack job security and have limited access to unemployment benefits. Countries have provided extraordinary levels of support and should do all they can to maintain it for the most vulnerable, while working to build more inclusive and resilient labour markets.

The coronavirus (COVID-19) is a crisis like no other the world has faced in recent decades in terms of its potential economic and social impacts. We estimate that the pandemic could push about 49 million people into extreme poverty in 2020. The measures taken to contain COVID-19 will affect households in many ways, including job loss, loss of remittances, higher prices, rationing of food and other basic goods, and disruptions to health care services and education. While the impacts will be felt by most households almost immediately, they will likely be deeper and longer-lasting among the poor, who are more vulnerable for several reasons. At the same time, governments' capacity to quickly provide income support to affected households in these areas is limited. Existing safety net programs largely target rural areas, and support for businesses probably will only benefit those in the formal sector. As a result, many of the new poor will likely be found in cities, while rural areas, which tend to be poorer to start with, will experience a deterioration in living conditions and a deepening of poverty. This article, evaluate and analyse the causes of unemployment and poverty and also tries to suggest some solutions to alleviate them.

**Main Causes of Unemployment in India:** The following are the main causes of unemployment-

**Caste System:**

In India caste system is prevalent. The work is prohibited for specific castes in some areas. In many cases, the work is not given to the deserving candidates but given to the person belonging to a particular community. So this gives rise to unemployment.

**Slow Economic Growth:**

Indian economy is underdeveloped and role of economic growth is very slow. This slow growth fails to provide enough unemployment opportunities to the increasing population.

**Increase in Population:**

Constant increase in population has been a big problem in India. It is one of the main causes of unemployment. The rate of unemployment is 11.1% in 10th Plan.

**Agriculture is a Seasonal Occupation:**

Agriculture is underdeveloped in India. It provides seasonal employment. Large part of population is dependent on agriculture. But agriculture being seasonal provides work for a few months. So this gives rise to unemployment.

**Joint Family System:**

In big families having big business, many such persons will be available who do not do any work and depend on the joint income of the family. Many of them seem to be working but they do not add anything to production. So they encourage disguised unemployment.

**Fall of Cottage and Small industries:**

The industrial development had adverse effect on cottage and small industries. The production of cottage industries began to fall and many artisans became unemployed.

**Slow Growth of Industrialization:**

The rate of industrial growth is slow. Though emphasis is laid on industrialization yet the avenues of employment created by industrialization are very few.

**Less Savings and Investment:**

There is inadequate capital in India. Above all, this capital has been judiciously invested. Investment depends on savings. Savings are inadequate. Due to shortage of savings and investment, opportunities of employment have not been created.

**Causes of Under Employment:**

Inadequate availability of means of production is the main cause of under employment. People do not get employment for the whole year due to shortage of electricity, coal and raw materials.

**Defective Planning:**

Defective planning is the one of the cause of unemployment. There is wide gap between supply and demand for labour. No Plan had formulated any long term scheme for removal of unemployment.

**Expansion of Universities:**

The number of universities has increased manifold. There are 385 universities. As a result of this educated unemployment or white collar unemployment has increased.



### **Inadequate Irrigation Facilities**

Even after the completion of 9th five plans, 39% of total cultivable area could get irrigation facilities.

Due to lack of irrigation, large area of land can grow only one crop in a year. Farmers remain unemployed for most time of the year.

### **Immobility of labour:**

Mobility of labour in India is low. Due to attachment to the family, people do not go too far off areas for jobs. Factors like language, religion, and climate are also responsible for low mobility. Immobility of labour adds to unemployment. All these factors add to unemployment.

### **Suggestions to Solve Unemployment Problem**

**Following are the suggestions to solve unemployment problem:**

#### **Change in industrial technique:**

Production technique should suit the needs and means of the country. It is essential that labour intensive technology should be encouraged in place of capital intensive technology.

#### **Policy regarding seasonal unemployment:**

Seasonal unemployment is found in agriculture sector and agro based industries.

- (a) Agriculture should have multiple cropping,
- (b) Plantations, horticulture, dairying and animal husbandry should be encouraged,
- (c) Cottage industries should be encouraged.

#### **Change in education system:**

Educational pattern should be completely changed. Students who have liking for higher studies should be admitted in colleges and universities. Emphasis should be given on vocational education. Qualified engineers should start

#### **Expansion of Employment exchanges:**

More employment exchanges should be opened. Information regarding employment opportunities should be given to people.

#### **More assistance to self-employed people:**

Most people in India are self-employed. They are engaged in agriculture, trade, cottage and small scale industries etc. These persons should be helped financially, providing raw materials and technical training.

#### **Full and more productive employment:**

The main objective of county's employment policy should be to increase employment opportunities and productivity of labour. Govt. should adopt a policy that provides employment to all people.

**Increase in Production:**

To increase employment, it is essential to increase production in agriculture and industrial sectors. Development of small and cottage industries should be encouraged

**More importance to employment programs:**

In five year plans more importance should be given to employment. The programmes like irrigation, roads, flood control, power, agriculture, rural electrification can provide better employment to people.

**High rate of capital formation:**

Rate of capital formation in the country should be accelerated. Capital formation should be particularly encouraged in such activities which generate greater employment opportunities. Capital output ratio should be kept low.

**Industries in co-operative sector:**

Industries in co-operative sector should be encouraged. Kerala Govt.' set up a textile mill covering 600 unemployed persons on co-operative basis. This is a novel approach to fight against unemployment. Different State Govt. should take necessary steps in this direction.

**Decentralization of industrial activity:**

Decentralization of Industrial activity is necessary to reduce unemployment. If industrial activities are centralized at one place, there will be less employment opportunities in the under developed areas. So Govt. should adopt such policies which encourage decentralization of industrial activity.

**Population control:**

The growth of population should be checked in order to solve unemployment, problem. Family planning Programme should be implemented widely and effectively.

**Impact of Unemployment**

The unemployment in any nation have the following effects on the economy:

- The problem of unemployment gives rise to the problem of poverty.
- The government suffers extra borrowing burden because unemployment causes a decrease in the production and less consumption of goods and services by the people.
- Unemployed persons can easily be enticed by antisocial elements. This makes them lose faith in the democratic values of the country.
- People unemployed for a long time may indulge in illegal and wrong activities for earning money which increases crime in the country.
- Unemployment affects the economy of the country as the workforce that could have been gainfully employed to generate resources actually gets dependent on the remaining

working population, thus escalating socio-economic costs for the state. For instance, a 1 % increase in unemployment reduces the GDP by 2 %.

- It is often seen that unemployed people end up getting addicted to drugs and alcohol or attempts suicide, leading to losses to the human resources of the country.

#### Government Initiative to Control Unemployment

Several policies have been initiated by the government to reduce the unemployment problem in the economy. The policies to reduce unemployment are highlighted below:

- In 1979 the government launched TRYSEM: '*Training of Rural Youth for Self-Employment*'. The objective of this scheme was to help unemployed youth of rural areas aged between 18 and 35 years to acquire skills for self-employment. The priority under this scheme was given to women and youth belonging to SC/ST category.
- The Government launched the IRDP – '*Integrated Rural Development Programme*' in the year 1980 to create full employment opportunities in rural areas.
- The Jawahar Rozgar Yojana (JRY) was started in April 1989 by merging the two existing wage employment programme i.e. RLEGP – '*Rural Landless Employment Guarantee Programme*' and NREP – '*National Rural Employment Programme*' on an 80:20 cost-sharing basis between the state and centre.
- MNREGA – '*Mahatma Gandhi National Rural Employment Guarantee Act*' launched in 2005 providing the right to work to people. An employment scheme of MGNREGA aimed to provide social security by guaranteeing a minimum of 100 days paid work per year to all the families whose adult members opt for unskilled labour intensive work.
- PMKVY - '*Pradhan Mantri Kaushal Vikas Yojana*' was launched in 2015. The objective of PMKVY was to enable the youth of the country to take up industry-relevant skill training in order to acquire a secured better livelihood.
- The government launched the Start-Up India Scheme in 2016. The aim of Start-up India programmes was to develop an ecosystem that nurtures and promotes entrepreneurship across the nation.
- Stand Up India Scheme also launched in 2016 aimed to facilitate bank loans to women and SC/ST borrowers between Rs 10 lakh and Rs. 1 crore for setting up a greenfield enterprise.
- National Skill Development Mission was set up in November 2014 to drive the '*Skill India*' agenda in a 'Mission Mode' in order to converge the existing skill training initiatives and combine scale and quality of skilling efforts, with speed.

Like the above-mentioned schemes, there are various other schemes launched by the Government of India in order to address the social and economic welfare of the citizens and the nation such as: '*P.M. Garib Kalyan Yojana*', '*Ayushyaman Bharat Yojana*', '*PRASAD Yojana*', '*Swarnajayanti Gram Swarozgar Yojana (SGSY)*', '*Pradhan Mantri Gramodaya*

***Yojana (PMGY)*** and ***Prime Minister Rozgar Yojana (PMRY)*** have been introduced by the government with an aim to abolish poverty from the country.

The unemployment rate in India shot up from 6.5 per cent in March 2021 to 8 per cent in April 2021, while the employment rate fell from 37.6 per cent in March to 36.8 per cent in April, says the report of CMIE- **Centre for Monitoring Indian Economy**. In 2020, the unemployment rate in India fell to 7% in September 2020 from the record high of 29% since the country went into lockdown from March 2020. However, it later increased to 9.1% in December 2020. The unemployment rate again declined to 6.5 per cent in January 2021 from 9.1 per cent in December 2020, while the employment rate surged to 37.9 per cent as compared to 36.9 per cent. The lockdown to contain the coronavirus outbreak has forced many industries to shut down thus increasing unemployment across the country.

### **Steps towards Poverty Alleviation**

First of all, involvement of the local communities is key to the success of poverty alleviation programmes. In the absence of community involvement, the programmes are plagued with bureaucratic muddle and corruption at every level. Wage employment is an example to show how too much of administrative interference has led to underutilization of funds, high administrative cost, corruption and poor employment generation. Contrary to the wage employment programme, self-employment programmes like microcredit is successful because of people's participation in the form of SHGs. The government has taken a major step in this direction in the form of 73<sup>rd</sup> and 74<sup>th</sup> amendment to the constitution to give more powers to PRI. While a few States have made use of these constitutional provision better than others, most of the States still lag behind handing over these programmes to PRIs. If the PRIs are stronger, then the decentralization of the poverty alleviation programme can take place. Currently, all the poverty alleviation programmes have national guidelines with very little space to maneuver to meet the local needs. For example, in the current PDS, the food grains are supplied every fortnight making it difficult for the poor to buy high quantity of grains at a time. This should be left to the local communities to decide the frequency of selling grains to the BPL.

Targeting the particular and affected places are very important. Targeting in very backward districts of the country may be an easy way of targeting the poor. Especially the slum areas and the female-headed households that can be targeted. Apart from decentralization and community involvement, participation of the poor in the programme that affects their welfare, is important. Some of the self-employment schemes failed to take off because no effort was made to involve the poor in identifying the skills, which they can learn easily. As a result, the skills imparted are not utilized. Some of the skills imbibed may not have job potential in the community.

We have travelled more than six and half decades since independence. The objective of all our policies had been stated as promoting rapid and balanced economic development with equality and social justice. Poverty alleviation has always been accepted as one of India's main challenges by the policy makers, regardless of which government was in power. The absolute number of poor in the country has gone down and some states have less proportion of poor than even the national average. Yet, critics point out that even though vast resources have been allocated and spent, we are still far from reaching the goal. There is improvement in terms of per capita income and average standard of living; some progress towards meeting the basic needs has

been made. But when compared to the progress made by many other countries, our performance has not been impressive. Moreover, the fruits of development have not reached all sections of the population. Some sections of people, some sectors of the economy, and some regions of the country can compete even with developed countries in terms of social and economic development, yet, there are many others who have not been able to come out of the vicious circle of poverty.

### **Government strategy of poverty alleviation**

Poverty Alleviation is the set of steps taken in an economic and humanitarian way for eradicating poverty from a country. Removal of poverty has been one of the primary objectives of Indian developmental strategy. The current anti-poverty strategy of the government is based broadly on two boards, being, promotion of economic growth and targeted anti-poverty programmes. Awareness is being expanded beyond the nation defining the value of education, which has emerged in the increase of literacy level.

The following can be some of the reasons to cause poverty in India: Population Rise, Low Productivity in Agriculture, Under-Utilized Resources, Low Rate of Economic Development, Price Rise, Unemployment, Shortage of Capital and Able Entrepreneurship, and Social Factors.

### **Poverty Alleviation in the midst of COVID-19 Pandemic**

After the implementation of the 1991 economic reforms, India emerged as a success story of globalisation. While on the one hand, India is able to sustain its rapid economic growth and is struggling to provide basic services and infrastructures to its population. Recent estimates show that there is a rapid decline in poverty in India. The outburst of COVID-19 reversed the gains and has plunged millions into further poverty, disrupting the informal economy, and hitting migrant labourers the hardest. Schemes like MGNREGA are being sought out by the government and desperate citizens to tackle unemployment.

The ongoing COVID-19 pandemic as a public health catastrophe has affected all ways of life. In this situation, protecting people's lives, as well as the frontline facilities, is now the current priority for both the Central and State governments. Both have rolled up their sleeves for getting into action to tackle this pandemic which has also led to the imposition of a nation-wide lockdown from 24 March to 31 May 2020, and further extended to 1<sup>st</sup> June 2021, which disrupted the informal economy and created an unprecedented reverse migration of workers. The effects of the COVID-19 crisis on low-skilled migrant labourers and informal workers have been overwhelming. Early evidence suggests that there has been a massive increase in unemployment and an equally dramatic fall in earnings. Almost 8 in 10 are eating less food than before; more than 6 in 10 respondents in urban areas did not have enough money for a weeks' worth of essentials. During the lockdown period in the current pandemic, many labourers lost their jobs and due to lack of social security nets and formal benefits, travelled back to their home without any guarantee of returning. As per the International Labour Organisation (ILO), "400 million workers from India's informal sector is likely to be pushed deeper into poverty due to COVID-19". With millions of migrant workers having returned to their home in rural areas, and the pandemic continuing to bring heavy tolls on the Indian economy and jobs, schemes like MGNREGA are being sought out by governments and desperate citizens as an immediate

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measure to tackle employment and poverty. Additionally, to reduce the hardship of these migrant workers and for giving relief to the informal economy, the Indian government has recently launched *Garib Kalyan Rozgar Abhiyan* (GKRA) was launched this year on 20<sup>th</sup> June 2020 and is aimed at providing employment benefits of 125 days to return migrants across 118 districts in six states of India. This is a coordinated effort between 12 different Ministries and Departments to implement 25 public infrastructure works and works related to livelihood opportunities.

### **Conclusion**

Employment and poverty alleviation of India is of the great importance today even though so many measures have been taken by various Governments and International Organization to alleviate the global poverty. Poverty and Employments Generation is one of the most significant goals of growth approach since the initiation of planning in India. The best way to reduce poverty is to raise the income of the poor by focusing on them as producers. As labour is the main resource that most poor people are endowed with, labour-intensive growth is the most effective way to reduce poverty. There are enough success stories that indicate that whenever people have organised themselves into small homogenous groups for a common cause, the results have been far superior to programmes thrust upon them by bureaucratic apparatus. Such efforts at micro level need to be further strengthened to improve the efficiency of anti-poverty programmes. Creation of employment generation, eradicate anti-poverty programmes has been process in few decades and later economic reforms also progress the eradicate anti-poverty and employment generation has been ample variations across the states in rural and urban areas. The Government of India has initiated of various poverty alleviation programmers in both rural and urban areas have achieved to eradicate extreme poverty through MGNREGA, rural housing, training for youth of rural areas, skill development and self-employment programmes.

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## **Empowerment of Women in Politics: A Myth or Reality**

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### **Abstract:**

*Women all over the world have confronted a lot of discrimination from time immemorial and are denied rights in contrast to what men used to have, they were considered as powerless and unapt as equated to men when it comes to the treatment of work external to the house. Women's political involvement always has been an apprehension since the evolution of the concept of elections and representatives. It's a fact that even in the most developed countries of the world, the representation of women in politics is very meagre. India is not an exemption in this regard. Women and society both have recognized the role of women in politics as being the aides of males. Though the attitude of the society has changed a lot in the past few decades and now women are present in almost every sector in the society, even in politics, representation is still inadequate due to various other factors. In this context, an attempt is made to analyze the global situation of participation of women in politics along with a focus on the Indian scenario. The paper also attempts to find out the factors that have led to these changes and it's impacted on society and to see how it has empowered women.*

**Keywords:** Challenges; Empowerment; Legislations; Participation of Women; Under-representation.

### **Introduction**

The political history of the world can be acknowledged from the works of two historians Herodotus and Thucydide written between 445 and 424 BC. Herodotus mostly concentrated on writing about the political history of the recent past, while Thucydides wrote about only those events of which he was part of or which he has witnessed himself, because he was aware of the responsibility that a historian has, to write the truth about the past. It can be noted that the study of political history was given more importance in Rome than in Greece, Romans studied the problems of politics from a lot of different perspectives, their main issues of writings were related to leadership, institutions, military strategy and court intrigue, republican virtues and imperial ambitions. But behind all these different topics the basic writing was about the Roman Empire's history of origin, its victories and its gradual decline. All of these documents have mentioned a lot about the political histories of great nations and famous kings, there is very less or no description of women political participation.<sup>1</sup> Women's political involvement is an essential requirement for gender egalitarianism as it enables women's uninterrupted commitment in public policymaking and is a better means for ensuring accountability to women.

<sup>1</sup> <https://www.crf-usa.org/>

### **Participation of women in politics: A global perspective**

The role of women in decision-making was essential to the progress of women everywhere in the world and the advancement of humanity as a whole. Women around the whole world, face a lot of discrimination on a lot of socio-political levels and are often under-represented in national parliaments, they are kept far away from the decision-making process of the country. The first mention of the political participation of women is from the colonial period. At first, the women who had some part of the property were only allowed to vote, in 1807, widows and single women who had properties were allowed to vote in New Jersey. In some countries those women who did not have the right to vote started attending rallies, hosted salons created various organizations who helped the poor women and children and also joined in some of the reform movements.<sup>2</sup> The condition of women improved a lot after this in some states, in the late 19th century, some famous women politicians emerged in world politics. Victoria Woodhull became the first woman presidential candidate in 1872; other parties also brought women politicians to their conventions.

Various parties like Prohibition Party, Farmer's Alliance in the west and south involved women in their activities, though populist parties did not create a lot of roles for women, still parties some of the most famous writers and speakers were women. President Woodrow Wilson supported for amendment in the constitution related to women participation in politics, and all women were allowed to vote in the 1920 election in the US. Since then, the condition of women participation in politics has increased a lot, and a lot of women are a member of Senate and Cabinet, all around the world today.<sup>3</sup> All the countries in the world have their different political features and rules, but one feature which is common everywhere is the unequal participation of women in politics. There are only a few women who participate in politics because the others often face public, social and political and cultural humiliation. The position of women in any political setting depends on the cultural and economic arrangement of that country.

In the past, female leaders were rarely seen, the first women who entered politics and became a national leader who was not a monarch was Sirimavo Bandaranaike, she became the first female Prime Minister of Sri Lanka in 1960, in the same decade, two other women who were very famous and prominent national leaders came in power. Indira Gandhi, the Prime Minister of India and Golda Meir, Prime Minister of Israel. Then the other women leaders around the world came to power in few countries, in the year 1970 and 1980.<sup>4</sup> The number of women participants in politics was 4 times between the year 1980s and 1990s. The same thing happened in the 2000s, this shows that throughout the world various women leaders were emerging and were taking big positions in politics and it was not some illusion or fake fact provided by media.<sup>5</sup>

<sup>2</sup> Women in politics: A global perspective, European Parliament, [https://www.europarl.europa.eu/RegData/etudes/BRIE/2019/635543/EPRS\\_BRI\(2019\)635543\\_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2019/635543/EPRS_BRI(2019)635543_EN.pdf)

<sup>3</sup> Facts and Figures: Women's Leadership and political participation, UN Women, <https://www.unwomen.org/en/what-we-do/leadership-and-political-participation/facts-and-figures>

<sup>4</sup> Apekshita Varshney, Women are becoming 'electable' candidates in India- even when they don't win, (The World, May 29, 2019), <https://www.pri.org/stories/2019-05-29/women-are-becoming-electable-candidates-india-even-when-they-dont-win> accessed on 4th February, 2021

<sup>5</sup> Titty Varghese, Women's Political Participation and Leadership in India: Examining the challenges, (Research gate, May 2020)

Some people considered the rise of these female leaders as an important step in the political sphere, while others focused on the under the representation that the women face in political and a lot other social sectors, they focused more on the issue of how the political institutions are stratified by gender even in the 21st century. Angela Merkel in Germany was selected as the Chancellor of Germany, Michelle Bachelet was selected as the President of Chile, Ellen Johnson was selected as the President of Liberia and Mrs Pratibha Patil was elected as the President of India. For increasing the participation of women in politics it is very important to adopt some specific measures, for ensuring gender balance in politics. Women's participation in politics has improved exponentially in those countries where the government has made specific measures for women politicians.

All these incidents led to discussions related to sex and gender and effects in political life, all over the world. In some countries, there is a very complex political structure and have many different social rankings, and most of the times gender are only one of the components. <sup>6</sup> It is a reality that the participation of women was increased in the past few years, but it has still not reached the appropriate level, women are still underrepresented in politics in the whole world. they have not reached even the one-fourth level of representation that men have currently

**History of Women in Politics in India:** Before the arrival of the Britishers, India had various Kingdoms and provinces and they were headed by kings mostly and in very rare cases Queens. There was no concept of elections and constituencies, this emerged during the British rule when the Indian's realised that they need their people to represent them. But the participation of women in politics started only after the Swadeshi movement in Bengal in (1905-08), Swadeshi movement was the point when women started joining national activities and started asking questions related to their voting rights, they started asking for equal rights as men. One of the historians have said that this was not due to the perceptions and needs of Indian women it was because of the influence of some British women, looking their lifestyles, women in India were also motivated to ask for power rights equal to men. <sup>7</sup>

So, the women's movement for equal rights and political power was a true copy of the movement that was going on in Britain, through the work of British women living in India. The first attempt of making a franchise was taken when the Women's Indian Association was set up in the year 1917 in Madras, the main aim of this organization was to ask for enlarged roles for women in public and political life. With time it turned into a women's suffrage movement, and the main focus of the group went on to the nationalist concerns.

As the result of the nationalist movements led by women, the limited voting rights of women were extended to some women in different territories in India in the year 1920 and 1929. Though these rights were provided to a very few women, it was based on certain qualification related to property, Then the Government of India Act 1935 was enacted, it gave voting rights to some more women, but there were some qualifications related to it, for example, the women who were

[https://www.researchgate.net/publication/341191597\\_Women's\\_Political\\_Participation\\_and\\_Leadership\\_in\\_India\\_Examining\\_the\\_Challenges](https://www.researchgate.net/publication/341191597_Women's_Political_Participation_and_Leadership_in_India_Examining_the_Challenges) accessed on 10th May, 2021

<sup>6</sup> Farida Jalalzai and Mona Lena Krook, *Beyond Hillary and Benazir: Women's Political Leadership Worldwide*, (2007), pp. 5, 21

<sup>7</sup> Praveen Rai, *Women's Participation in Electoral Politics in India: Silent Feminisation*, South Asian Research, Sage Publications, vol. 37 (1)

given voting right should be educated, or should have some property ownership with them or they should be married to some propertied men.<sup>8</sup>

The Women's Association and all the movements related to it did not want the reservations of the seat in the elections but then also the Government of India Act introduced 41 per cent reservation for women. Women took advantage of the seats reserved for them, in the elections of 1937, as 80 women won the elections and became legislators in different constituencies in the country. At that point, India had the third-largest women politicians in the world. The seats which were reserved for women were done based on religion, race etc. This gave the women hold on to the legislative structure of the country, they can hold on to it for a longer time.

After independence, not much effort was made to create some separate electoral spaces for women. The constitution enacted in 1950 also did not contain any provision related to the reservation of seats for women. Women's participation in politics was restricted by societal norms and culture, which shaped the opportunities for women accordingly. The mass participation of women in politics declined after independence, only those women who had strong familial connections were able to participate in elections in comparison to those, who had potential or who want to do something good for society. Some women were allotted seat in the party as a token of appreciation for being a part of the freedom struggle.

There are a lot of different reasons behind this underrepresentation and biases that women face in the world today. One of the major reasons for this is society and culture. All the laws of the organizations in the country are made by the societal norms, and these norms are reducing the opportunities for women drastically, it has also reduced the pool of women candidates who want to be a part of the election process.<sup>9</sup>

For increasing participation of women in politics, a multi-dimensional approach is required, harassment against them needs to be prevented because it is one of the most important reasons why most women avoid participating in elections and being a part of politics. Political equality in a country is very important for the development of a country, and it is central to normative theories. Women are equal citizens, that is why they should get equal participation in the public decision-making process. A lot of initiatives have been taken by the government for increasing the participation of women in politics. India has reserved 33 per cent seats for women candidates in the legislature.

Even the institutions like Local self-government etc. have played a very important role in bringing women leadership in politics. In India, it is observed that with every election, the participation of women has been increasing continuously, various reasons are connected to this increase. the participation of women in politics after independence did not even touch the average of 5 per cent. It took almost a decade for the participation of women to reach an average of 5 per cent. The highest number of women participants in the Lok Sabha election was in the year 2014, their percentage reached 12 after 70 years of independence. According to a survey done by the economic times, the political gender Gap that our country has today, and the pace at

<sup>8</sup> Lakshmi Iyer, getting more women into politics: Evidence from elections in India, (VOXEU CEPR, 24th May, 2019) <https://voxeu.org/article/getting-more-women-politics-evidence-india> (accessed on 12nd May, 2021)

<sup>9</sup> Titty Varghese, Women's Political Participation and leadership in India: Examining the challenges, (ResearchGate, May, 2020) [https://www.researchgate.net/publication/341191597\\_Women's\\_Political\\_Participation](https://www.researchgate.net/publication/341191597_Women's_Political_Participation).



which the political participation of women is increasing in politics, it will take almost 95 years to fulfill that gap.<sup>10</sup> Various issues cause hindrance in the political participation of the women in the countries which define themselves as democratic, with a special focus on India- the world's largest democracy. It will also show that the mix of factors influencing the percentage of female legislators differs according to the length of the country's democratic experience. Till the time this male-dominated power structure exists in the society, it will not be able to empower women and bring their active participation in politics; otherwise, they will just be the rubber stamp, proxy or silent viewer of the whole politics even after being in power.

### **Conclusion**

The role of women in nation-building is as important as the role of men in society. All around the world, women have proved that they can handle positions of power. Women indeed shape the destiny of a country, by working in different political and social exercises. Though the condition of women participation has changed a lot, in recent elections, we had the greatest turnout of women voters and also a lot of women politicians took positions of power. But if we compare it from the percentage of the male participants, then it is very low. There are a lot of challenges related to the participation of women in politics. One of the biggest reasons for less representation of women in politics is they are ignorant towards their rights along with the patriarchal dominance which discourages women even more from participating in politics. Political parties irrespective of their ideologies need to provide women with the positions they deserve and let them play an active role in politics. The struggle for empowerment, power and equality is a very long one. It will take some time for politics to be more inclusive, the most important part of this process is for the women to understand their rights and responsibility in politics.

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## **Performance of Co-operative Sector Banks through Kissan Credit Cards**

### **Agricultural Development in India**

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#### **I. Introduction**

India is essentially rural India. According to Census-2011, 68.84 per cent of total population of the country lives in the country side. They are virtually the cultivator, agricultural laborer, rural artisan, petty retail businessmen and small services provider. The agriculture sector is an important component of the Indian economy as it provides livelihood to a large section of the population. The out of the total workers of 481.7 million, there are 118.7 million cultivators and 144.3 million agricultural labourers, which means approximately 55 per cent of the total workers were employed in agriculture and allied sector. The KCC scheme in Scheduled commercial banks contributed the major share (78 – 80 per cent) in agricultural and allied credit. Co-operative institutions also play a significant role in extending agricultural credit and the share of all co-operative banks/institutions (i.e. St CBs, DCCBs and PACS put together) constituted 15-16 per cent. The RRBs contributed the remaining 5 per cent of the agricultural credit.

#### **II. Objectives of the Study**

- 1.To understand Kissan Credit card co-operative banks financial support to provide farmers in the country
- 2.To examine outstanding Crop loan under Co-operative banks states in India

#### **Methodology**

All the information are based on secondary source collected from NABARD data bank (2018 data covered only )- Government of India, books, journals, etc tables descriptive and analytical techniques were used it.

#### **III. Discussion**

##### **NABARD with Kisan Credit Card Scheme in India**

The issue of KCC to farmers so that farmers may use them to readily purchase agriculture inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs .Shri Yashwant Sinha, the then Union Minister of Finance, in his 1998-99 Budget Speech on 01 June 1998 introduced the ‘Kisan Credit Card’ (KCC) Scheme as “NABARD is being asked to formulate a model scheme for issue of KCC to farmers on the basis of their holdings for uniform adoption by the banks so that the farmers may use them to readily purchase agricultural inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs.” Accordingly, on the recommendations of R V Gupta Committee, the National Bank for Agriculture & Rural

Development (NABARD) formulated a Model KCC Scheme in consultation with major banks in the country.

The NABARD is an top institution for all substance relating to policy, planning, and operations in the field of agriculture credit. Indian agriculture and allied sector broadly covers four activities, viz., crop, livestock, forestry and fisheries. The Crop loans are generally disbursed by the banks through the mode of KCC. The KCC Scheme is in action all over the country and is executed by Commercial Banks, Co-operative Banks and RRBs. All farmers with small farmers, marginal farmers, share croppers, oral lessees and tenant farmers are eligible for issuance of KCC.

The KCC with consultation of some major banks and the scheme was circulated by RBI to be adopted by all the banks uniformly. The main aim of the scheme was to seek the problems of farmers regarding inadequate, untimed, uneconomic and short term credit needs. The scheme provides credit for crop production, ancillary and non-farm activities as well as consumption needs The KCC was a big booster for agricultural credit and brought about a sea change in improving the reach of credit to the farming community. Many of the other policy initiatives started in 2004-05 also played an important role. In later years, despite a fluctuating trend, it rose to 49.63 per cent in 2015-16 and 51.56 per cent in 2017-18.

#### **IV.SOURCES OF AGRICULTURAL FINANCE**

They are of two types first has institutional and second is non-institutional. The Institutional sources consist of the government, co-operative societies, commercial bank including the regional bank, lead bank etc. following institutional sources are describing in below: Co-operative Societies: The one of the institutional co-operative banks in India play an important role in even today in rural financing. These are registered under the Co-operative Societies Act and also regulated by the RBI.

They are governed by the “Banking regulation Act-1949” and Banking Laws (Co-operative societies) Act 1965. A co-operative credit society, commonly known as Primary Agricultural Co-operative Society (PACS) may be stated with 10 or more persons, normally belonging to a village. The value of each share is generally nominal so as to enable even poorest farmer to become a member. The PACS occupy a predominant position in the co-operative structure and form its base. A Primary Agricultural Credit Society is organized at grass-root level of a village or a group of small villages. It is the basic unit which deals with rural (agricultural) borrowers, gives those loans and collects repayments of loans given. The high net borrowings from Central Co-operative Banks (CCBs) illustrations that PACS act mainly as distribution channel for funds mobilized elsewhere. Only the members of a PACS are entitled to borrow from it.

The cooperative sector is one of the main partners of Indian Banking systems, the cooperative banks have more reach to the rural India, through their huge network of credit societies in the institutional credit structure. The cooperative sector has played a key role in the economy of the country and always recognized as an integral part of our national economy. Cooperatives have

ideological base, economic objects with social outlook and approach. The cooperative form of organization is the Ideal Organization for economically weaker sections in the country.

### **V. Role of Co-operative Credit Societies in India**

The basic objective of the Cooperative banks was to eliminate exploitations of the farmers by the money-lenders, by providing the farmers loans at cheaper rates of interest, repayable at easy instalments. The Credit co-operatives societies and co-operative banks are the oldest and most numerous of all the types of co-operatives in India. The co-operative credit system in India is comprised of the Agricultural Short Term (ST), or Agricultural Production Credit structure and the Long Term (LT), or Investment Credit structure for Agricultural and allied sectors. The ST structure has at its base the Primary Agricultural Credit Societies (PACS) and all the base level societies are affiliated to District Central Co-operative Banks (DCCB) at the district level.

The state Co-operative Banks organize and manage the working of the central Co-operative Banks in each state. They serve as the association between the Reserve bank and the normal money market on the one side and the central Co-operative and primary societies on the other. They obtain their funds mainly from the general public by way of deposits, loans and advances from the Reserve Bank and they are having share capital and reserves. These Banks are the apex banks of the Co-operative credit structure. It serves as a link between NABARD from which it borrows and lends to the cooperative central bank and primary societies village. In most developing countries including India, co-operatives were promoted by their governments as instruments of rural and agricultural development. The Government of India has provided massive financial, technical and administrative support to co-operatives both directly and indirectly through State Government.

The Credit co-operatives societies and co-operative banks are the oldest and most numerous of all the types of co-operatives in India. The co-operative credit system in India is comprised of the Agricultural Short Term (ST), or Agricultural Production Credit structure and the Long Term (LT), or Investment Credit structure for Agricultural and allied sectors. The ST structure has at its base the PACS and all the base level societies are affiliated to DCCB at the district level, which in turn, are affiliated to State Co-operative Banks (SCB) at the State level. The most of the states where there is DCCB at the district level, have a two-tier structure, the credit requirements of PACS are directly met by SCBs.

The PACS amount for about 30 percent of micro credit in India and play a very crucial role in Community Development rural agricultural areas in the nation. This PACS, the credit institutions at the grassroots level, deal directly with individual borrowers and grant short, medium and long term loans. As on 31 March 2017, there were 1,41,215 million PACS with a total membership of 131.23 million, of which, borrowing members were 846,163 million crore (41 per cent).

### **VI. Rate of Interest**

The Government is providing interest subvention to make short-term crop loans upto Rs.3 lakh for a period of one year available to farmers at the interest rate of 7% per annum and in case of

timely repayment, the same gets reduced to 4%..The rate of interest on KCC loans charged by banks was 7% up to Rs. 3.0 lakh but it was varying to some extent from bank to bank in case of crop loans above Rs. 3.0 lakh. Not much difference was observed in the interest rate between KCC loan above Rs. 3.0 lakh and other term loans for agriculture & allied activities.

The KCC has emerged as a preferred credit instrument for disbursing crop loans, the incidence of crop loans outside KCC is very high. In Tamil Nadu, Andhra Pradesh, Kerala and Karnataka co-operative very active in KCC sanction of the crop loans are disbursed outside of KCC, the highest being in Tamil Nadu state .As per 2019 data the number of operative KCC is approximately 66.2 million and as per Agriculture Census 2015 - 16 the number of land holdings were approximately 145 million, which implies that only 45 per cent of farmers possessed operative KCCs .As per 2019 data, there were total 66.2 million operative KCC accounts.

**Table No-1: Co-Operative Banks Progress Kisan Credit Card Scheme in India (At end-March 2018 ,Amount in ₹ billion and number of cards issued in ‘000)**

S. No	State /UTs	Co-operative Bank Cards issued-2018)	Co-Operative Banks				Total				Amount outstanding under Operative KCCs	
			Number of Operative KCCs		Amount outstanding under Operative KCCs		Amount outstanding under Operative KCCs		Number of Operative KCCs			
			2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
1	A&Nicobhar @\$	4,781	6	5	0.1	0.1	-	-	6	5	0.1	0.1
2	AndhraPradesh**	15,44,869	1,570	1,545	68.6	73.3	235.9	242.9	4,114	4,263	370.3	397.6
3	Arunachal Pradesh #	958	1	1	-	-	0.5	0.6	12	13	0.7	0.7
4	Assam	2909	2	3	0.1	0.1	31.3	38.5	789	871	41.3	49
5	Bihar	1,40,660	136	141	3.2	3.3	111.2	104.8	3,247	187.6	198.7	2,824
6	Chandigarh #	-	-	-	-	-	5.4	2.7	10	4	5.4	2.7
7	Chattisgarh	9,89,632	1,447	990	11.6	15.7	42.6	45.8	1,844	1,396	64.4	71.7
8	Dadra & Nagar Haveli@\$	-	-	-	-	-	0.2	0.1	1	1	0.2	0.1
9	Dam & Diu @#\$	-	-	-	-	-	-	0.1	0.1	--	0.1	0.1
10	Delh i#\$	687	1	1	0.1	0.1	2.8	2.6	6	4	2.9	2.7
11	Goa\$	2,337	2	2	0.2	0.2	1.8	1.8	10	9	2	2

12	Gujarat	10,66,653	1,41 5	1,06 7	78.2	85.6	266.7	295.8	2,770	2,457	380.8	424.3
13	Haryana	11,95,895	1,23 3	1,19 6	87.1	93.4	268.4	281.4	2,117	2,114	390.1	436.4
14	Himachal Pradesh	92,188	88	92	11.9	13.3	34.7	36.4	336	346	51.2	54.9
15	J & Kashmir	11,291	10	11	0.4	0.6	35	38.3	346	376	40.7	45
16	Jharkhand	19,694	26	20	0.3	0.3	27.6	28.2	1,029	989	40.2	42.7
17	Karnataka	24,46,970	2,49 3	2,44 7	107. 3	116. 7	287.8	241.2	4,178	4,060	480.5	449.2
18	Kerala	6,28,858	814	629	28.3	29.9	119.8	121.2	1,276	1,088	160.2	163.8
19	Lakshadweep@\$	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	57,73,721	5,40 4	577 4	122	149. 7	344.1	381.8	7,559	7,918	600.6	529.7
21	Maharashtra	37,04,092	4,20 5	3,70 4	181. 5	192. 1	380.4	331	7,007	547.3	595.7	6,256
22	Manipur #	410	-	-	-	-	1.1	1.2	22	24	1.4	1.4
23	Meghalaya #	16,522	16	17	0.3	0.3	3.1	3.8	92	90	4.3	5.1
24	Mizoram #	835	1	1	NA	0.1	0.8	0.8	20	25	1.7	1.7
25	Nagaland #	4,236	4 4	4	0.1	0.1	1.6	1.4	38	33	1.7	1.6
26	Odissa	28,73,202	3,53 7	2,87 3	77.7	90.9	45	48.5	4,736	4,109	145.8	164.1
27	Puducherry #	5,985	6	6	-	-	5.9	1.5	23	12	6	1.6
28	Punjab	9,53,226	988	953	72.3	71.7	492.1	488.1	605.7	603.1	1,962	1,981
29	Rajasthan	34,55,438	3,42 9	3,45 5	97.9	117.	505.3	538.2	6,018	6118	713	783.1
30	Sikkim #	8,423	8	8	0.1	0.1	0.5	0.3	13	13	0.6	0.5
31	Tamil Nadu	13,63,780	1,31 1	1,36 4	42.3	56.8	134.3	2,121	2,340	2,340	194.9	241.7
32	Telangana	8,30,197	1,01 7	830	27	30.3	195.1	1771	3,55	9 3,83	8 291	289.5
33	Tripura #	79,216	73	79	0.6	0.6	2.6	4.3	226	271	4.7	6.5
34	Uttarakhand	44,67,875	350	269	9.6	9.7	64.2	47.6	788	552	76.9	60.3
35	Uttar Pradesh	2,69,300	4,43 1	3,13 6	3,26 6	4,46 8	648.6	592.1	12,03 5	11,96 0	984	945.6
36	West Bengal	15,39,821	1,85 7	1,54 0	34.8	35.5	53.4	73.6	3,192	2,876	111.8	122.7



Total	334,94,661	35,8 83	33,4 95	1,12 2.00	1,24 4.80	4,350 .00	4,331 .10	71,52 2	69,21 6	6,496 .20	6,709 .60
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NOTE -: Nil/ negligible.

#: StCB functions as Central Financing Agency.

\$: No RRB in these States/UTs.

\*: Refers to live/operative data.

@ No Co-operative Banks in these UTs.

\*\* Data under reconciliation.

Source: 2017NABARD/Returns from Commercial Banks';Kisan Credit Cards issued

The number of operative/ live KCC as on 31 March 2018 stood at 7.41 crore. This achievement is against the total operational land holdings estimated at 13.83 crore by Agricultural Census (2010-11) or number of agricultural households estimated at 9.02 by National Sample Survey Organization (70th Round). The overall progress in issuance of KCC is summarized above table: total cards issued cooperative sector share 33,495, regional banks RRBs 12,193 only because of the some states there is have no RRBs and commercial banks respectively Amount outstanding under Operative KCCs 1,244.80, 23,528 ,1,133.60, 4,331.10 69,216 total amount 6,709.6. The cumulative number of KCC cards issued since inception (1988-89) till March 2018 had reached to 69.64 crore.

**Table No -2: Agency-Wise Ground Level Credit Flow in India (2013to2018,Amount in Crore)**

Name of the Agencies	2013-14	2014-15	2015-16	2016-17	2017-18
Commercial Banks	5,27,506	6,04,376	6,42,954	7,99,781	8,86,771
RRBs	82,653	1,02,483	1,19,260	1,23,216	1,42,415
Cooperative Banks	1,19,964	1,38,469	1,53,295	1,42,758	1,50,242
<b>Total</b>	<b>7,30,123</b>	<b>8,45,328</b>	<b>9,15,509</b>	<b>10,65,755</b>	<b>11,79,428(P)</b>

Sources: NABARD

### VIII. Conclusion:

The following concluding remarks may be made from the analysis carried out in the paper. The Cooperative Bank under study was found to have been functioning under financial stress for reasons arising out of increasing cost of operations, dwindling profits and prevalence of high overdues mainly because of poor performance of cooperative societies. In order to cope up with the situation of declining vitality the cooperative banks, the government and NABARD has to rethink about this sector and take some measures to revive the cooperative sector through more capacity building efforts on rural livelihoods in grassroots levels for better bank-borrower relationship, financial inclusion and social security in rural India. Kissan credit is one of the most innovative ,widely accepted scheme of central government asnit highly appreciated .it would

surely help the farmers in easy and timely accerces to much co-operative sector institutional credit.

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## **Patch by Patch: the household craft to Fashion product**

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### **Abstract**

*A country - rich in craft, culture and tradition is India. It has nailed itself throughout history as a place that produces handcrafted products and textiles. The rural areas have been hubs of various handicrafts, which not only helped to provide an identity to Gujarat State around the world, but the innovative handmade creativity also helped in sustaining many poor families. Ralli making is one such skill that has fulfilled the basic needs of the family. This paper underlines the importance of such craft and the usage of traditional Ralli Quilts into fashionable casual mens wear. The whole collection was designed so as to give a new dimension to the fashion industry for the explorative customers. It will also help the new generation who are unaware about the tradition and culture of the craft of their own state and country at large.*

**Keywords:** Traditional Craft, Patchwork, Applique craft, Surface Styling, Fashion Garment

### **Introduction**

India is a country which is rich in its culture and crafts. Its varied colourful and detailed aesthetically pleasing crafts have stood the test of time and are still glorifying beautifully. Every part of the country has various styles of ornamentation done in various sustainable ways. Be it embroidered crafts, applique, or fabric manipulation and Dyeing or Printing. One such sustainable practice of ornamenting surfaces and thereby creating products was by patch work along with applique.



Indian map reflecting the states producing Ralli Quilt

Every Indian household in our history records for our grandmothers sitting in the porch and up cycling cotton fabrics to create beautiful products to give them a second life again. Patch work was one of the traditions in many households to up cycle waste fabrics pieces and create quilts from them

A surface embellishment technique Applique has been traditionally used in various parts of India. Places like Orissa Bihar and Gujarat, made use of various shapes of fabric pieces to sewn together and apply with a layer as a sandwich between the two.

The traditional usage of the technique was to create composition to construct fabrics for the use of quilts, wall hangings, decorative pieces for household usage.

The quilt crafts were done by the women and the skill was transferred from one generation to the other.

### **Objectives of the Study**

1. To study the traditional Ralli craft of Kutch
2. To explore surfaces with patchwork
3. To create an Apparel line for men's wear
- 4.

### **Methodology**

To study the craft, students went to Dharoda Village for 15 days and stayed with the family of Meghwal community to study the culture and tradition of those people. They were the banjaras who had migrated from Sindh - Pakistan. So, the essence of their work gives a little resemblance to Ralli of Sindh Pakistan. They studied the ethnography of the whole craft as well as the people who were practicing the craft and selling the products in the international market. The products made by them were the household articles like- bed sheets and pillow cover, dining runner. Beside these, they also did beadwork and embroidery to support their family economically and socially.

The Women contributed to the most of making the Quilts to generate income and support the family. They would sit to do the craft after the completion of their daily household chores.

After the study of the traditional making of the Ralli craft. The students explored their own ways to create various surfaces with patch and applique but keeping in mind the modern market. Thus, they altered the vibrant colour palette to a more subtle and earthy tone along with using sustainable fabrics in the process.

### **1. About Ralli Craft**

Rallis have been produced extensively throughout India since time unknown. These Rallis reflect the values and traditions of the region where they come from. They tell stories of the people who create them, their culture rooted deeply inside each one of Rallis, they make a visual feast of colour, pattern, and energy. Ralli are also known as rilli, rilly, rallee or rehlis - derived from the local word *ralanna* meaning "to mix or connect ". Ralli are made by women of rural village Nomadic tribes and settled towns.

#### **The three-basic type of Rallis are:**

1. Patchwork - made from pieces of cloth turn into different shapes and then stitch together.
2. Applique work - made from intricate cut-out patterns in a variety of shapes
3. Embroidered work - embroidered pieces with embroidery stitches from pattern on solid colour fabric. The distinguishing feature of Ralli patterning in Patchwork and applique quilts is the diagonal placement of similar blocks

The material required for making Ralli quilts are shown in the picture below. And the right side provides the steps of stitching the shapes.

### **2. Explored Surfaces of the craft for the market**

The traditional Ralli patterns are on geometric grid guides, where some patterns are based on stars or flowers. The designs patterns are based on complex repetition of motifs. History says that the designs are also based on the motifs from the Indus region and the traditional Ralli

patterns are similar to the findings on the pottery. Taking Inspiration from the use of geometric shapes used in traditional Ralli patchwork, the students decided to try joining patches by exploring basic geometric shapes in repetition with combination to colours. The exploration of the craft was done with the Khadi fabric in an earthy muted colour palette. Also enhancing the aesthetics by uneven rows of running stitches at various spots.

The shapes and designs were created using the CAD. 10-12 Design combinations were tried with colours and from these final designs were executed with training women from Dharohar

### **3. Product Diversification for the Market**

Ralli as a craft done with skill of joining patches and applying over a base and sewing these together with rows of running stitches for all the layers to stay together gives a beautiful, layered product along with its surface style. This was used in olden days as quilts, made for special occasions and other household products.

Historically quilts were often used as bed covers; and this use persists even today. but Fashion has taken its place as a mediator between tradition and modernity. An all-Male casual formal collection was designed using the craft of Ralli quilt for the modern-day fashion comfortable and wearable market.

The collection was a line for semi-formal jackets which were enhanced using ralli applique and patchwork surface styling. The Men's Wear collection was for the client of the age group of 30- 45 years of age, customers who support sustainable fashion and are explorative.

The jackets and the pants were made using Khadi fabric in earthy and muted colours popped with maroon and olive green in few.

### **Results and Discussion**

The Ralli quilt was taken as an inspiration to design a semi-formal collection for Men.

The colour palette had very subtle, pastel hues of blush peach, grey, olive, and mauve to almond unlike the solid bright shades in the traditional quilts.

Since Ralli quilts were a combination of applique and patchwork, the designed collection was made using different geometric shapes with patchwork and running stitch adornment.

### **Conclusion**

Thus, from the craft research on Ralli from Kutch, Gujarat - it can be concluded that the traditional craft had its traditional application in household use with three ways to execute it through patch, applique, and combination of embroidery. The exploration of the craft brought surface variations for the modern-day market.

The application of the surfaces as designed features in the menswear collection brought product diversification to the market for the craft.

The use of earthy muted colours and Khadi fabric added to its use for the sustainable group and surface creations from the local Ngo women helped generate employment skills through the study.

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**Feminised Freedom Movement in erstwhile United-Provinces**  
**witnessed a phenomenal victory over machismo of British**

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**Abstract**

*United Provinces is replete with the saga of sacrifices, selflessness and bravery of women. Their sacrifices cannot be underestimated as, they swelled up the number by their participation which created an atmosphere of mass movement in the minds of the imperialist power. They were politically vibrant and reactionary since first war of independence till 1947. The paper is based on empirical studies A large number of women from all strata of the society including illiterate rural and urban women, educated women of middle and elite class and singers and dancers contributed significantly.*

**Key words:** United Provinces, Smriti ke Prishth, Archives, Oral memoirs, Freedom Movement.

**Introduction**

The United Provinces had played a dominant part in Indian freedom movement in the history of India. The United Provinces of Agra and Oudh was not only famous for its rich cultural tradition but for its fierce resistance to the British during freedom struggle. This state has been considered by historians as pivot of revolutionary's activities. The history of Indian Freedom Struggle in United provinces would be inadequate without citing the contributions of women. Apart from elite women, millions of volunteers especially illiterate women, who could not leave home but participated indirectly by spinning yarn at home and secretly giving food and shelter to revolutionaries. U.P. is replete with the saga of sacrifices, selflessness and bravery of women. Their sacrifices cannot be underestimated as, they swelled up the number by their participation which created an atmosphere of mass movement in the minds of the imperialist power. They were politically vibrant and reactionary since first war of independence till 1947. In contrast, to women of other states of India, the women who participated were mostly ordinary women, with no formal education or very little schooling, coming from poverty-stricken, conservative homes, who got involved in the struggle with undaunted spirit and great commitment.

The sacrifices made by them would always be cherished by future generations.<sup>i</sup> Women as a silent observer gradually realised the impact of their constructive actions.<sup>ii</sup> They got emboldened with their success and dared to participate in political protest. Each call for a negative action was matched by a call for a positive action and gradually, they made politics their spiritual force. Women of United Provinces had participated in political movements right from 1780's to 1940s. These women were involved at both the fronts i.e., public and home. At the time of need these women showed remarkable potential of commitment, forte of willpower and resilience. They fought with right essence and fearless bravery and confronted countless agonies, exploitations, and hardships to earn us freedom.

**Methodology**



The present research work is combination of historical, descriptive and analytical approach. The U.P State Archives “Smriti Ke Prishth” first compilation of oral memoirs of forty freedom fighters, published in 1998 provided a great aid to the author that a large number of women from all strata of the society including illiterate rural and urban women, educated women of middle and elite class and singers and dancers contributed significantly. The various books, journals, newspapers and articles from peer reviewed journals served as a secondary source and helped the author in corroborating the hypothesis that Indian freedom movement would be incomplete without remembering and acknowledging the contributions of these women from as early as prior to 1857 upheaval till independence was achieved.

### **Women’s participation in the national movement**

The role played by women in Indian freedom struggle was unfathomable. They in quite a few movements were the Crusaders not just collaborators. The history of women participation in National Movement has not been adequately reflected in empirical research. They are either inadequately mentioned or deliberately ignored. Even after 74 years of independence several pages of women’s role in freedom movement remained unwritten. Their participation never got bottom-to-top approach. The contribution of women in India’s freedom struggle movement could be divided into four phases.

#### **First stage: 1857 upheaval**

In United Provinces there were various queens whose kingdoms were the victims of the Doctrine of Lapse and who rose against the British. In Mutiny Records, Lucknow Mutiny Basta, UPRAA; TL, NAI; FSUP, I-II there is reference of a few great a warrior like Rani Laxmibai, Begum Hajrat Mahal, Avanti Bai of Ramgarh State, Rani Draupadi of Dhaar, Ishwar Kumari of Gorakhpur, Chauhan Rani of Bundelkhand etc. <sup>iii</sup> who gave tough resistance to British exploitative policies. They did not surrender to the British and died while fighting. Apart from the ladies from royal families, there were innumerable women from the middle and lower strata of the society who fought against the British. The most important were Jhalkari Bai, Mandar, Sundari Bai, Mundari Bai, Moti Bai.<sup>iv</sup> There are folk lore of numerous bhatiyarins, or innkeepers, in whose inn’s plots were hatched by the rebels. There are official and archival records about music and dance performers and courtesans who passed on news and information to Indians about foreigners and even financed them. The historian Veena Talwar Oldenburg has shed more light on the British retribution against courtesans.

#### **Gandhi and women in Non-Co-Operation Movement**

After the uprising of 1857 majority of the Indians identified that British government had exploitative policy. This had impact on young mind of Abadi Bano Begum, Akbari Begum and Bhagtin. These women did not stop despite of lathi charge, shooting, captures, Section 144, Press Ordinance, Unlawful Instigation Ordinance and Intimidation Ordinance.

#### **Revolutionary women and freedom movement**

The women were not merely passive workers following in the footsteps of celebrated men; they were active revolutionaries, taking up arms, launching underground organisations, publishing anti-British literature, being subjected to torture and imprisonment for years. The seeds of revolutionary movement started with suspension of Non-Cooperation .

The most important revolutionary act was Kakori Conspiracy or Kakori 8 Down train Robbery of Rs. 8000 from the guard cabin on August 9, 1925.<sup>v</sup> The assailants in Kakori Conspiracy were members of the newly formed Hindustan Republican Association, a revolutionary organization, later renamed as Hindustan Socialist Republican Association

(HSRA), whose mission was to liberate India from British colonial rule through armed rebellion. There were 40 freedom fighters who were arrested from all over India who were a part of this revolutionary episode. All these revolutionaries could achieve the goal as they had the support of their mothers, sisters and their daughters so these women could not be undervalued. The most important was Moolrani, mother of Ramprasad Bismil who was, the chief conspirator.<sup>vi</sup> Another brave mother was Kaushalya Devi, of martyr Roshan Singh.<sup>vii</sup> The social and economic pressures experienced by them were daunting as they were ostracized and pressurised by policemen. Mazhoor-Un-Nisa Begum, Raj Kumari Gupta, Kherod Vasini Devi, Pratibha Sanyal, Sunaina Banerjee, Kamini Devi, Anjali Dutt helped in revolutionaries activities, despite being treated by their relatives as terrorists' relatives.<sup>viii</sup> All these women sent the message across that revolutionaries were not people who knew how to die; but knew the art of how to stay alive and face every hurdle with a bold resolve.

### **Women and Civil Disobedience movement of 1930**

Manini Chatterjee, in her essay titled, 1930: Turning Point in the Participation of Women in the Freedom Struggle addressed that during 1930 women's mass participation had started. Women participated not only in big cities but also in small towns and villages.<sup>ix</sup>

In the United Provinces Vijay Laxmi Pandit, Kamala, Saraswati Devi, Sunder Devi, Pranlal Bannerji they participated in procession, and independence day celebrations in Mohammad Ali Park (26/1/32), despite prohibitory orders, were arrested, sentenced to one year rigorous imprisonment.<sup>x</sup> Mohini Devi, Hari Devi, Ganga Devi, sentenced to six months rigorous imprisonment for similar activities. In 1930 inspired by Gandhiji's civil disobedience movement young girls of Prayag Mahil Vidyapeeth, Kanya pathsala, Arya Mahila School participated in the movement. In 1930 Mahila Sewa Sadan was opened at Prayagraj. In U.P. women from all strata of society participated in no revenue, no-rent campaign.

### **Quit India Movement and women**

The Quit India Movement, also known as the August Movement, women of U.P. played significant role. The women students of Lucknow University observed hartals and led processions. The British administration found it difficult to control them and so were forced to issue a circular asking heads of educational institutions to report to the local police the daily attendance class-wise. Women activism was visible most significantly in the Quit India movement of 1942 where in spite of unparalleled subjugations they treated government railway tracks, railway stations, telegraph towers, banks, government treasuries and police chowkis as a symbol of imperialism and targeted them to hoist national flags. After the arrest of more than one lakh people, death of over ten thousand people it was these women who kept the Quit India movement alive. Sucheta Kriplani became a central figure. Shrimati Sushila Devi, Chandramukhi Devi, Mrs. Jammuna Mali participated in Quit India Movement and became victim of police firing. The Indian women liberated themselves from medieval Indian acceptance, got suffused with sound views, and built up their very own attitude and circle of influence.

### **Conclusion**

Today, after 74 years of independence, the contribution of the bounciness, forte and fights of these women never failed to inspire discourses on gender issues, fairness and egalitarianism. They gave altruistic sacrifices and even positioned their lives to see their nation free and bourgeoning.

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## **TECHNOLOGY TRENDS**

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### **1. Introduction:**

Bill Gates has rightly said that, “The use of Technology coupled with bold decisions leapfrog into inclusive growth and improve the quality of Health and education. Today there are tools available to transform learnings from an academic exercise to an engaging experience in imaginative and experimental learning. Pervasive and persistent technology have today redefine the conventional role of the teacher. There have been initiatives to introduce Technology into the realm and of education. Digital revolution and Digital technology is everywhere and it has changed the world in more than one way.

### **2. Technology Trends:**

We are running into the 21<sup>st</sup> century where technology knows no bounds. This is the phase of radical department where technology is taking over every niche and corner. Smartphones, laptops and tablets are no more unknown words. During this phase particularly post covid-19 era the education system is evolving for the sake of betterment as this generations students are not born to be confined by the limits of simple learning, their curiosity is vast and cannot be catered with educational system that were designed earlier. If we kept on teaching our children the way we taught them yesterday we would deprive them of their tomorrow. Our old educational system lacks the capability to stand a chance in the 21<sup>st</sup> century particularly in pandemic era. So we are compelled to use digitization in our educational system.

#### **The new phase of learning has begun and involves various advanced techniques like:**

1. **Online courses:** - Want to learn a new language or may be to get trained in some specific course, but have no time to cover the distance? Online courses are developed by experts who have unmatched proficiency in their specific field and can give you the experience of real time learning by designing their own online course.
2. **Online Exams:** - Digitization gave way to the online exam making the examination process convenient for both teachers and students.
3. **Digital textbooks:-** Also prevalent with other names like textbooks and e-texts, digital textbooks and e-texts, digital textbooks provide an interactive interface in which the students have access to multimedia content such as videos initiative presentation and hyperlinks.
4. **Animation:** - This is a captivating approach in which students learn in a better manner. By offering a visual representation of the topic, students grasp the concept in a more understand manner. Even the toughest topic can be presented in a simplified way with the help of animation.

### **3. Present Scenario in Technology Trends:-**

The educational institutions particularly to giving high education have become ineffectual to give value based education to the pupils. The curriculum and the examination system have prepared pupils for an entirely different way of life and they aim not at the training domesticated apes and this will not do. So there is a cry to cultivate essential values in the pupils so that the civilization that teaches us to manage complexities can be sustained and further developed. It begins at home and it is continued in the educational institutes. At this juncture I recall the words of the great philosopher Betrand Rusell. He said “It is better to be a man of values, than a man of success.”

Today's educational institutions fail to satisfy the most elementary social needs of the times. The teachers become the pupils' objective conscience this role is difficult one but no one should ever claim that education is an easy business. And if it is made, be sure real education is not going on. The teachers must possess integrity, honesty, faith and confidence, maternal solicitude, intelligence, psychological intuition and a spirit of sacrifice. Fruitful education is the kind used for our welfare and faith as well as value education. At this juncture, I recall words of the great scientist Albert Einstein, "It is essential that the students acquire an understanding of land a vivid sense of beautiful and of morally good. Otherwise he, with his specialized knowledge, more closely resembles a well-trained dog than a harmoniously developed person."

#### **4. Use of Social media in Education:**

In India due to the technological revolutions the internet has become a phenomena and this phenomena was further accelerated after the introduction of smart phones. However, the internet still remains limited to certain demographic constituencies, this use of internet governance should not be over shadowed by the need for large debates on availabilities, accessibilities and affordability of this. In our society large sections of the public is still not familiar with the internet social media and its multi-purpose usage. India is the second largest populated country of the world with a population of over 1.25 billion. Computer literacy is sparse especially in rural areas. Thus this makes the concept of internet freedom and social media a subject for discussion.

Common man and government authorities both do not have enough awareness and skills to demarcate the actual line between internet freedom and the view of people on social media sites like Facebook and twitter. In our society there are different perceptions about the usage of internet and social media and that implication on society particular in education. No doubt in a democracy there should be clear demarcations between internet freedom and social media.

#### **5. Impact of digitization on Indian Society:**

The internet has a huge impact on Indian Society. Services in banks, schools and hospitals have considerably improved with the introduction of the internet in the functioning of the government. But there are some serious challenges faced by the internet. There is an extra ordinary gap between and a resultant "Technological Overdevelopment and Social Underdevelopment". The way it prevents the equitable flow of benefits in society has been a major cause of worry for developing countries. In India there are some divides which are multifaceted and explicitly visible. These are based on region, language, education, gender and disabilities. In our society where we talk about literacy according to the 2011 census our literacy rate is 74.04 % with a huge gap between urban areas i.e. 84.98 % and rural area 68.9 %. In recent times democratic countries of the world face an important challenge. Due to the introduction of basic internet facilities and with the advent of Facebook and twitter people are expressing their views freely. But things really become difficult when it is not just freedom of speech and expressions i.e. at stake but lives as well. The issues of liberty and national interest come in direct conflict and pose new kind of challenges for the state to intervene and yet try and create balance.

Evegeny Morozov in his work in the year 2011 state that the net delusion: The Dark Sides of the internet freedom condemned cyber-utopianism and internet centric views. Cyber utopianism, he argued is dangerous because it failed to recognise that the internet penetrates and shapes all walls of political life, not just the ones conclusive to democratizations.



## **6. Law and the scope of digitization freedom in India:**

India is the largest democracy in the world. Our constitution has granted freedom of speech and expressions to all the people of India but to control the misuse of freedom of internet. Authorities have adopted two different methods direct and indirect, the direct way is by making laws through legislation. These include legislation for users and legislation for intermediaries and internet service providers. In the indirect method there is a concept of consultation of the intermediaries or internet companies where they are asked to act guided by the government on the blocking or removing of some contents of the domain?

The laws passed in the field of Information and Technology are the Information Technology Act of 2000, the Information Technology (Amendment) Act of 2008, and the Information Technology (Intermediaries Guidelines) Rules 2011. The IT Act was passed in an era when the country was transforming to an electronic age. E-commerce was the topmost agenda in the minds of policy makers. The Act of 2008 was passed in the wake of the terrorist attack in Mumbai. National Security and intelligence were key issues and some people questioned some of the provisions of the law.

## **7. ICT- Based Learning Tools for Effective Teaching – Learning Process:-**

Hi- end technology including MOOCs have been globally recognised to augment the efficacy of higher education. In this digital era with rapidly changing employment patterns, workforces need to be reskilled and upskilled and that demands lifelong learning through online courses. Owing to rapid advancements in information and communication technology (ICT) and global inter connection, the HES has grown exponentially in the past few years to meet the demands of talented youngsters, curb the digital gap and cultivate knowledge society. Extensive ICT and MOOCs offer explore to learn men especially in HEIs (Higher Education Institutes) in under develop under remote area to learn online, get online certificates and guidance to access to high quality information, economically viable and accessible higher education resources. MOOCs praise flexible learning platform which is a value added on to classroom learning. The introduction of ICT requires a digital infrastructure which is expensive.

### **The ideal infrastructure and entails:-**

- Each trainee has a laptop or tablet with an in built effective software
- Libraries are digitized
- Sufficient number of e- readers, which can hold hundreds of books in digital forms are available for trainees
- Digital contents be customized in local language.

By providing above ideal infrastructure for ICT striking to our end of providing quality our minds open for retracing our steps if we meet with insurmountable obstacles. Let us give ICT a fair trial as a means as means to reach the benchmark in Higher education, remembering William Cobbett's popular adage, "you never know what you can do till you try".

A global innovation Index Report 2019 attributes of selected countries excelling in Scientific Innovation:-



**Chart showing R & D attributes of select countries excelling in scientific innovations**

Rank in Global innovation Index (2019)*	Country	Rank in research publication (2018)	Rank in H- Index (2019)	Rank in IPR (2018)	Rank in university – Industry Collaborations in R&D	R&D Exp. (PPP billion USD)	R&D as % of GDP (2017)	% Contribution by Private Sector
1	Switzerland	18	9	3	3	14.7	2.98	71.5
2	Sweden	20	11	9	9	14.2	3.31	67
3	USA	1	1	2	1	476.5	2.83	71.5
4	Netherlands	15	8	5	4	16.4	2.10	56
5	UK	3	1	7	7	43.8	1.73	65.1
6	Finland	37	19	1	5	7.2	3.50	67.7
7	Singapore	34	23	16	10	10.1	2.62	61.2
8	Germany	4	3	10	6	109.6	2.84	67.7
9	Israel	33	16	20	2	11.8	4.05	84.6
10	S. Korea	13	18	29	26	73.1	4.30	78.2
11	Ireland	42	28	18	11	3.6	1.75	NA
12	China	2	13	50	27	370.6	1.96	77.3
13	Japan	6	6	6	18	169.6	3.52	77.8
14	India	5	21	52	23	48.1	0.84	35.5

### 8. Conclusion:

The great personality Jenny Arledge said” Technology can become the ‘wings’ that will allow the educational world to fly further and faster than ever before; if we will allow it.”

New developments in science and technology, the trend of internalization and ever expanding competitive environment are drastically changing in the higher education. We can see the government’s commitment to bring drastic change in the higher education system commensurate with the objective of inclusive growth and dynamic quality. This reflects the importance that higher education has gained in the changing scenario in our country in which education is being considered as one of the most powerful weapons to be built up in a competitive society in correspondence with the existing global knowledge and skills. In our higher education the curriculum is also designed in a way which would prepare our learners to adapt to the 21<sup>st</sup> century and thereby helping them to become not only good human beings but also efficient and dynamic global citizens.

Last but not least it is said that in present time living without technology is like living without air. Each and every person is dependent on the technology. Today’s information and communication technologies such as computers, internet, wireless network, smart phones and other new developed communication infrastructures are playing vital role in development of higher education as well as our educational institutions. Hence in present scenario of globalization and liberalization system, rapid transformation system and the information and communication technologies with other modern and latest infrastructures have been playing vital and very important role for dynamic, energetic and vibrant higher education system.

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## **From Globalisation to Atma Nirbhar Bharat:** **A Study of Self-Reliant India under NDA**

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### **Abstract**

*Atma Nirbhar Bharat, meaning self-reliant India, is the answer to recuperate from the multiple problems that cropped up due to the foreseeable consequences of the Covid-19 pandemic. The objective of Atma Nirbhar Bharat is to inculcate in the minds of the people the aptitude and keenness to manage their life without external help. It is not anti-globalisation, rather it is about getting the best from the world. It is about developing the capability of Indian companies to generate world class products and popularize in the domestic market and then use the potency of the domestic market to infiltrate into the global market. It is about being a global campaigner. The package of Atma Nirbhar Bharat as introduced by the Bharatiya Janata Party led National Democratic Alliance (NDA) government under the dynamic leadership of the Prime Minister Narendra Modi is considered as the biggest package that provides economic relief during the covid-19 pandemic. Therefore, drawing on the secondary sources, the objective of this paper is to analyse the relationship between globalization and Atma Nirbhar Bharat. The paper would also delineate the vision of NDA government during the covid-19 pandemic on making 'vocal for local' a reality through the self-reliant programme of Atma Nirbhar Bharat.*

**Keywords:** Globalisation, Atma Nirbhar Bharat, Covid-19 Pandemic, National Democratic Alliance, Bharatiya Janata Party, Self-reliance

### **I. Atma Nirbhar Bharat: The Concept**

On May 12, 2020, the Prime Minister of India Narendra Modi announced an incentive package of \$260 billion to stimulate the Indian economy. This economic and covid-19<sup>1</sup> aid package is worth 10% of India's Gross Domestic Product (GDP) and is one of the biggest in the world. Apart from this, the vision was to make India fully independent and self-reliant through the Atma Nirbhar Bharat Abhiyaan (i.e. self-reliant India mission). The main objectives of the mission were: to emphasis on domestic manufacturing and reduce dependence on other countries; to promote Indian/Swadeshi products, brands and services and emphasize on the tagline 'vocal for local', to continue trade with other countries, eliminate imbalances in trade and adopt a mercantilist approach to international trade. Thus, the five pillars of Atma Nirbhar Bharat includes: Economy, Infrastructure, System, Vibrant Demography and Demand.

For complete realization of the aims and ambitions of Atma Nirbhar Bharat Abhiyaan, there is a necessity to employ a chain of reforms, policies, projects and initiatives in various sectors for India. This will further help in promoting innovation, growth, and sustainable development. For example, in order to support small and medium enterprises (SMEs), the Indian government planned to offer free loan of upto 3 trillion Indian rupees (\$40 billion), which is regarded as the backbone of the Indian economy. The other initiatives include according to Indian Ministry of Finance policy reform documents released May-June 2020, the next stage of relieve of doing business reforms are aimed at bottlenecks such as time to register a property, the resolution of property disputes and simplifying the tax regime for investors. In order to promote 'Make in India' campaign, global tenders are disallowed for government procurement upto Rs. 2 billion (Asher & Soni, 2020).

Therefore, Atma Nirbhar Bharat, meaning self-reliant India, targets to provide solution to the obstacles generated due to spread of covid-19 pandemic. Self-reliance is the ability to do

things and make decisions by oneself without depending on other people's help. It is based on the ideology of independence, individualism and self-confidence in order to reach one's desired ends.

## **II. Objectives and Methodology**

The study basically deals with two objectives: firstly, to analyse the relationship between globalization and Atma Nirbhar Bharat. Secondly, to delineate the vision of Bharatiya Janata Party (BJP) led National Democratic Alliance (NDA) under the leadership of Prime Minister Narendra Modi during the Covid-19 pandemic on making 'vocal for local' a reality through the self-reliant programme of Atma Nirbhar Bharat.

The present study is descriptive and analytical in nature. Data needed for the analysis has been collected from different newspapers and magazines clippings.

## **III. Atma Nirbhar Bharat and the Self-Reliance Approach**

The philosophy of self-reliance<sup>2</sup> is an approach which emphasizes on indigenous technology and resources which would promote participation in community driven development. For example, it is a strategy which was successfully adopted in the community development of villages in many African nations. It is an attempt by the local people to initiate and mobilize their own resources. In case of India, there is no scarcity of local resources, manpower and skills. Therefore, the significance of 'vocal for local' assumes importance in the Indian sub-continent. It is believed that when macro-economic faces hurdles just as the situation in this ongoing covid-19 pandemic, the micro-economic units combined together plays a vital role to rise and save the situation.

For a country, self-reliance is regarded as the development on the basis of region's own local resources, involving its population based on the potentials of its cultural values and traditions. Self-reliant communities and people define their development according to their own needs, values and aspirations. Self-reliant India, as visualized today, stands on five pillars as projected by Modi i.e. economy, infrastructure, system, vibrant demography and demand and supply chains. There is the need for the quantum leap of the economy rather than just incremental change. The covid-19 pandemic growth is creating huge losses to the economy which cannot wait incremental growth. Technological innovations must trigger system and infrastructure. The source of vigor must be the citizens and the demand and supply chain must be used to the fullest extent (The Business Standard, 2021).

The ideology of self-reliance never calls for a halt to technological revolution, but it is an urge to people to popularize the economy using local human capital and resources. Self-initiated efforts towards development are needed today to reduce the dependence on government. Policies that require and provide space for people's participation needs to be formulated. Monetary incentives should be distributed so as to promote self-help. According to Modi, by giving an opportunity for the growth of local manufacturing, the present crisis of the ongoing pandemic can be converted into an opportunity. It is also the mother of renaissance and re-inventions. The 'local' mantra has been the pride and identity of India. Its past can be traced back to the Swadeshi movement.

For example, the self-help groups (SHGs) are novel organisational initiative in India for the upliftment and welfare of women. Different types of SHGs have been formed and are in operation. Their linkage with banks is a major micro-finance programme in India. They have earned a reputation for organising micro enterprises and for prompt repayment of loans. In the pandemic situation, even the poorest in India has something to lose, revive and strengthen

so as to withstand the loss of disintegrated economic activities dependent on external resources (The Economic Times, 2020).

The stimulus package of Rs. 20 lakh crores (which is about 10% of GDP) with some definite economic reforms were announced by Modi as the thoroughfare towards Atma Nirbhar Bharat and revival of economy and economic activities. ‘Vocal about Local’ is adopted as the new strategy to concentrate on manufacturing local products and materials. The next step is expanding it gradually to global level both in quality and quantity. Even small and cottage industries have a place in globalisation. Modi emphasises on ‘Vasudhaiva Kutumbakam’ (i.e. the whole world is one family) and his dream of helping the whole world with what India can do. The goal is to make India a globally competitive economy. The objective is integration with the rest of the world and not isolation.

#### **IV. Globalisation and Atma Nirbhar Bharat**

Atma Nirbhar Bharat Abhiyaan does not intend to cut off India from the rest of the world, nor will it adopt anti-trade policies or protectionism. Rather, the objective is to identify and promote industries and sectors where it has the prospective and potential to scale up and be globally competitive. For example, in recent years besides promoting information technology (IT), India has also inclined itself as an emerging destination for manufacturing and supply of arms and ammunition to other countries. Apart from this, it has focused on emerging manufacturing capabilities such as mobile and medical devices.

Similarly, India has also taken bold steps to protect its domestic industries from the attack of foreign competition. For example, Indian government has banned Chinese Apps, including the most popular app, TikTok. Although this could be largely understood as Indian vengeance in the wake of its border dispute with China, this attempt has also provided a huge opportunity for Indian app developers to develop and create mobile and digital application eco-system that will ensure that India can compete in the digital space (National Portal of India, 2020).

While continuing to be open to foreign direct investment (FDI), much initiatives and policy reforms are undertaken by the Indian government firstly, to revive its liberal-market economy and secondly, to reduce its dependence on global suppliers by adopting the path to self-reliance. For example, in terms of defense manufacturing reforms, the FDI limit is being increased from the current 49% to 74% and in order to create a favorable environment for global manufacturers, the introduction of a time-bound defense procurement process, is to be created. The reforms under Atma Nirbhar Bharat aim to elevate the defense and civil aviation sectors to position where India could be considered as a global hub for aircraft maintenance and repair.

The global disease has deteriorated the life and livelihoods, as a result of which the realisation of the need for ‘self-reliance’ and the value of ‘local’ stands as the prime concern. During the lockdown period in 2020, Prime Minister Modi, in his address insistently stated: “local is not only our need; it is also our responsibility. Current world situation has taught us that we have to make ‘local’ one’s life mantra. He has already laid the foundation for his ideas in ‘Make in India’ project commenced in 2014 (Dhasmana, 2021).

Building Atma Nirbhar Bharat is not a mere slogan, but transmits an objective to inculcate in the minds of the people the capacity and willingness to manage their life without external help. This policy is aimed at making the Indian economy competitive and emerging as a major player in the global supply chain on the foundation of ‘Make in India’ products. It is necessary to revive self-reliance with great dynamism and encouragement. It is included in our Panchayati Raj and community development programmes even in the 1960s. Modi



stressed the importance of self-reliance, which has its foundation at the grassroots level. The five phases of Atma Nirbhar Bharat includes:

- Phase-I:** Businesses including Micro, Small, and Medium Enterprises (MSMEs)
- Phase-II:** Poor, including migrants and farmers
- Phase-III:** Agriculture
- Phase-IV:** New Horizons of Growth
- Phase-V:** Government Reforms and Enablers

The global supply chains have been disrupted and nations are pre-occupied with fighting the life threatening virus. It is necessary to look inward into the difficulties of the Indian economy and make attempts to revive by emphasizing on manufacturing, marketing and services. Development of every village will in aggregate contribute substantially to the development of the nation.

### **V. The Role of NDA during Covid-19 Pandemic**

The BJP led NDA government governance believes in the people-centric, people-driven and planet-friendly development. Modi quoting Swami Vivekananda, who had once written that Indians should produce for themselves and find markets in other countries, said that the country should become self-reliant in areas like medical equipment manufacturing, defense manufacturing, coal and minerals, edible oil and many more.

In the post-pandemic globalised world, countries will be required to open up their trade with each other as well as remain self-reliant and self-sufficient. For this the nations need to invest in their economies, businesses, training and creating employment, innovation and entrepreneurship. Along with this there should also be exploration of new opportunities to engage in international business and trade. India's attempt towards Atma Nirbhar Bharat Abhiyaan is a welcome step for the purpose. According to Modi, other countries should learn from India and can adapt to their own models of self-reliance and self-sufficiency to steer in the post-pandemic world (Patel, Sinha & Gupta, 2020).

The 20 lakh crores package as announced by the NDA government targets to touch various sectors which are the main players of self-reliant economy. Some of these sectors include micro, small and medium enterprises (MSMEs), farm sector, rural industries and migrant labour, which are all covered in a big way. A set of structural reforms are introduced in sectors such as agriculture, coal, minerals, defense, civil aviation, power, space travel and atomic energy. There is also the expanded scope of privatisation in these sectors. Covid-19 pandemic has revealed that both globalisation and self-reliance are needed for a country's sustenance and growth. India is well prepared and has put its policies and programmes in a structured way so as to overcome the pandemic aggression (Saraswathi, 2020).

The most important step by the BJP-led NDA government has been the world's largest corona virus vaccination programme. India was among the few nations to act as a savior of many lives and reduce the number of active cases during the pandemic. According to Modi, India not only produced kits to fight covid-19 but also helped other countries. It also fastened its speed for vaccinating people. This is proved from the fact that India has administered 14 crores doses of covid-19 vaccine in just 99 days, the fastest in the world.

The country is in the row to produce many more vaccines especially for the first time for the age groups below 18 years. India took a pro-active participation approach and developed health infrastructure to fight Covid-19. Health Minister Harsh Vardhan has said there is no need for a 'crisis of confidence' and maintains that there are no shortages of diagnostic capacity and vaccines. Thus, the government of India is taking all necessary steps to ensure



that it is prepared to face the challenge and threat posed by the growing covid-19 pandemic. The central government Atma Nirbhar Bharat mission has taken a significant step towards enhancing development and production of indigenous covid-19 vaccines in the country.

## **VI. Conclusion**

The NDA government vision of Atma Nirbhar Bharat is based on making India ‘vocal for local’. It is not about isolation, protectionism or anti-globalisation. It is about getting the finest from the world and enhancing the ability of Indian companies to create world class products and capture the domestic markets. The next step is to strength the domestic market so that it can penetrate into the global market and become a global champion.

To conclude, the Atma Nirbhar Bharat programme has brought many reforms in the MSMEs, agricultural sector, industry, service and many others. The call is not about reverting to economic isolationism but to ensure India’s position as a key participant in global supply chains. The target is to build capacities domestically and to contribute to global markets. For example, India has the capacity, capability and reliability to strengthen the global supply chain on vaccine plans, as the country now has two made in India vaccines. This incremental approach of India for self-reliance will strengthen a new era of globalisation.

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## **Functioning of the Courts in India and Abroad during Pandemic**

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### **Abstract**

*Judiciary is a key pillar of a Constitutional Democracy. Providing justice had never been and nor is going to be easy. Judiciary is the chosen facilitation in this regard which means its bent of justice has to be for the benefit of the people and to some extent against the executive. It is not only the protector of right of ordinary citizen but is also an epitome of law, policy, business, with all the fairness and arbiter of dispute. Its rightly the mirror of truth per the constitution. Its symbol the blindfolded lady with a scale in one hand and a sword in another stand with pride for the motto "SATYAMEV JAYTE" justice without fear and favour symbolises the duty. So in this article an effort has been made to bring the fact that the Judiciary is not only in India but abroad working day and night even in this hard days of pandemic.*

**Key Words:** - Judiciary, Courts, Country, Law, Cases

### **Introduction**

The Pandemic of Covid 19 has locked everything down in this lockdown the courts too have been affected: so the imparting of justice which is the prime pious function of the courts has been drastically affected. But as the proverb goes "where there is a will there is a way" in such a situation the technology advanced internet has come to the aid of the courts which are instead of conducting face to face cases, are now working virtually.

Who would have visualised that a day might come when even the courts would not be left unaffected by the advanced technology? The internet technology has also played an important part in the functioning of courts also what used to be a tiresome technical process has been modernised by the internet; hadn't it been for the pandemic the courts too wouldn't have availed the resource of internet.

In India we have courts from the lower most level of Grampanchayat to the top most level of Supreme court, from the lower most level of Gram Panchayat, the courts are doing their best to serve their purpose of adjudication on the problems and issues presented before them, in this pandemic situation also they are taking resource to whatever means that are available before them,. Despite being tied down they are using the platform made available to them by the internet technology and thereby they are serving the mankind. Same is the case with the courts at district and state level, all are fighting hand to hand with the situation of pandemic Covid 19, this impediment has slowed down the process but it has not demoralised the progress: when one door gets closed many other doors open up, what we need is perseverance and patience. The times are hard but the technology has shattered the fetters that were put upon the courts, one and all who have the facility of internet have availed it and are using it to the utmost benefit.

When we refer to the courts at State level, in India, we are talking about the High Courts. Let us pause here to consider another function of the High Courts. Is imparting the justice, the sole purpose of High Courts in India? Agreed that the basic, the prime and the holy purpose of the Courts throughout the world is to impart justice to the aggrieved who seeks justice. But India is the sole country in the world to have a written constitution and the framers of our

constitution beside the imparting of justice have levied, saddled the High Courts with other functions also. Need there to say what such functions are? Under Article 226<sup>1</sup> of the Constitution the High Court has been vested with extensive and effective power. It is the protector of Fundamental rights of the citizen. It is vested with the interpreting of the Constitutional power, Supervisory powers, Consultative powers, Writ jurisdictional power. Appellate powers and in trend with the modern times the enforcement of judicial activism and adjudication of PIL.

Thereafter under Article 124<sup>2</sup> of the Constitution, the Apex court of India has been vested with certain powers, namely, Original Jurisdiction, Writ Jurisdiction, Appellate Jurisdictional powers, Advisory Jurisdictional power, Judicial Review Power, it is also vested with Court of Record Powers and to deal on Judicial Activism and on PIL.

An inquiry by way of research was held regarding the functioning of the Courts in different countries during the Covid 19 lockdown which is enumerated as follows.

Indian Courts and Covid 19

The Indian Judiciary has played to the perfection the role of “watch dogs” allotted to them over the Indian government in the times of national crisis by the framers of our Constitution.

The Honourable Delhi High Court in Max Healthcare Case, taking the suo motto cognizance took the Central as well as the Delhi government to task over the lack of oxygen cylinders, the insufficiency of Covid 19 beds and other important things during the pandemic of Covid 19, the honourable Courts in very severe words ordered the Delhi as well as the Central Government, “to buy, borrow or beg” the oxygen cylinders in order to save the general public.

The Honourable Madras High Court on the PIL filed by Tamil Nadu Transport Minister M. R. Vijayabhaskar, fell strong over the Election Commission, Madras, blaming the later for holding election in such crucial times. The Honourable Court in slicing words inquired from the election commission as to why didn't they stopped the breach of protocols during the canvassing and in extremely severe words slapped the election commission that when the election canvassing and campaign was going on, “was the election Commission itself on some other planet?”.

Like wisely, the Honourable Gujarat High Court on the Suo Motu petition initiated by the Chief Justice after the news paper reports about the worsening Covid 19 situation<sup>5</sup> also was red on the Gujarat Government saying that their, “affidavit did not utter a syllable about the ground reality but only produced a pink picture”. The Honourable High Court went on further to say that, “lockdown is not the solution do you not know that due to lockdown how many people would be benefit of their employment? This is not Germany, New Zealand, London, but this is India”.

The Honourable Allahabad High Court was also stern on the Utter Pradesh Government and questioned their act on holding Panchayati Election said that, “majority of the persons who died during Corona were teachers put into the election service by the government so why shouldn't the government be punished”.<sup>6</sup>

The Honourable Apex Court also on a PIL as well as suo motto issuing directions to the central government regarding the procurement of Oxygen cylinders, beds, medicines, injection and vaccine supply.

Likewise, an effort has been made to bring the important judgements of the different courts of various countries during pandemic times.

**Australia: -**

Advocate Hussain Kareemji Australian resident said in his words the position of the Australian judiciary system during the pandemic Covid 19 is:

The immediate reaction of Courts in all the states, was to suspend all court hearings until the Courts/Judicial System could create a safe plan that could keep the cases running, and yet, protect the Judges, staff, lawyers, jurors and applicants, respondents, prosecutors and defendants safe.

In New South Wales, the *Evidence (Audio and Audio Visual Links) Act 1998* (NSW) was amended to permit the appearance of a witness or legal practitioner by audio visual link if the court so directs. This amendment came into effect on 25 March 2020.

Jury hearings were suspended totally with no hearings taking place at all until such time as it was safe to commence the hearings. It wasn't until June 2020 that jury hearings commenced again. When they did commence, it was with the government guidelines being implemented, namely, social distancing, face masks etc.

Where a hearing could not take place online and a face to face hearing had to take place, the parties had to make an application for a face to face hearing which had to set out the reasons why a face to face hearing had to take place.

**Hong Kong: -**

The Judicial system in Hong Kong during Covid 19 epoch was well demarcated by the Adv. Amirali Nasir expressed as follows that On 28 January 2020 the court announced a general adjournment period (GAP) for all levels of courts commencing 29 January 2020 (GAP) which was consecutively extended until 23 March 2020.

The GAP caused much difficulty for criminal applicants denied applications for bail and trials, landlords denied applications for non-payment of rent and civil and family cases delayed.

In one fell swoop the public immediately appreciated the legal maxim 'justice delayed is justice denied'. The courts acknowledged that 18 percent of the annual caseload of the courts at all levels were affected by the GAP. In the commercial world there was a rush for legal advice on force majeure clauses and other contractual issues. During the COVID-19 period law firms had to take management measures to reduce attendance to offices and Law firms and the Law Society immediately adopted technology to address the need for legal services.

The Technology court in Hong Kong was established over a decade ago and there was ample precedence for use of video conferencing to allow overseas and local witnesses who were unable to give evidence in person there were no cases or specific rules for hearings through the use of video-conference facilities. The courts have enhanced their IT infrastructure and systems to allow hearings through telephone and VCF and Government provided law firms with 5 or fewer lawyers with a \$50,000 grant to purchase technology or seek training in technology.

On 28 February 2020 Coleman J in *Cyber works Audio Video Technology Ltd v Mei Ah (HK) Co Ltd* [2020] HKCFI 347 considered the relevant provisions under the laws and rules governing court proceedings. He considered the relevant words used in these provisions and concluded the Covid-19 crisis provided an opportunity for the Courts and parties to litigation to reassess how cases could best be actively managed in furtherance of the underlying objectives and allowed a telephone hearing.

The Court of Appeal in *CSFK v. HWH*, CACV 318/2019 citing the *Cyber works* case, other authorities and Article 10 of the Bill of Rights Ordinance (BOR) allowed, in the interest of fairness and openness, the proceedings to be conducted by VCF.

**Other Notable Cases in Hong Kong: -**

*ZN v. Secretary for Justice & OR's* was an [2019] HKCFA 53 the court considered an application for judicial review by a Pakistani domestic helper against his Pakistani employer for mistreatment on many levels by his employer and failure by some Government Departments to address his complaints. Their Lordships held that the BOR 4 had not been breached and lack of enacted enactment criminalising BOR4 had not affected the applicant on the specific facts but the Government should consider protection of BOR4 rights in general.

In *HKSAR v. Shum Man-Fai* CACC 338/2019 the court considered the importance of a defendant's subjective view concerning the issue of reasonableness of self-defence. In *HKSAR v. Yiu Chi Ming* FACC 1/2021 the court considered the principles governing bail under the National Security Law.

In *Chan Ka Lam v. Country and Marine Parks Authority* [2020] HKCFA 33 the Court of Final Appeal considered an appeal from Judicial review proceedings by an environmental activist on the failure of the relevant authority to consult the relevant Board in accordance with working papers. The CFA held that that Authority should have consulted the Board and put forward an assessment of suitability of incorporating the enclaves.

**London (UK): -**

Barrister Hussain Z. Broachwala mentioned functioning of courts in United Kingdom as, "The legal field in the United Kingdom has continued to function throughout the pandemic. As with the rest of the country, the legal field has adapted to ensure it remains operational during these difficult times. At the height of the pandemic, the majority of the Courts and Tribunals operated in a limited capacity, with many in-person hearings changed to remote hearings to help reduce the spread of the Covid-19 (in-person hearings would continue to operate where remote hearings could not take place i.e., where the parties did not have access to facilities/ability to conduct hearings remotely)."

Remote hearings would take place through various online platforms such as Cloud Video Platform (CVP), an internet-based video meeting service operated by HMCTS (Her Majesty's Courts and Tribunal Service); Skype for Business or Microsoft Teams. Hearings have also been conducted by telephone through platforms such as BT Meet Me, an audio conferencing service. Those who attend Court and Tribunals for hearings still have to wear masks (unless exempt). Stations have also been set up at Courts and Tribunals with hand sanitizers, and there is still a limit of the number of people who can attend hearing centers and sit in the Court room. As a result of the Pandemic, some hearings have been adjourned. Adjournments have come about as a result of Courts and Tribunals operating at a limited



capacity; witnesses not being available due to illness; bundles not being prepared in time for hearings because the parties have had difficulty in obtaining documents due to lockdown.

Despite the difficulties posed by the pandemic, the highest court in the United Kingdom the Supreme Court, remains operational. The Supreme Court decided 61 cases during 2020, a decrease of only 7 from the previous year (the Supreme Court decided 68 cases during 2019). An important case which was heard by the Supreme Court during the Pandemic (on 23 and 24 November 2020) and for which judgment was handed down on 26 February 2021 was the case of *Begum v Home Secretary* [2021] UKSC 7 which dealt with the issue surrounding the deprivation of citizenship.

**Kenya(Africa): -**

Advocate Dave Siganga who is practicing in Supreme Court of Kenya since 35 years cited in his words that the Judiciary of Kenya has developed mechanism for utilisation of technology to curb the spread of Covid 19. This is through developing rules and regulations as well as practise notes that allow for online filing, service and proceedings using the judiciary appointed platforms.

Through this, litigation counsels have been able to attend to matters all over the country from their chambers, fixed cases for trial and even conducted case management and made inquiries about matters through judicial platforms.

Many judgments and rulings have been delivered virtually in one of the case of Kenyan Supreme Court in the case of *Mitu-Bell-welfare society* who was the appellant and who had appealed the regressive decision of the Court of Appeal, holding that “the Courts are the guardian of the Constitution and have the constitutional mandate to ensure that appropriate effective relief are granted.”

**Conclusion: -**

Crises are the times that tries a man’s strength. We had often heard that the Judiciary is the fourth pillar of Democracy this crucial time of Covid 19 marked the remarkable Judgements delivered by various Courts of India. Highlighted the relevance of Judiciary as the fourth pillar of democracy when all the courts strongly went down on the Government for their lack of preparation regarding the availability of Oxygen cylinders, bed for Covid 19 Patients, lack of injection of Remdisvir, unavailability of Vaccine in short no preparation whatsoever against the second wave of Covid 19.

The Courts were not at all hesitant or reluctant to deliver judgment against the State as well as the Central government when the protection of the life of the people at large was at stake. In the judgement delivered during such times the importance of judiciary and the spirit of the Constitution was saved as well as alleviated to the top most level.

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## **GLOBALIZING WOMAN EMPOWERMENT IN THE ‘NEW NORMAL’**

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### **INTRODUCTION**

Empowerment is a term of several facets, dimensions, and layers. Women's empowerment is a process in which women gain a greater share of influence over material, human, and intellectual resources such as knowledge, information, ideas, and financial resources such as capital, as well as access to money and control over decision-making in the home, culture, society, and country, and hence, gains 'power'. The term 'New Normal' refers to sudden unexpected change in our everyday routine, social life, work environment, domestic sphere owing to changes brought by Covid – 19. Understanding whether the new normal is a temporary transition or a lifelong rethinking about what life and work look like is one of the most difficult challenges. This is the knowledge that allows you to make well-informed, impactful decisions that make sense on both a personal and a business level. Even though, permanent improvements are a near-certainty, but it's difficult to know precisely what they will be.

The state of gender equality in world communities and cultures is perhaps best reflected in the role of women in the workplace. Women in the workplace reflect freedom, and their empowerment denotes a society that values gender equality. While most women begin working after completing their schooling, only a small percentage of them advance to positions of leadership. The world as we know it is evolving dramatically during these unprecedented times, and traditional roles are being redefined. Governments, corporations, community leaders, and policy makers must respond quickly to address COVID-19's gender and social standard manifestations.

### **LONG TERM CHALLENGES**

- Women who work in the health sector are disproportionately exposed to COVID-19.
- Women's overrepresentation in the informal sector increases their vulnerability throughout crises.
- Women and teenage girls are burdened with disproportionately heavy care responsibilities, which has a detrimental effect on their economic empowerment.
- COVID-19's disproportionate effects on women jeopardizes the stability of food security in developing countries.
- In times of crisis, gender-based violence rises, excluding women and girls from engaging in economic activities.
- Disasters threaten girls' education more than boys', with long-term consequences for the skills and information they need to thrive in the economy.
- During times of crisis, unequal laws or policies surrounding inheritance and property ownership rules have a significant effect on women and children.
- Wage disparities between men and women in various positions and sectors can limit women's ability to buy necessities and participate in COVID19 prevention and response efforts.
- Women's ability to access critical resources and services, as well as adapt companies or positions as workers, would be harmed by the gender digital divide.

- During this crisis, resources diverted from current programmes would have a detrimental effect on women's health, creating economic consequences.

In terms of gender equality, the world has come a long way, and the global response to the COVID-19 pandemic, for example, aptly reflects the leading role played by women in the healthcare workforce. However, there are still a number of obstacles in the way of women's empowerment.

Currently 70% of the global health workforce is made up of women. However, they just account for a fifth of the industry's senior positions. The electricity and energy industry is no exception. According to an article released by the International Energy Agency, women make up 22% of the workforce in the oil and gas industry and 32% in renewables, while accounting for 48% of the global workforce.

### **ENCOURAGING DIVERSITY AND GENDER EQUITY**

As we continue to rebuild the global economy, it is critical that women leaders emerge from all sectors to inspire change and increase women's participation in the workplace. At a time when the world is being forced to think on its feet, it's important that we promote diversity, since a diverse organizational and social culture is better suited to driving creativity and critical thinking. The obstacles are obvious, and there are success stories to be found. What is needed is the successful implementation of gender equality interventions, which entails treating all genders equally and in accordance with their individual needs.

The development of jobs and expanded access to leadership positions are the first steps toward integrating women from various backgrounds into conventional high-level decision-making, thereby allowing for a diversity of perspectives and innovation. The process does not stop when job openings are created. It's also important to enact policies that are both fair and inclusive, such as a strict pay equality policy, global family leave, and flexible work policies.

### **DIGITAL SOLUTIONS VERSUS REALITY**

There's a misconception that everyone can go online and do anything they want. While everyone's attention was drawn to new technology in order to maintain learning consistency, the current digital gender gap became more apparent, potentially further marginalizing children. We know from data and experience that millions of girls around the world are not online, and therefore will be unable to benefit from the digital learning that is taking place.

Even if a home is wired, girls are unable to access the internet. Since their brothers are on the internet when they are doing chores. To address these concerns, youth-led networks are focusing on communication issues. To meet girls all over the world, they've turned to low-tech methods like community radio learning programmes. Youth activists are also using digital literacy to assist girls who are online in navigating, using, and reporting violence through social media applications.

Later, as the world progressively reopens its schools, it may need to pause and listen. Scholarships and grants, as well as the provision of stationary and other incentives, have been highlighted by young feminists as ways to encourage girls to return to school. During the pandemic, most families would have lost their means of subsistence. Scholarships will entice parents to re-enroll their daughters in school.

Maintaining proper menstrual hygiene in schools, such as providing water in the restrooms, sanitary pads and pain relievers, as well as a place to relax, will help girls return and stay in school. Young activists have called for policies to direct the process of girls returning to school, especially in situations where pregnancy prevents them from receiving an education.

### **A CRISIS AND AN OPPURTUNITY**

Gender-based violence (GBV) is a worldwide epidemic that affects 35% of women at some point in their lives. Evidence suggests that during public health emergencies, women,

children, and other disadvantageded groups are more vulnerable to GBV, such as sexual harassment, bullying, and exploitation. This may be due to a variety of factors, including increased household economic stress or a lack of access to resources during social distancing and lockdowns. While there would undoubtedly be an increase in domestic violence as a result of the lockdown, it is now more important than ever to discuss the causes of violence, such as discriminatory gender roles, rather than just the symptoms.

Experience shows that crises often disproportionately affect girls and young women, exacerbating gender-based violence, exploitation, early marriage and unintended pregnancy. This is especially the case as girls are out of school. It's possible that a large number of girls will return pregnant. Pregnant girls are still not permitted to return to school in certain cultures. This is the time for governments to implement policies that ensure that all girls, regardless of their circumstances, have free and equitable access to education. Programs and responses being established must involve not only youth but also parents in the decision-making process. It's also a chance to put gender-based violence reporting and referral mechanisms to the test.

Gender inequality and negative prejudices found in textbooks and instructional materials must also be addressed now. Governments are actively evaluating and developing new educational material for broadcast on radio, television, and the internet. There has never been a better time to change.

### **ADDRESSING THE NEW NORMAL**

Under the work of UNESCO's Global Education Coalition, the Gender Flagship seeks to leverage this period to foster a 'new normal' where gender equality and inclusion are central to education systems. A world where a girl is not just a community member but a decision maker in her full rights and power. A world where girls go to school, have an equal and systematic access to the latest technologies and can use as well as much as boys can. And a world where girls are safe to learn, free from all kinds of violence.

Thus, Women play key roles in a nation's very DNA. Women, after all, are in charge of social reproduction and social capital, both of which are critical to the state's survival, in addition to financial capital development. While further research is required to determine the psychological effect on women, there is enough evidence to suggest that the pandemic would be more distressing for women. As a result, during the pandemic, gender-sensitive approaches, as well as therapeutic interventions that discuss body consciousness, should be considered. Given this scenario, government policies should encourage care equality and reinforce research initiatives that take a gender perspective into account. Now is the time to put money into women's mental health.

### **CONCLUSION**

To summarise, women's liberation cannot be possible until women join in and assist in their own empowerment. There is a need to develop strategies for reducing feminized poverty, encouraging women's education, and preventing and eliminating violence against women. Women's full capacity must be used in order for India's and the world's economies to recover. The design of recovery packages must include a deliberate expansion of fiscal space that respects and invests in women's unique priorities. This will ensure BUILDING BACK BETTER beyond COVID-19, meeting G20 gender equality commitments, accelerating the Beijing Platform for Action adoption, and achieving the 2030 Sustainable Development Goals.

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## **Women Empowerment**

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### **Abstract:**

*This research paper focuses on the problems facing by rural women and the chances of improving those problems. Many women in rural India can spend one-third of their awake lives in three tasks: fetching water, collecting fuel, and fodder storage. But, they also do a lot more than this. And the economy of millions of rural families is mostly dependent on their own labor. It is not necessary that the importance of education and value is known to an educated department. Women's empowerment means to make women equal partners in political, social, educational and economic fields. The empowerment of Indian women depends to a large extent on geographical (urban and rural), educational qualifications, and social unity. There are following barriers and opportunities in the path of women empowerment showed in this research. Government is constantly running schemes for women's economic swawlamban, but still she is not financially self-sufficient. Because due to lack of education and not awareness, they could not even use these schemes. So there is need to empowerment of rural women.*

**Keywords:** Women Empowerment, Rural women, Women Literacy, Women Education

### **Introduction:**

Dr. B. R. Ambedkar said that "I measure the progress of a community by the degree of progress which women have achieved." The United Nations has declared October 15 as the International Day of Rural Women. And International Day of Poverty Alleviation on 17 October. Also called the year 2014 as the International Year of Family Farming. Millions of rural women in India wage wages on these 'family farms'. But when the question of ownership comes up, it seems that they are not part of the 'family'. Her name as the owner of the farm is hardly written. And large numbers of rural women count as the poorest of the poor. The society and the family have always seen the work of women and women at a low level. And this is not today or tomorrow, but has been going on from generation to generation for centuries. If a woman's work is properly assessed, the urban woman spends five-and-a-half hours of household work on an average, and the women living in villages average five-and-a-half hours a day for household work. Yet often she hears 'what she does?' This picture need to be changed. Women living in rural areas of India, who work in both skilled and unskilled labor sectors in the remotest parts of the country, have been able to claim their rights and demands through various means. Those have sought credibility, independence and competitiveness for himself within their community by effectively using environmental concerns, socio-economic advancement and digital mediums.

### **Sexual Harassment**

Half of the total number of crimes registered against women in 1990 were related to molestation and harassment at the workplace. Eve molestation (eve teasing) is a trick used by men for sexual harassment or molestation of women. Many activists blame the impact of "Western culture" on the increasing incidence of sexual harassment against women. The Indecent Representation of Women (Prohibition) Act was passed in 1987 to prevent indecent representation of women in advertisements or publications, writings, paintings or in any other way. In a landmark judgment in 1997, the Supreme Court of India took a strong stand against



sexual harassment of women in the workplace. The court also issued detailed guidelines to avoid and redress grievances. The National Commission for Women later presented these guidelines as a code of conduct for employers. In rural area this kind of awareness is not reached properly so the more harassment and molestation happens with rural women those endure that and not utter any word. But some places are now against of these kind of violence. In 1961, the Government of India passed the Dowry Prohibition Act, declaring the demand for dowry in marital arrangements illegal. However, many cases of dowry-related domestic violence, suicide and murder have been registered. Many such cases were reported in the 1980s.

### **Dowry Deaths:**

Dowry Prohibition Rules (Maintenance of Lists of Gifts Given to the Bride and Groom) were drafted in 1985. According to these rules, a signed list of gifts given to the bride and groom at the time of marriage should be kept. This list should include each gift, its estimated value, and the name of the person who gave the gift and a brief description of his relationship with the person concerned. However such rules are rarely enforced.

A 1997 report claimed that dowry kills at least 5,000 women each year and that at least a dozen women are believed to have been deliberately set on "kitchen fires" every day. Are burned to death. The term used for this is "Bride Burning" and it is criticized in India itself. Cases of such dowry harassment have come down significantly among the urban educated community.

### **Child Marriage**

Child marriage issue is mostly in rural areas because lack of awareness and proper education. Child marriage has traditionally been prevalent in India and this practice continues even today. Historically young girls had to live with their parents before reaching puberty. In the old days, child widows were punished for leading a very torturous life, shaving their heads, being isolated and excluded from society. Although child marriage was outlawed in 1860, Is a common practice. According to UNICEF's "State of the World's Children-2009", 47% of Indian women aged 20-24 were married before the legal age of 18, of which 56% were from rural areas. The report also showed that 40% of child marriages worldwide occur in India alone.

### **Female feticide and sex abortion:**

The Hindu tradition and the improper education in rural areas the way of thinking of people that female is not the long part of family so they have given priority to male. But this is the discrimination to female child. Both are same and both are humans people must understand this. The sex ratio of men is very high in India, the main reason being that many girls die before reaching adulthood. In the tribal society of India, the sex ratio of males is less than all other ethnic groups. This is despite the fact that tribal communities have very low levels of income, education and health facilities. Therefore, many experts have pointed out that the high sex ratio of men in India is responsible for female infanticide and sex test-related abortions.

Due to the incidence of using these tests to get rid of unwanted female offspring before birth, all medical tests that can be used to determine the sex of the baby have been banned in India. In some rural areas, female infanticide is still prevalent today. The misuse of dowry tradition in India has been one of the main reasons for gender-selective abortions and infanticide.

### **Health Problems:**

The average life expectancy of women in India today is much lower than in many countries but it has been gradually improving in the last few years. In many families, especially in rural areas, girls and women face nutritional discrimination in the family and are vulnerable and malnourished.

India has the second highest maternal mortality rate in the world. Only 42% of births in the country are monitored by professional health personnel. Most of the women take the help of a woman of the family to give birth to their child who often has neither the knowledge of this work nor the facilities to save the mother when her life is in danger. According to the UNDP Human Development Report (1997), 88% of pregnant women (in the age group of 15-49 years) were found to be suffering from anemia.

### **She works without any wages:**

A common woman does countless difficult tasks from getting up in the morning to sleeping at night. If we say that maintaining a house is the most difficult task in the world, then perhaps it will not be wrong. This is the only profession in the world in which you stay at work for 24 hours, seven days, every day there are two to four different kinds of difficulties. Meet every deadline and that too without leave. Think, she does not take any wages in exchange for so much work. Her hard work is not usually given any special importance by being called a regular household chore. Also, her work does not get the honor of contributing to the progress of the nation. While that much work would have been done by the servants, a large amount would have to be paid as salary.

### **Family planning:**

The average woman in rural India has little or no control over her fertility. Women, especially women in rural areas, do not have access to safe and self-controlled methods of contraception. The public health system emphasizes permanent methods such as sterilization or long-term methods such as IUDs that do not require repeated monitoring. More than 75% of total contraceptive measures involve sterilization, with female sterilization accounting for about 95% of total sterilization.

### **Employment Opportunity:**

Very few women are able to work in India as compared to men. The reason of some women who are able to work is because of bad economic conditions of the family. It is also true that women have a negative relationship in marriage and employment. After marriage, women are not allowed to work. Most of the women who are able to work in some way work in agriculture, in which they work with their husbands, fathers or brothers. Very few women are employed in technical, management fields.

### **Conclusion:**

The new dimensions of economic participation of women in post-independence India have expanded. On the one hand, the constitution has eliminated the inequality on the basis of gender by providing the right to equality, on the other hand, many special programs have been adopted for development programs, especially for the educational and economic development of women. In addition to their programs, there has been a substantial increase in employment opportunities. Therefore, after independence, a new environment was available for women for economic power and independence. If we want to empower Indian rural women in the true sense, then we have to remove these above barriers. We should encourage women to move freely and work outside the home. Women should be given freedom to take decisions in all kinds of subjects and women should also have complete control over all kinds

of resources. Apart from this, the government should enact strict laws against domestic violence and harassment on women.

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## **The Discourse of Sexuality and 1947 Partition of Punjab in Amrita Pritam and Kartar Singh Duggal's Works**

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### **Abstract**

*The term 'sexuality' is socially analyzed as the active functioning of bodies that force the individuals in the relationship of intercourse. The research determines to define how the sexuality of women identifies the culture of suppression that women attribute in the society of Punjab. The well known writers from Punjabi Literature Amrita Pritam and Kartar Singh Duggal experienced the patriarchal world of Punjab and discussed the gender discrimination emphasizing the repressive nature of women. Amrita Pritam's heart touching work *The Skeleton* depicts the theme of partition, maltreatment, harassment and humiliation that women confronted being the victim of communal and religious disparities in 1947 partition of Punjab. Kartar Singh Duggal's *Abducted* Not exemplifies the stories of rehabilitation of women during the partition through the character of *Kulsum, Rakhi, Satbharai and Rajkarni*. Foucault's *History of Sexuality* is approached for theoretical analysis of the primary texts. The theory of sexual repression broadly discusses the treatment of sexuality and its functions that define the status of each gender by strengthening the social and sexual power of resistance and control.*

**Keywords: Women, Partition, Sexuality, Repression**

In order to study the role of sexuality and have a deep insight into the world of women readers need to move out of the obligations and stereotypes designed by the society. The concerned novels depict the real image of Punjab where emerge the social issues such as child marriage, female foeticide, domestic violation and dowry system. These social evils exemplify the sexual exploitation of women being the second sex who are born to suffer. To discuss the women broadly it is important to analyze not only the social and economic status of women but also the sexual disparities in the society during the partition. Punjab as the conservative state of India never had discussions about the sex but novels as the representative of society vividly draw our attention towards the women discourse in the context of power and sex. In order to study theoretically Foucault's *History of Sexuality* is critiqued. The particular work consists of the term 'repressive hypothesis' that determines to question how 'sexuality' locates the status of each gender in the society? The word 'sex' never called by its name on the surface of society because it is often related to value system and the social codes of conduct. In reality this word gained the mastery over the woman where man is at the centre. The muteness of sex veiled the sexuality of women by which they are seen as the object of repression. The 'repressive hypothesis' argues how the sex is repressed over the hundred years constantly controlled by the social power. As Foucault says:

"A control over enunciations as well: where and when it was not possible to talk about such things became much more strictly defined in which circumstances among which speaker and within which social relationship." [Foucault, 1972, p.16]

The above statement is well understood through the novel *The Skeleton* by Amrita Pritam. Puroo, a girl of fifteen years is never acknowledged what sex is and how sexuality carried the essence of life. If such discussions about sex took place between her and her mother she would have come up with the strong argument about her abduction by Rashida. Rashida had abducted her but she was not sexually harassed. She failed to prove her purity. She somehow escaped from the clutches of Rashida and returned to her parents but brutally rebuked by them because she had spent fifteen days with Rashida. Her parents were repressed by the powerful society and failed to understand that in those fifteen days she had not developed any sexual relationship with Rashida. For instance Rashida says to Puroo:

“Good woman, you have no place in that family any more! If they let you in even once, not one of their Hindu friends or relatives will take a drop of water in their house. And you have been with me for fifteen days.” [Pritam, 2017, p.16]

It seems that the society generates the power that exercised the control over the sexuality of women. Amrita Pritam was strong personality who not only depicted the reality but also discussed the women as an individual who carried the wisdom of family through her sexuality. The text *History of Sexuality* defines the word sexuality and scrutinizes that it is not something that is related to the effects produce in human body and enhancement of pleasure but it carries the strong relation with the power and knowledge. The partition novels vividly expressed the trauma of women. Foucault’s work allows the readers to locate the sexuality of women being marginalized as the object of revenge and pleasure. Foucault successfully developed the argument- Is it the exertion of power that represses the sexuality or determines the women to overcome such social repression. *The History of sexuality* defines the ‘sexuality’ in the following words:

“Sexuality...is the name that can be given to a historical construct... a great surface network in which the stimulation of bodies, the intensification of pleasures, the incitement to discourse, the formulation of special knowledge, the strengthening of controls and resistances are linked to one another in accordance with a few major strategies of knowledge and power.” [Foucault, 1972, p.105]

Amrita Pritam’s *The Skeleton* and Kartar Singh Duggal’s *Abducted Not and the other stories of Partition Holocaust* exemplified how the women or young girls became the victim to the drastic riots of partition. Puroo being the Muslim woman Hamida encountered the various girls who were brutally raped, abducted and sexually harassed during the partition. She explained that hooligans picked out the young girls for a night and later returned to the encampment. The women were forced to spend the preceding nights with the different men in this sense they not only lost their bodies but also their souls. Hamida was solace to such girls as she provided them with shelter, clothing and food. Hamida explained the miserable condition of women in the following words:

“Some had been forced into marriage, some murdered, some stripped and paraded naked in the streets. Thus passed August 15 of the year 1947.” [Pritam, 2017, p.56]

The social and patriarchal institutions executed the power in order to suppress the women socially and sexually. Their sexuality was seeking the deployment in the society as the essence of their life lost it’s meaning. On the other hand the exercise of power proved productive when the organizations were built for the rehabilitation of women who lost their



homes and wisdom during the partition. The so called welfare organization or the newly established government held the power to uplift the women socially, economically and sexually. The power exerted from the institutions was legalized as women were forced to move to their parents who had rejected them on the basis of their sexuality. Also on the basis of their religion they involuntarily moved to the unknown places by these organisations after being settled down with their abducted ones'. The Muslim women were replaced in Pakistan and similarly Hindu-Sikh in India.

Kartar Singh's *Abducted Not* illustrates the repression of women after the rehabilitation. He encountered the readers with the real stories where the partition tarnished the women sexually, socially and psychologically. The story of Rakhi depicts the partition within partition. She lost her family in Hindu-Muslim riots during partition. She somehow saved her life but when returned to village her childhood Muslim friend Sher Baz threatened her to death. On his mother's intervention he forgave her for being Hindu and agreed to accept her as his wife. After a year of her marriage she was forced to leave Pakistan with three month of baby in her womb under the process of rehabilitation. Similarly, Satbharai being the daughter of Allahditta Khan was forced to move to Pakistan. Sohne Shah the best friend of Allahditta almost faced the death on being separated from Satbharai. Sohne Shah took her responsibility though he was Sikh but treated Satbharai as his own daughter Rajkarni. The control over the sexuality of women is critiqued through the reference of Gandhi Vanta Ashram where all the girls were pregnant as the result of rape and sexual assaults. Satbharai had taken up the job in Ashram to maintain the record of restored women after partition. The following instances were recorded by Satbharai in the ashram that examined how the women lost their power of resistance. It is critiqued that their sexuality was legalized by government under the process of rehabilitation and patriarchal society during the partition:

"The pathan would offer us for sale and demonstrate our youth by pulling over breasts" [Singh, 2007, p.131]

"Old women were not killed. They were kept for exchange with abducted Muslim women in India." [Singh, 2007, p.132]

"With difficulty I pulled a pair of pyjamas over my dead mother and hid the breasts of my sister." [Singh, 2007, p.133]

The research paper 'The Other Side of Indian Partition: The Decanonisation of the patriarchs' by MS. Sangeetha Rachel informed about the female social activists who were working to save the status social and economic status of women during partition. The research paper raised the question who rescued the raped, abducted or sexually harassed women and how they managed to survive? The partition was such heartbreaking event that made the women skeleton as they were molested, raped also their sexual organs were mutilated. They were forced to walk naked in the streets. It was not only the mother land that was divided but the makers of land were tarnished to large extend. In such difficult situations there were women who not only protected themselves but also saved other women by moving out of the domestic confinements. Such women are Mridula Sarabhai, Rameshwari Nehru, Sushila Nayyar, Anis Kidwa and Kamla Patel. Rameshwari Nehru was from Nehru family who supported the victims of partition. Mridula Sarabhai and Kamla Patel joined hands together in order to start rehabilitation centers for women. She is not only recognized as the niece of Motilal Nehru but also the independent social activist. She refused her father's ideas that a woman should be good at cooking and never let the chapatti burn. She contributed her

whole life for the emancipation of women who were victim to the harsh reality. Mridula Sarabhai was the sister of the scientist named Vikram Sarabhai. She established the organization called 'Jyoti Sangh' where the vocational trainings to the women were given with an objective to make the women economically independent. Kamla Patel in her work *Torn from Roots: a Partition Memoirs* translated in English by Uma Randeria narrates the terrible experiences of women as the result of communal disharmony. Kamla Patel herself was the victim to double suppression as she belonged to poor family and also being a woman of patriarchal dominated world.

Anis Kidwai was an activist from Uttar Pradesh. She also contributed largely to support the women who were abducted during partition as the member of Indian National Congress. In her work *In Freedom's Shade* one can find the record of chronological events that led to rehabilitation or rescue of women during the frontier province of West Bengal. There are various other women who worked for the welfare of the women such as Sushela Nayyar, Miss Makan Singh, Bhag Mehta, Gulab Pandit, Bibi Amtus Salam and so on. These women possessed the power of resistance to break the patriarchal canvas. The research emphasizes the theme of abduction, rape, sexual mutilation and partition. The brutality of partition on the large scale encroached the women sexually and psychology under the hegemonic patriarchal setup of Punjab. The female characters of Amrita Pritam and Kartar Singh Duggal characters defined the sexuality that directs the social role of women, repressive control and powerful resistance.

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## **MOMENTUM OF NEOLIBERALISM IN PEDAGOGY**

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### **ABSTRACT**

*Neoliberalism – explained as a structural phenomenon of enlarging interrelatedness among various parts of the globe, for which the results of an activity feel at a interval has generated a variety of economic, cultural, and communal changes. Industrial revolution that followed in the exposure of industrial capitalism is one the most foremost factors behind transnational. Neoliberalism has had a pertinent collision in the educational sphere: the concurrence of models of educational organizations, the internationalisation of key capabilities definition and the spreading of extensive evaluation of student’s performance (PISA-OECD), are only compact of more pertinent aspects of this process. This paper objective to tour the main attributes of neoliberalism in education with a specific centre of attention on character played by the brand new information and communication technologies (ICT).*

**KEYWORDS:** Neoliberalism, education, ICT, Life learning.

### **INTRODUCTION**

The globalization process incorporated numerous fields which are firmly coupled to each other. The dominant point of view is attracted to liberal ideology (Amin, 1997:64- 70). Because the process is notably prompted by economic and trade liberalization, globalization is acknowledged as an up to date expression of liberalism (Gill, 2000:1223-4). Other communal researchers treating the globalization process as an unparalleled anthropoid occurrence attempt to show certain common points. For example, it is argued that with neoliberalism time and space began to lose their consequence in determining anthropoids activities through which an ordinary alertness is coming to light on a tropospheric scale (Friedman, 1992:70; Robertson, 1992:1-2). Or, it is a fresh phase in the evolution of modernity (Giddens, 1990). Although the lion’s share of the literature stresses the homogenizing face of the process, it is a reality that we testimony equally booming power of fragmentation in the fields of culture, identity and locality (Clark, 1997; Farnen, 1994). Globalization appears as the latest outcome of modernity which came out and evolved first in the West.

### **ROOTS OF GLOBALIZATION**

The chronicles of industrialization reveals, the globe has been encountering the transnational process at least for the last four centuries. Prior to that time magnificent civilizations, realms and economies had endured cramped to certain regions. Mesopotamian Civilization endured all over the Tigris and Euphrates. Roman kingdom administered the Mediterranean. Silk Road trade was cramped to the regions dawn from China and India through the south and the north of Caspian Sea to Mediterranean and Black Sea. There are divergent arguments seeking to expound the roots of this expansion -currently globalization-.Elemental communal and political diversity during reformation era, migration of Europeans to the new world, colonization of non-European territories, industrial revolution which stir up the arrival of world capitalist economy and evolution of technological changes are all seen as the factors behind the transnational process (Polanyi, 1957; Bairoch, 1982; Vayrynen, 1991; Greider, 1997; Scholte, 2000; Greenfield, 2001).When we come to the origins of industrial revolution,

we see that extreme communal and political variations in Europe in the 15th and 16th centuries unlock the way to it (Tilly, 1993). Reformation and enlightenment radically metamorphosed European societies whose upshots in the economy break the ground for the rise of the global market. The lion's share eminent impetus of neoliberalism process is the capitalist world economy which was stirred up by the industrial revolution (Inglehart, 2000: 224-5). Neoliberalism is still implanted so exceedingly to the dialectics of industrial production and its global requirements (Von Werlhof, 2000).

### **ATTRIBUTES OF NEOLIBERALISM EDUCATION**

To incorporate the definition of neoliberalism proposed by Gallino (2004), the set of processes of confluence in institutional objectives and attributes of school systems that target at 'making them whole' could be tagged as 'global education'. Cosmopolitan organizations and institutions that distribute with encouragement and economic evolution have provided a crucial impetus to the birth of global education at numerous levels. In specific, the World Bank has influenced the education policies of the less evolved countries, while the OECD's exhortations appear mainly to address more evolved countries. Collaborated definition of global education given by the engaging delegations of the Europe-wide Global Education Congress, Maastricht, (November 15-17 2002), constituting parliamentarians, governments, local and regional authorities and civil society organizations from the member states of the Council of Europe<sup>1</sup> agreed that: "Global education is education that unlock people's eyes and minds to the facts of the planet and awakens them to bring about a planet of greater justice, equity, and human rights to all". In short, global education is distinguished by the existence of components of vulnerability, amalgamation and multiracial influences, mainly uncertain to mainstream education until a few decades ago. They centralize on two main spheres: one which is straight pertinent for the purposes of their education systems and the tools whereby these objectives are attained. As far as the principal motive of pedagogy, the cognitive motive, the differences following from the flourishing alliance between the different parts of the globe require defining up to date learning objectives and embracing instruments for assessing skills that are not cramped by national boundaries.

### **COMPARATIVE STUDIES OF ACADEMIC ACHIEVEMENT**

The OECD (Organisation for Economic Co-operation and Development) international survey presents an extensive view of the comparative review of education systems in 30 OECD member countries and 19 other countries, covering almost two-thirds of the planet. At the minimum half of the measures relate to the production and upshots of education, and one-third centres on equity matters (gender disparity, special education needs, imbalance in literacy skills and income). The articles in the Handbook comment on education policies, outcomes, differences in engagement, competencies bidden in the knowledge society, and substitute futures for schools. Only the splinter group of nations seem to be well on the way of making literacy for all a fact. For the rest, ignorance, as established by the OECD study, is "to great extent an unfinished agenda" (OECD, 2001, Education Policy Analysis, p. 67)

The great hub of the OECD survey was on standard of learning upshots and the policies that shape these upshots. It also carried out the OECD's Programme for International Student Assessment (PISA), the performance measures which inspected equity matters and upshots – with reference to gender, Social Economic Status (SES) and other variables. The performance measures were assembled according to educational upshots for individual countries. The OECD international survey finishes with a set of policy questions that are likely to shape the "What Future for Our Schools?" policy debate. These enclose cultural and political dimensions (public attitudes to education, the degree of consensus or conflict over objectives



and upshots), liability, and heterogeneity vs. conformity, resourcing (to steer clear of broadening inequalities in resources per student, as revealed by contemporary trends in some of the OECD countries), teacher professionalism, and schools as centres of lifelong learning.

The education system process of concurrence towards a worldwide model has also pretentious how schools fulfil their institutional purposes, bringing differences in the form of organization and administration. Decentralization, evaluation and privatization are the key words reporting these changes. The fashion towards decentralization, which arises in North America and in Europe, escalating through Latin America, Asia, Africa, and Eastern Europe, takes place, in forms that differ in strength, through the move of power and financial interrelatedness from a central government to local governments, or straight to the schools. This approach, through altogether regarded as functional in homogenizing decision-making processes and ameliorating the systems' efficacy and efficiency by escalating accountability, in reality it produces more fragmentation than uniformity. Considerable decentralization in education go with by expanding dependence on evaluation, as funding is allocated to schools accurately on the basis of the consequences that they actually achieve, rewarding or punishing their performance. Even in countries that do not have a rigorous system of liability, assessment has nonetheless become a matter of expanding interest: pursuing a better standard of education which, in a time of tight public budgets, is by no means at odds with the require to restraint expenditures necessitate strict administration over the consequences attained and the use of available resources. Alongside the reports drafted by national assessment groups, those by multicultural agencies are becoming increasingly authoritative.

And eventually, privatization. Among the fashions typical of neoliberalism, privatization is seen as that which has had the significant collision in the field of education (Kogut and Macpherson 2004). Though it is happening to a diversified extent across all continents from Europe to North and Central America and as regards Asia its effect is presently felt mainly in the grades of higher education.

## **NEOLIBERALISM EDUCATION AND LIFE LEARNING**

The education system has been ineffective to meet contemporary social challenges .The expand in youth complication such as problematic conversion to the working globe, expanding poverty, teenage pregnancies, drug abuse, intolerance towards minorities, juvenile delinquency and violence, are served as reflection of the reality that schools are no longer have any interrelatedness with the real life world[1].In preparation for amalgamate into the global economy, folk must not only obtain the knowledge and tools of traditional knowledge but above all, they must be capable of obtaining brand new skills bidden by knowledge society's a matter of fact the following speedy change in technological and scientific knowledge make learning a lasting process, a lifelong learning process in the words of the Report of the International Commission on Education for the 21st century to UNESCO, entitled : Learning ,the treasure within[2].

Lifelong learning is rooted on the following four elemental precepts:

Learning to know, by amalgamating a competently wide ordinary knowledge with the chance to work in abyss on a little number of subjects.

Learning to do in the state of affairs of youthful people's various communal and an employment experience which may be informal, as a consequence of the national state of affairs, requires courses alternating study and work.

Learning to reside in conjunction, by evolving and comprehension of other folk and an appreciation of interrelatedness, going through joint projects and learning to cope conflicts-in the spirit of respect for the values of pluralism, mutual apprehension and peace.

Learning to be, so as to evolve a better one's personality and be able to act with progressively considerable autonomy, judgement, and personal responsibility.



## **ICT, NEOLIBERALISM, EDUCATION**

Neoliberalism is found on a web of interconnections, interplays and interrelatedness between faraway actors who make it feasible and inside which innovative actions, information, knowledge and effects are bred almost rapidly. The universal consensus is that without the impetus provided by the evolution of fresh information and communication technologies, neoliberalism, whose first signs started to appear a couple of centuries ago would have been blocked at a very fundamental level. View (2005), we preserve that the association between education and neoliberalism can be brought into centre of attention by inspecting certain of its elements rather than the phenomenon as a whole, it is complicated to find a component which is more archetypal than the role played by ICTs. A few words serve to explain how ICTs have modified education, increasing the spaces, methods and times for its unfurl: i.) teaching materials have been augmented with brand new capacities (animation, interactivity, interactive media content); ii.) The amount of textbooks and study content has enlarged notably, and availability to them has enhanced; iii.) almost on the spot sharing of information and content, as well as the probability of more substantial interplays at a distance, has triggered the evolution of cooperative learning strategies; iv.) Anthropomorphized study plans have become more viable, especially for students with special needs. The use of ICTs has also brought certain components that are hardly convenient to standard teaching. The so-called “Internet Learning style” with its bilateral search-oriented and self-teaching role, can frequently be somewhat external and impotent in evolving censorious selection skills. The widening likelihood related with the use of ICTs could lead to a radical modification of the institutions of mass education.

## **NEOLIBERALISM EDUCATION AND ANTHROPOIDS RIGHTS**

Education has demonstrated a fundamental part of anthropoids rights. “It must be free and mandatory with regards to basic, rudimentary teaching. Vocational and technological teaching must be extensively obtainable and access to higher education obtainable to all equally, on the basis of excellence”. Education is also incentive behind economic growth and anthropoid and Cultural Revolution. The execution of policies of mandatory basic education for all and investment in standard teaching have meant governments and experts to have been able to compute the impact on community and the society as a whole. That impact can be seen in refinement in health, lowering of the rate of demographic growth, reduction of child mortality and increase in life expectancy. Education also means that folk become conscious of their rights and obligations as citizens and are thus able to engage actively in the construction and administration of life in their communities.

## **CONCLUSION**

All in all, it could be argued that substantial communal and political variations in Europe after the 16th century upshot in the rise of capitalist economy. Transnational process we are experiencing today is running on the global market structures created by industrial revolution. Attributes of neoliberalism, ICT in neoliberalism in education have been discussed in detail.

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## Mata Sahib Kaur

### Mother of Khalsa: Epitome of Women Empowerment

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#### **Abstract**

Presently, the number of women holding positions of power and influence is booming. The women's movement, fight for equality, legislation and most fundamentally, education, have been critical in ensuring that every generation has fewer obstacles and glass ceilings to smash than the ones before. Guru Nanak Dev, founder of the Sikh religion in his teachings, speaks vehemently about the status of women "Why call her inferior, she from whom kings are born?". This paves the way for a religion that enables women to participate and lead a dignified life in all spheres of life. A ground-breaking move in times of discrimination came from Sikhism in the medieval period where women played pivotal roles in the political, judicial as well as cultural fields. Mata Sahib Kaur, an incredibly spiritual and devout woman from an early age, fought boldly with Mughal tyranny. She became the wife of Guru Gobind Singh Ji (tenth Guru of the Sikhs) and was given the prestigious title of 'Mother of the Khalsa' by the Guru. Being a strong woman leader, armed warrior, and fearless pioneer, she led the Khalsa for forty years after Guru Death in 1708 AD and continued to be revered at every Sikh initiation ceremony. Mata Jasdevi's (Mata Sahib Kaur's mother) legacy was remarkable in raising her daughter as a strong human being with high values.

**Key words:** Women Empowerment, Sikhism, Mata Sahib Kaur, Mata Jasdevi, Mother of Khalsa.

#### **I**

Mata Sahib Kaur also known by her other name "Sahib devan", 'Mother of Khalsa', was one of the three wives of Tenth Guru of Sikhs, Guru Gobind Singh. She was born on 1<sup>st</sup> November, 1681 in a Khatri family of Rohtas near Jhelum, presently in Pakistan. She was the daughter of Bhai Har Bhagvan alias Ramu, from clan of *Bassi*, and his wife, Jas Devi who were a devout Sikh couple. Her brother's name was Sahib Chand, who later came to be known by the name "Bhai Sahib Singh". The town of Rohtas in district Jhelum, West Punjab in Pakistan is famous for Rohtas Fort situated nearly 200 kilometres away from Lahore. The town where Mata Sahib Kaur was born, a small Gurdwara Sahib is situated to commemorate her birth as a historical event in Sikh history. Mata Sahib Kaur was an extremely beautiful, kind, caring and beloved daughter of her parents who called her 'Sahiba'. When she was young, her father desired his daughter to become Guru Gobind Singh's wife and resultingly, was believed to be the 'would-be spouse' of the Guru by her relatives and people of Rohtas.

On 30<sup>th</sup> March 1699, when several Sikhs from Rohtas and Bhai Ramu accompanied by his daughter Sahiba in a Palki visited Guru Gobind Singh at Anandpur Sahib to pay their obeisance and offer their gifts to him. On reaching Anandpur Sahib, Bhai Ramu requested the Guru to accept his daughter Sahiba as his wife. The Guru expressed his inability to accede to the request of Bhai Ramu as he was already married to Mata Jito and Mata Sundri. Further, he was already a father to his four sons from his two wives and since then he had renowned family life. This reply of the Guru disappointed Bhai Ramu and he told the Guru that for long, he had dedicated his daughter to the Guru; and this fact was known to everyone in Rohtas, as a result, no one would marry her after her rejection by the Guru. On hearing this the Guru asked Sahiba whether she would consent to serve him, to which she replied affirmatively, following which the Guru baptised her and named her 'Sahib Kaur'.

At the age of 17 years 6 months and 20 days, Sahib Kaur married the Guru on 15<sup>th</sup> April 1700. The marriage ceremony was performed by Bhai Ramji, who was a descendant of Bhai Budha

ji and was later known as Gurbaksh Singh. After the marriage, the Guru asked Sahib Kaur to serve the Khalsa and live in the meditation of the God. She was assigned to the apartment of Guru's mother, Mata Gujri. During her lifetime Sahib Kaur remained with the Guru in Punjab and accompanied him to Nanded. Her marriage with the Guru was a 'spiritual or Plutonic Marriage' as some historians have described it. Persian source described her as "*Kunwara Dolla*" (virgin bride). She was a devoted wife, daughter-in-law, and sister to the Guru's other two wives and dedicatedly spent her time in household work. Nevertheless, Sahib Kaur spent most of her time in the name of the God and also served the *sangat* that came to visit the Guru, with food and shelter.

### **In Punjab**

Mata Sahib Kaur vowed not to touch her food unless she had seen the Guru and the Guru visited her every day. She remained firm in her vow till 1704 AD when the Guru had to leave Anandpur after his battles with Hill *Rajas* and Mughals. After five months of wandering in the forests after Battle of Chamkaur in December 1704, the Guru reached Talwandi Saboo in Distt, Bhatinda, Punjab, where he was joined by both Mata Sundri and Mata Sahib Kaur, who inquired about the whereabouts of their sons, the Guru consoled them and replied:

*"In putran ke sheesh par Var diye Sutt char;  
Char muey to Kaya hua, jiwat Kai hazar"*

- Guru Gobind Singh

Although, the Guru had informed her during their marriage that he had renounced family life, Mata Sahib Kaur had a keen desire to bear children of her own to be a complete woman. She loved the young princes of Mata Sundri and Mata Jito as her own biological children and never differentiated with them. This incident proves beyond doubt. Once, when the Guru asked her to make any wish, she mentioned her desire to have her own son, to which the Guru replied, "*Yes, thou shall have a son and he shall abide by for ever, I'll put whole Khalsa into thy lap and thou are their mother.*" Sahib Kaur was silenced by his reply and laid prostrate before him. Since then, she came to be known as 'Mother of Khalsa' and Guru Gobind Singh as 'Father of Khalsa' of every baptised Sikh of Khalsa. Thus, being the mother of Khalsa, and 'Spiritual Mother' she attained a very respectable place in the Sikh History, even though she did not bear any child of her own.

In Talwandi Saboo, where Mata Sundri and Mata Sahib Kaur stayed for nearly one and a half year, Gurdwara Damdama Sahib was established, which was known as '*Guru ki Kashi*' by the scholars in the 18<sup>th</sup> Century. Both Mata Sahib Kaur and Bhai Mani Singh extended full cooperation in compiling *gurbani* composed by the tenth Guru. A *Taksal* was also established here in Damdama Sahib for the educational purpose, which till date is an eminent centre of spreading Sikh religion.

### **In Nanded (Maharashtra)**

After Aurangzeb's death in 1707 AD, Bahadur Shah, his successor invited the Guru to meet him. Mata Sahib Kaur showed her interest in accompanying the Guru to Deccan. After taking leave from Mata Sundri, Guru along with Mata Sahib Kaur and Bhai Sahib Singh went to Deccan with via Jaipur, Pushkar, Ujjain, Amrawati, and Hingoli reached Nanded.

Although Guru ji conferred title of Bahadur on Banda Bairagi at Nanded, he was given an advising council of five Sikhs, supplied with symbols of temporal authority. It is generally accepted by the Sikh chronicles that Guru gave her five arms – a sword, *khanda*, *khanjar* and two *katars*. He ordered her to see them whenever she wanted to see or wanted to meet him and gave her authority to use them when required. The Guru's seal (authority) was later used by Mata Sundri and Mata Sahib Kaur on various *Hukumnamas* issued by them. The act of entrusting authority and five *shastras* (arms) by the Guru to Mata Sahib Kaur proves her complete dedication towards the Guru. The Gurus seal and *shastras* proved very helpful to supervise the Sikh *panth*. At Nanded, when the Guru found his end near, he ordered Mata Sahib Kaur to return to Delhi. She was not willing to part from the Guru because of her vow



of taking meals only after seeing the Guru. At Nanded, where she stayed, a separate Gurdwara named Gurdwara Mata Sahib was built to commemorate her, where after serving the Guru, she used to serve the *sangat* (congregation).

### **In Delhi and Mathura**

In 1708 AD, Mata Sahib Kaur and Mata Sundri stayed in Delhi after the battle of Chamkor and remained there for a long time and spread Sikh religion after Guru Gobind Singh's death. It was from this place they guided the Khalsa *Panth*. They mentored Jassa Singh Ahluwalia, Misl leader for seven years and advised Banda Singh to complete the Guru's mission with full courage and inspiration. After death of their adopted son Ajit Singh in 1725 A.D, both Mata Sundri and Mata Sahib Kaur went to Mathura because of the disturbance in Delhi and stayed there for two years. After returning from Mathura both remained in Delhi in Bhai Jawahar Singh's *haveli* near Turkmen gate. After death of Mata Sundri and Mata Sahib Kaur, Guru's *shastras* were preserved by Bhai Jawahar Singh and his descendants in their house in *Chitli Kabar mohalla* of Matya Bazar . Raja Jai Singh of Jaipur got a place (*Haveli Mata*) built for them on the banks of river Yamuna and gave them two villages as *Jagir*.

During their stay in Delhi, Mata Sahib Kaur and Mata Sundri issued various *Hukumnamas* for the Sikh *sangat* full of blessings and wishes which were faithfully obeyed by them. Mata Sahib Kaur passed nine *Hukumnamas* (*Hukumnama* numbers 74,75,77,78 ,81, 82-85) to the Sikhs in different states. Of these, one was written to Kabila Bhai Ram Phul, four to the Sikhs of Patna and Patan Sheikh Farid (27<sup>th</sup> March, 1729, 23<sup>rd</sup> December, 1731 and 17<sup>th</sup> November, 1732), one to the Sikhs of Benaras (19<sup>th</sup> March, 1730), one to the *Nai Sahara* (30<sup>th</sup> May, 1732), two to Bhai Man Singh (30<sup>th</sup> December, 1734) and one to Bhai Alam Singh (10<sup>th</sup> September, 1726). Scholars are of the view that the Guru gave his seal as he knew that being Khalsa's mother she would require it to pass orders to Sikh *panth*. *Hukumnamas* have been recognised as a critical source of historic information about the prevailing 18<sup>th</sup> century. Mata Sundri and Mata Sahib Kaur aimed at collecting money(Daswandh) to provide *langar* and other services to the *sangat*. This was evident from one of the *Hukumnamas*, where she asked Bhai Mani Singh to dig a well in Pakpattan Sheikh Farid, for *sewa* in langar . The entire Sikh population respected her as political head even after Guru Gobind Singh's death.

As a 'mother of Khalsa', she proved to be a true mother that till her last days in Delhi or Mathura she lived and served the Sikh *Panth* and cared for them day and night. Mata Sahib Kaur died at the age of 65 before Mata Sundri who died in 1747. Both Mata Sahib Kaur and Mata Sundri were cremated at Gurdwara Bala Sahib in New Delhi, where *Thada* of Guru Harkrishan (8<sup>th</sup> Sikh Guru) was already there.

## II

*"Every woman success should be an inspiration to another.*

*We are strongest when we cheer each other on."*

- Serena Williams, American Tennis Player

In the classical civilisations of the world, women were the first to be enslaved, their status in the patriarchal society has always been secondary. Even in the first democratic city state of Athens they were deprived of their status as citizens. In the medieval times too, women always faced identity crisis. In ancient India, women's position was better in comparison to West, but in the medieval period their condition and status started degrading. With the coming of *Bhakti* wave in Northern India, Guru Nanak laid foundation of Sikhism. "In Sikhism, the Gurus considered women as capable partners, who had a balance of insight, high ideals and a keen sense of cooperation." Even Guru Gobind Singh in his composition *Akal Ustat* written in 1693 with 273 *shlokas* in it, praises Goddess Bhagwati (women power) in whom he found manifestations of Almighty.

Mata Sahib Kaur occupies a unique position in the Sikh religion. She was not only conferred the title of 'Mother of Khalsa' but was also given authority to control and guide the affairs of Sikhs religiously and politically. Her devotion to Guru during his lifetime and Sikh *Sangat*



throughout her life provides sufficient testimony to her qualities - self service and self-renunciation. The very fact that she agreed to remain childless also demonstrated her sense of sacrifice to the cause of the Guru. Although, incredibly spiritual and devout from an early age, she bravely fought against Mughal tyranny and injustice. She was a strong female leader, armed warrior, and fearless pioneer, who led the Khalsa for forty years after her husband's death.

Mata Sahib Kaur traced incredible qualities from her own relationship with her mother, Mata Jasdevi. The mutual love between her parents, their unconditional love for a girl child and the values her mother imbibed in her from childhood shaped Mata Sahib Kaur into a strong and courageous leader, who was full of wisdom, warmth, and grace. Mata Sahib Kaur's positive qualities and love for *sewa* grew due to inspiration from her parents who believed in her abilities. Mata Jasdevi's household believed in the Sikh principles – ‘*Kirat karo*’ (work honestly), ‘*Naam Japo*’ (meditate on the Name of God) and ‘*Vand ke Shakko*’ (share your earnings), which contributed to make Mata Sahib Kaur the most unique and pious female figure in Sikh history who protected the downtrodden, and looked after the needs of everyone, irrespective of their gender, caste, religion, or background.

Modern researchers and psychologists began to understand the importance of role played by parents, especially mothers in building not only their wards confidence in the world with social skills but, also guide and nurture them from childhood to make decisions and fight injustice in their own way. With parents it is duty of siblings too to hold each other in times of kith and kin. All eminent women in Sikh history including mothers, wives and sisters of the Gurus were given a high status and played a very important role in Sikh world.

Being a proud Sikh woman, I got every privilege from my parents and my small world. I owe my sincere gratitude to Mata Sahib Kaur for being my spiritual mother. When women support each other, incredible things happen. We can: Reset, Refocus, Readjust, Restart as many times as we need to. All that matters is that what we decide today and never look back!!

*“There is no limit, To What we, As Women, Can Accomplish”.*

- Michelle Obama

## **Rural Insurance: Opportunities in Rural Masses Post Covid Era**

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### **Abstract**

*The insurance sector plays a vital role in the economic growth and sustainability of a country, its citizens, and households alike. Hence, capitalizing on the enormous opportunities pertaining to the growth of the insurance sector in rural India can have a direct impact on rural development and subsequently, the economic growth of the country. Rural India, contributing to 70% of the total population in India, is a largely untapped market. Reports highlight the opportunities for insurance products in rural India as well as the current challenges. The report also gives a 360-degree view of the rural Indian market, which could be explicitly helpful to companies planning to tap this market. There exists a vast potential in the rural areas where more than 70% of our population lives. But it is common perception and belief amongst the insurance companies that it is expensive to do business in rural areas. Most companies are focusing only on meeting regulatory requirements from rural areas and don't see them as commercially viable rural business opportunities, waiting to be exploited.*

*The present paper gives a brief idea about innovative products introduces to penetrate rural masses post Covid Era.*

**Keywords:** Rural, Insurance, Policies

### **Introduction**

Rural-focused insurance distribution start-up GramCover has grown its customer base from a few thousand farmers in 2017-18 to over 1.3 million in FY20, with a strong focus on becoming a one-stop solution for all insurance needs. "We follow the simple philosophy of 'Gaay Se Garhi Tak' (from cow to car), which is providing insurance products that can cover everything from a cow to a motor car," Dhyanes Bhatt, co-founder and Group CEO of Gram-Cover, told Business Standard.

### **Review of Literature**

India is fast emerging on the world map as a strong economy and a global power. The country is going through a phase of rapid development and growth. All the vital industries and sectors of the country are registering growth and thus, luring foreign investors. And insurance sector is one of them. To throw light on the Indian insurance sector, RNCOS has launched its report "Emerging Rural Insurance Market in India" that gives an extensive research and in-depth analysis of the insurance sector in India. This report helps clients to analyze the leading-edge opportunities critical to the success of the insurance industry in India. Based on this analysis, the report gives a future forecast of the market that is intended as a rough guide to the direction in which the market is likely to move.

According to the government-appointed Rangarajan Committee's Report to Review the Methodology for Measurement of Poverty drafted for the Planning Commission in June 2014, the percentage of below poverty line (BPL) families has significantly dropped on a national level at the rate of 2.18per cent per annum from 2004-05, amounting to around 21.9per cent in 2011-12. Among the major trends that were observed in this report, it became evident that the decline in poverty was steeper in rural areas as the percentage of BPL population came down to 25.8per cent (2011-12) from 42per cent (2004-05), with a considerable drop of around 17per cent as opposed to 12per cent in urban areas. This clearly shows that there has

been an enhancement in the incomes and acquiring of assets that need protection amidst the rural population, subsequently creating opportunities for exploration and expansion of insurance business in the otherwise untapped rural market.

Objectives of the Study:

1. To study the needs and demands of rural insurance in Post Covid Era
2. To find out the effects of Rural Insurance Penetration.

### **Rural Insurance Features and Benefits:**

#### **Rural Policies:**

The following can be insured under Rural policies:

- Sub-animals including honeybee, silkworm etc.
- Livestock including sheep, cattle, goat, etc.
- Property. For example agricultural pumpsets, etc.
- Plantation and horticultural crops including grapes, rubber trees etc.
- Persons. For example gramin accident.

Eligibility:

According to the IRDA, Rural sector can only be defined as such only if it fills the following categories (according to the last census):

- Has a population of less than 5000
- The density of population in the area must not be more than 400 per square kilometre.
- A minimum of 75% of the male working population must be engaged in agriculture related work.

#### **Sum Insured:**

The market value of cattle may differ according to the breed, time and area. A qualified veterinarian recommends the sum insured based on the particular animal's market value. Security of the animal is based on market value or sum insured, whichever is less. For scheme animals, the policy is issued as agreed value policy and claims are settled for 100% of sum insured.

#### **Premium:**

The premium rates are higher for non-scheme animals than for scheme animals. This mainly includes crossbred/ indigenous animals. Exotic animals will be charged higher rates. Long-term discounts and group discounts are available. In case of adverse claims experience, there is a possibility of increasing the renewal premium.

Coverage for the Cattle policy includes the following:

Death due to:

1. Accident due to lightning, fire, flood, storm, inundation, hurricane, cyclone, earthquake, tornado, tempest and famine.
2. Cattle contracting diseases or disease occurring during the policy period.
3. Riot and strike
4. Surgical operations.

#### **Disability (PTD) may be covered if the policy holder opts to pay an extra premium:**

1. Permanent Total Disability, if in the case of Milch Cattle, for example, means the total and permanent incapacity to yield milk or conceive.

2. Permanent Total Disability, if in the case of Stud Bulls, for example, means permanent inability to breed.
3. Permanent Total Disability, if in the case of Calves / Heifers, Bullocks, and castrated male buffaloes, means the permanent and total inability of carrying out the use as mentioned in the proposal form.

**The following will not be covered in the insurance:**

If it is found that the cattle have been through any of the following, then the insurer will not cover the cost:

1. Overloading, willful or malicious injury or neglect, unskillful treatment or not using the animals for the purpose that has been stated in the policy.
2. Deliberate slaughter of the animal. This does not include cases where the animal is killed due to incurable suffering of the animal, in which case there must be a certificate from a qualified Veterinarian. This also does not include cases where the animal is slaughtered by the order of lawfully constituted authority.
3. The animal will not be covered if it contracted a disease or was in an accident before the insurance period.
4. Clandestine sale or theft of the insured animal will not be covered.
5. Risks involved while transporting the animal by air and sea will not be covered.
6. Pleuro–pneumonia if the insured cattle is in Sivasagar Districts of Assam or Lakimpur.

**Special conditions:**

- The insurer will not be liable to pay the claim if the animal died due to a disease which occurred within 15 days from the commencement of risk.
- The ear tags must be surrendered to the company, without which the claim will not be entertained. It is the responsibility of the insured to make sure that the company is informed if a tag is lost and also to get the animal retagged.

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## **Key Aspect of Business logistics Process Modelling in Middleware**

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### **ABSTRACT**

*Business logistics Process Modelling are sets of apparatuses to help the Business logistics Process Middleware Application Development life-cycle. A rundown of key focal points in utilizing a cutting edge BPMS: it spans heterogeneous application situations, incorporates human action by fusing work process, permits web administration organization, gives the chance to redo the entire process for explicit clients and accomplices, offers a coordinated UI through a solitary entrance and back-end combination, and screens process occasions. The reason for the present research is to clarify a "Middleware Application Development in Business logistics Process model".*

**Keywords:** logistics, business, middleware.

### **OVERVIEW**

Business logistics Process Modeling are sets of apparatuses to help the Business logistics Process Middleware Application Development life-cycle. A rundown of key preferences in utilizing a cutting edge BPMS: it spans heterogeneous application conditions, incorporates human action by joining work process, permits web administration coordination, gives the chance to tweak the entire process for explicit clients and accomplices, offers a coordinated UI through a solitary entry and back-end mix, and screens process occurrences. Instead of presenting new innovation or supplanting existing business applications, BPMS coordinate existing advances and existing applications in a process-arranged style. In view of this thought of BPMS, Smith and Finger portray necessities for a BPMS as follows: a BPMS ought to have the option to help demonstrating, sending, and checking Business logistics Processes, just as to help coordination of heterogeneous processes, computerization, and joint effort. Business logistics Process configuration incorporates process documentation with a process documentation, for example, Event driven Process Chain (EPC) documentation and Business logistics Process Modeling Notation (BLPMN). Arrangement incorporates the change from process models into formal dialects, for example, the Business logistics Process Execution Language (BPEL). Combination encourages better reuse of existing applications. Business logistics Process Modeling permits simple organization of designed process Middleware Application models, and to execute them.

The examination clarifies various jobs which participate in the Business logistics Process Modeling life cycle. All things considered, an individual has more than one job, particularly in enormous & small organizations, or that total group's speak to one job . The foundation of an individual alludes to the sort and to the degree of training, and the idea of working experience the individual has adjusted. Information covers the information an individual has in type of ideas, systems, and dialects. Capacity alludes to duties, inclusions and sponsorship of an individual. Relationship features the connection between partner jobs. Business logistics Process Modeling is a basic advance in executing EAI as well as BPA.



## **OBJECTIVES**

The main objective of study is as follows

- To study the Business logistics Process Modelling Notation.
- To study the Business logistics Process and Workflow Systems.
- To study importance of Business logistics Process Modelling in Middleware.

## **REVIEW OF LITERATURE**

**Park, Namje and Moon, Kiyoungh and Jang, Jongsoo and Sohn, Sungwon (2004)** Mobile Grid Service is the expansion of Grid Service. It is defined as: it is an intelligent code service wandering in grid hubs to achieve certain undertaking and offer certain support. Mobile Grid Service gives a progression of standard interfaces and adjusts explicit shows to take care of such issues as: mobile service revelation, dynamic service creation, lifetime management, notice, mobile service interacting and mobile service relocation, and so forth. The objective of this paper is to investigate how well the most constrained wireless gadgets can utilize Grid Security Services. This paper depicts a novel security approach on Mobile Grid Services to approve testament dependent on current Mobile Web Services stage condition using XML Security system.

**Hosbond, Jens and Nielsen, Peter (2005)** this article audits 105 agent commitments to the writing on mobile systems advancement. The commitments are classified according to a straightforward applied system. The structure includes four points of view: the necessities viewpoint, the technology point of view, the application point of view, and the business point of view. Our writing survey shows that mobile systems improvement is ignored in the present discussion. From the audit, we extend the customary view on systems improvement to envelop mobile systems and, in view of the distinguished points of view, we propose center attributes for mobile systems. We additionally extend the customary spotlight found in systems advancement on processes in an improvement task to include the entire of the Development Company just as inter-hierarchical linkage between advancement organizations. Finally, we point at examine bearings emerging from the audit that are important to the field of mobile systems improvement. Full Text at Springer, may require enlistment or expense.

## **Data collection**

This study combines both primary and secondary research methods. Thus, gathering and analyzing the data will be done on the basis of existing research.

## **Tools and techniques**

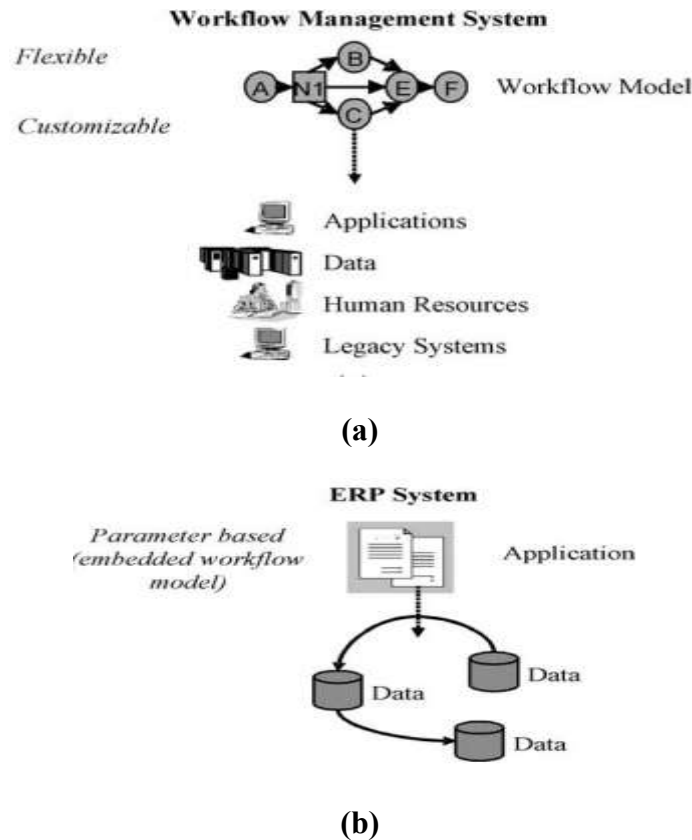
‘Software AG web Methods’ middleware tool and SPSS statistical package of data analysis will employ to analyze the quantitative data.

## ***H1: THERE IS RELATIONSHIP BETWEEN BUSINESS LOGISTICS PROCESS AND MIDDLEWARE WORKFLOW SYSTEMS***

The present enterprise infrastructure and organization require the support of basic business processes. Since business processes are the major building squares of an organization's prosperity, information technologies that emphasis on process management and improvement have been acceptable candidates to assist organizations with fulfilling their corporate visions and to improve their serious positions. In the previous two decades, special interest has been given to two distinct solutions that improve business processes: Workflow Management and Enterprise Resource Planning (ERP) systems. The two classes of systems center around business processes, yet the methodologies taken by them are extraordinary. A WfMS is

actualized based on a process specification and execution worldview (figure 3.17(a)). Under a WfMS, a workflow model is first made to indicate organizational business processes, and then workflow instances are made to do the genuine advances portrayed in the workflow model. During the workflow execution, the workflow instances can access legacy systems, databases, applications, and can interact with clients.

ERP systems are actualized around pre-assembled applications as appeared in figure 3.17b. To accomplish better "fit" between the pre-assembled applications and the necessities of the organization, ERP systems must be configured by setting different application parameters.



**Figure 3.17: WfMS and ERP systems**

The more parameters an ERP application has, the greater adaptability in configuring the business process. Be that as it may, the workflow model in conventional ERP systems isn't expressly determined in light of the fact that it is embedded in the applications and the parameter tables. Figure 3.17 speaks to one of the key contrasts among WfMS and ERP systems. One approach to more readily understand these distinctions is to distinguish between stream logic and function logic. Function logic manages a specific errand, for example, updating a client record or calculating request limits, while stream logic manages combining numerous functions in some arrangement to take care of increasingly complex issues, for example, processing a request. In ERP systems, stream logic and function logic are both embedded in applications and parameter tables. In contrast, a WfMS isolates the two unequivocally. Stream logic is caught in a workflow model, for the most part graphically spoke to, and function logic is caught in the applications, data, and individuals the model invokes. Therefore, a WfMS empower designers to isolate the flows among a system's components (applications, data, and individuals) from the workflow model. Workflow systems are process-driven, focusing on the management of stream logic. On the other hand, ERP systems are data-driven, focusing on managing function logic by means of a common

homogeneous data infrastructure over the organization to support different applications. An arrangement of MAMA objects is liable for the formation of the case and the bunch administrator. These supervisors are acknowledged as standard MAMA applications. They can be arranged by means of direction line choices and inclination records in request to server for a specific sort of articles or item gatherings.

## **HYPOTHESIS TESTING**

### ***H1: THERE IS RELATIONSHIP BETWEEN BUSINESS LOGISTICS PROCESS AND MIDDLEWARE WORKFLOW SYSTEMS***

It is proved that above hypothesis is approved in the thesis with the help of the present enterprise infrastructure and organization requires the support of basic business processes is present in chapter 3. Which is briefly present since business processes are the major building squares of an organization's prosperity, information technologies that emphasis on process management and improvement has been acceptable candidates to assist organizations with fulfilling their corporate visions and to improve their serious positions. In the previous two decades, special interest has been given to two distinct solutions that improve business processes: Workflow Management and Enterprise Resource Planning (ERP) systems. The two classes of systems center around business processes, yet the methodologies taken by them are extraordinary.

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## **Protection to Female Workers force for Higher Employability**

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### **ABSTRACT**

*The textile sector plays a significant role in Indian economy through its contribution to industrial output, employment generation and the export earnings of the country. Mumbai has ranks second in India in respect of production of cotton; accounts for 20% of the country's total cotton production. Cotton is an important cash crop in the state comprises around 3 million farmers in cultivation. Textile industry is an imperative agro-based industry, in context of employment creation, national GDP and export earnings in the country. The purpose of the present research is to explain a Growth and Developmental Issues of Textile Industries in Mumbai Land Areas. This study combines both primary and secondary research methods. Thus, gathering and analyzing the data will be done on the basis of existing research. The cloth production in decentralized area has been expanded enormously in the course of the most recent multiyear in India, especially in Mumbai. The basic aim of this paper is to highlight the female force participation in these industries and to understand their protective rights.*

**Keywords:** Textile, Female, Mumbai.

### **INTRODUCTION**

The textile sector plays a significant role in Indian economy through its contribution to industrial output, employment generation and the export earnings of the country. An estimated 35 million peoples are directly employed in the Indian textile industry which contributes about 14% to the industrial production, 4% to the GDP and 11% to the export earnings. Mumbai has ranks second in India in respect of production of cotton; accounts for 20% of the country's total cotton production. Cotton is an important cash crop in the state comprises around 3 million farmers in cultivation. Mumbai has average 30% of the country's total land under cotton crop. Vidarbha, Marathwada and North-Maharashtra (Khandesh) are the main cotton producing areas in the state. Considering the all above facts it was necessary to study the cotton textile industry of Mumbai.

### **Objectives of the Study:**

1. To highlight the female force participation in textile industries and
2. To understand the protective rights.

### **Review of Literature**

Gurusamy et al., (2012) talked about the development of ladies entrepreneurs' in Indian Textile Industry that entrepreneurial development was one of the critical components for reasonable financial development. Particularly, development of ladies had unique centrality in light of the fact that numerous little and medium firms were all around worked through ladies however it was less perceived. Contemporarily less research had been led in country and semi urban regions that had given explicit spotlight on ladies entrepreneurs' persuasive elements. This was utilized to the ladies entrepreneurs for distinguishing the degree and opportunities in the textile business, the Indian government had provided subsidies for ladies entrepreneurs and extraordinary arrangements for classification of entrepreneurs having a place with plan rank, plan clan and ladies. This examination was likewise clarifying the

different plans for the development and advancement of ladies entrepreneurs in India. It was additionally concentrating on how the government made mindfulness among ladies entrepreneurs and was urging them to put resources into textiles and specialized textile area. Despite the fact that our nation has consistently show awesome growth as far as attire exports, when contrasting and different countries, it was uncovered that India had lost an opportunity in the past in growth patterns of its textile and clothing industry. It expected to address interior difficulties. It was unquestionably certain that the textile business would get moving as a result of its readiness.

**Protection to Female Workers**

Protection to female workers is the most significant factor. Every single unit is adapting their own strategy to ensure the female representatives, and units are in position of adopting and protecting the females. Therefore an endeavor was made to break down the strategy adjusted and their perspectives a managing micro business environment with the assistance of six strategy and their perspectives on above factors. The businesses were approached to rate these factors at five point scale according to the order of presence from extremely high to low. They came about mean score and separate 'F' insights are appeared in Table 4.34

**Table : 01 Protection of female workers**

S.No	Female protection factor	Mean				F
		Small	Medium	Large	Over all	
1	Wearing Mask compulsory at work place	4.3393	4.4406	4.4677	4.4360	1.332*
2	Suitable work given for physically challenged employees	4.6786	4.6875	4.8064	4.7160	3.351*
3	Day shift only for female labours	4.1607	4.4156	4.3548	4.3720	6.220*
4	Marriage fund scheme for all female employees	2.5000	2.2906	2.8952	2.4640	7.427 <sup>NS</sup>
5	Maternity leave as per government regulations	2.1964	2.3469	2.7177	2.4220	3.565**



6	Crèches facility for employee's children	1.5357	1.6656	1.5565	1.6240	0.656**
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**Source: Primary Data**

\*Significant @ 5 per cent level; \*\* Significant @ 1 per cent level; NS = Not Significant

It is seen from Table:01 that among six factors pertaining to the level and significance of the constraint, strategy identified with protection strategy of female workers in knitting and stitching unit of the considerable number of classes, specifically little, medium and huge size unit see exceptionally of factors, for example, wearing veil mandatory at work royal residence, appropriate work given for truly tested representatives, and day move just for female worker with high mean score, 4.7160, 4.3393, separately.

The huge contrast among the three classes of knitting and stitching unit is recognized regarding the observation on the strategy of Suitable work given for genuinely tested representatives since the individual 'F' insights is huge at 5 percent level of noteworthy, 'marriage support conspire for every female worker's isn't critical.

### **Conclusion**

The issue about Labor truancy is found among the mills of the examination study in light of laborers not fulfilled about wages because of high expansion. Additionally, mills situated in country territories experienced work non-attendance during the development time frame since nearby laborers are associated with farming action. To diminish the work truancy welfare offices ought to give by Mills like Canteen, Traveling Facility, and Consumer Stores on layaway base and Dry Foods at sensible rates, Quarters for living, and Health Checkup and so on for improving labors participation.

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## **Awareness of Cyber Bullying in New Normal**

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### **Abstract:**

*Cyber bullying is the harassment or bullying executed through digital devices like computers, laptops, smartphones, and tablets. The platforms where cyber bullying can occur include social media, chat rooms, and gaming platforms where people can view and participate in the sharing of content. The different types of cyber bullying involve causing humiliation through hateful comments on online platforms/apps, or through SMS or messaging. It comprises posting, sending or sharing negative, nasty or false information about another individual for causing humiliation and character assassination.*

**Keywords:** Cybeybullying, Covid, Social Media.

### **Introduction**

About one third (32%) of all teenagers who use the internet say they have been targets of a range of annoying and potentially menacing online activities – such as receiving threatening messages; having their private emails or text messages forwarded without consent; having an embarrassing picture posted without permission; or having rumors about them spread online. Depending on the circumstances, these harassing or “cyberbullying” behaviors may be truly threatening, merely annoying or relatively benign. But several patterns are clear: girls are more likely than boys to be targets; and teens who share their identities and thoughts online are more likely to be targets than are those who lead less active online lives. Of all the online harassment asked about, the greatest number of teens told us that they had had a private communication forwarded or publicly posted without their permission. The COVID-19 pandemic has led to an increase in kids and teens using digital platforms, not just for personal use, but for education purposes as well. For many young people, social distancing guidelines mean the only contact they will have with their peers will be done virtually. As a result, young people are using social platforms like TikTok, Zoom and others more frequently than in the past. While there are benefits that can result from online interactions, like connecting kids to the outside world, it doesn’t eliminate the risks.

### **Objectives:**

1. To understand the effects of Cyber bullying in Covid 19 crises.
2. To analysis the effects for the same.

### **Review of Literature:**

One in 6 teens (15%) told us someone had forwarded or posted communication they assumed was private. About 13% of teens told us that someone had spread a rumor about them online, and another 13% said that someone had sent them a threatening or aggressive email, IM or text message. Some 6% of online teens told us that someone had posted an embarrassing picture of them without their permission.

### **Incidents of Cyber Bullying in India**

In November 2017, an MBBS student in Kerala jumped to her death from the highest floor of her college building. An examination of her Facebook profile showed her displeasure over the nasty comments made one of her peers. Police suspect that cyber bullying provoked her to take this extreme step.

In February 2017, the Akhil Bharatiya Vidyarthi Parishad (ABVP) attacked students at a literary event in Delhi's Ramjas College.

At that time, little did a 20-year-old student from Lady Shri Ram College, Delhi, imagine that her online campaign against the violence would change her life forever? The student, Gurmehar Kaur, has ever since been trolled and abused extensively on social media platforms. Worse still, she has even been receiving death and rape threats!

This is just another example of the ugly state of cyber bullying in India. Sadly, each day yet another innocent life is subject to online torments and cyber bullying in India.

### **Analysis of Case Study:**

1. About 37% of young people between the ages of 12 and 17 have been bullied online. 30% have had it happen more than once.
2. 75% of teens in India. are online, and the vast majority access the internet on their mobile device, making it the most common medium for cyber bullying.
3. 23% of students reported that they've said or done something mean or cruel to another person online. 27% reported that they've experienced the same from someone else.
4. Girls are more likely than boys to be both victims and perpetrators of cyber bullying. 15% of teen girls have been the target of at least four different kinds of abusive online behaviors, compared with 6% of boys.
5. About half of LGBTQ+ students experience online harassment -- a rate higher than average.
6. Instagram is the social media site where most young people report experiencing cyberbullying, with 42% of those surveyed experiencing harassment on the platform.
7. Young people who experience cyberbullying are at a greater risk than those who don't for both self-harm and suicidal behaviors.
8. 83% of young people believe social media companies should be doing more to tackle cyberbullying on their platforms.
9. 60% of young people have witnessed online bullying. Most do not intervene.

### **Impact of Cyber bullying on students**

- Those who are cyberbullied are also likely to be bullied offline later.
- Cyberbullying can result in serious emotional problems for targets, including anxiety, low self-esteem, depression, stress, and suicide ideation,
- Those who are cyberbullied can feel more uncontrollability than those facing traditional bullying, because they have less control over who views the bullying and less ability to make the bullying stop. There can also be more permanence with cyberbullying compared to traditional bullying: nearly everything on the Internet is available to everyone, everywhere. It can be challenging to erase information once it goes on the Internet

- Those who cyberbully are more likely to have anxiety, depression, less life satisfaction, less self-esteem, and face drug and alcohol abuse
- Both cyberbullies and targets of cyberbullying report less school satisfaction and achievement
- Motivations behind cyberbullying include a lack of confidence or desire to feel better about themselves, a desire for control, finding it entertaining, and retaliation.
- Targets of cyberbullying have a greater chance of becoming bullies themselves, as being cyberbullied can lead to revenge bullying as a way to cope. And, cyberbullies have a greater risk at being bullied in return, resulting in a vicious cycle. Being a cyberbully contributes to a twenty-fold increase of also being a target of cyberbullying.

### **Conclusion**

Law enforcement often can't get involved unless there is clear evidence of a crime or threat to someone's safety. The most common strategies reported by youth to cope with cyberbullying were passive, such as blocking the sender, ignoring or avoiding messages, and protecting personal information. Those who are cyberbullied are most likely to tell a friend about the incident. When asked what coping strategies those who were previously cyberbullied would encourage to someone being cyberbullied include blocking the sender, ignoring the messages, and telling someone, such as a friend. Thus, one should be aware about social media attacks during pandemic times and be saved from others.

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## **NABARD and SHGs in Globalized Era**

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### ***Abstract***

*The SHG program had been started since 1987 and SHG bank linkage was moved in 1992 under pioneer program of NABARD. This program was reinforced by the Reserve Bank of India. NABARD and Mahila Arthik Vikas Mahamandal share a long association in headway and supporting of SHGs in the State of Maharashtra. The activity of National Bank for Agriculture and Rural Development in headway of SHGs for spearheading aptitudes among women can be included with the help of plans familiar, for instance, Assistance with Rural Women in Non-develop Development, Assistance for Marketing of Non-develop Product of Rural Women and whatnot. The present research work gives a brief idea about functioning of SHGs in Pandemic Crises.*

**Keywords:** SHG's, Women Empowerment, Rural, NABARD.

### **Introduction:**

NGOs are trusts or social requests which advance SHGs for bank linkage. They ought to have the sensible purpose of associating the SHGs to a bank for venture assets and credit. NGOs may pay for this from their own special resources, or from NABARD or practically identical permit. Banks are themselves SHPIs when branch specialists themselves advance SHGs, beginning with no outside help and after that set up their assets and advance to them. The banks may be business banks or RRBs or co-specialist banks. Vikas Volunteer Vahinis are agriculturists' clubs which have been set up, generally with help from NABARD and at first to improve the credit culture in their region. They are totally neighborhood organize deliberate affiliations, for the most part unregistered and different them have starting late progressed SHGs in their own one of a kind systems for bank linkage. Government office is a term which covers a broad assortment of state and central Government components which have started to progress SHGs under various plans, generally anyway not for the most part with a segment of appointment, with bank linkage as a noteworthy part of the arrangement. Self-utilized people will be individuals who advance SHGs not as representatives or individuals from an organization but rather as people. They may do this as bona fide volunteers, with no compensation, or they may procure some salary from the movement.

### **Objectives of the Study:**

1. To understand the role played by NABARD in promoting SHG's.
2. To highlight the functions of SHGs.

### **Literature Review:**

The RBI issued a round dated July 24, 1991, to the business banks encouraging them to take an interest effectively in the pilot bolster for connecting self-improvement gatherings with banks. The NABARD, after discussion with a couple of intrigued banks and intentional offices, issued an arrangement of rules on February 26, 1992, which, while being sufficiently thorough were kept sufficiently adaptable to empower take an interest banks and field level financiers to include and to add to reinforcing the venture idea and technique. The corporate mission for Microfinance set by NABARD envisions achieving setting aside some cash associations to 33% of the direct poor of the nation, i.e., a people of around 100 despite



million commonplace poor through one million SHGs constantly 2007-08 and focusing on 3million SHG and linkage with banks by 2018. This is the perfect time to change the strategies for the future, in light of the encounters of the past.

### **Phases of Group Evolution**

Extensively ordered, the SHGs experience three phases of advancement, for example, group development arrange, group adjustment organize and micro credit arrange.

### **Group Formation Stage**

This stage is portrayed by arrangement, advancement and fortifying of the groups to advance into self-oversaw associations of the poor individuals at town level. Facilitators would be required to remain with the poor individuals for some period to get appropriate comprehension of their socioeconomic condition and to build up compatibility with them before shaping SHGs.

### **Group Stabilization Stage**

This is the second phase of group advancement and is portrayed by thrift and credit action among the individuals. Every one of the individuals from SHG spare a settled sum, which might be chosen by the group to assemble their corpus. The group starts interior loaning to its individuals from its group corpus. This gives the SHG a chance to procure abilities to organize rare assets, to evaluate the qualities of every part and to plan the credits and reimbursement.

### **Micro Credit Stage**

This is the third phase of group advancement. It is the time when the group is viewed as qualified after fulfilling certain conditions to be connected with the bank to get rotating reserve advance and appropriation so it can hone micro credit exercises on a bigger scale. A group may achieve this phase in around a half year or so after its arrangement.

### **Sources of capital and connections among SHGs and Banks**

NABARD keeps on giving 100 percent renegotiate to banks at a financing cost of 6.5 percent per annum. Other help measures gave incorporate encouraging preparing of the bank authorities and the field staff of the NGOs. The organization of NGOs/SHGs and other related establishments through monetary help, personnel bolster and so forth. Upwards of 550 NGOs are taking an interest in the program. Ladies SHGs established around 94 percent of the aggregate gatherings connected. In general, the program profited 5.60 lakh rustic poor families in 280 locales. The southern locale keeps on commanding the linkage programs with offer of 65 percent pursued by the western (11 percent), the eastern (11 percent), the focal (10 percent) and the northern areas 8 percent. Andhra Pradesh, Karnataka and Tamil Nadu states has led the pack in advancing the SHGs and in setting up the bank SHG linkage, the bank linkage is commonly settled after the effective working of individual gatherings for around a half year to a year. The idea of the SHGs has not been as effective in the north-east and a portion of the eastern states. Zone explicit program should be planned to meet the shifting socio-social practices. After fruitful experimentation in Cauvery - Grameen Bank, Mysore (Karnataka) in relationship with an accomplished NGO, in particular MYRADA, more RRBs are including themselves as SHGs. Some administration organizations like Zillah Panchayat have additionally taken activities to advance SHGs and such endeavors are upheld by the NABARD through help with sorting out preparing programs for the staff.

## **Conclusion**

SHGs offer wide spectrum of avenues to promote awareness about social evils, multiple stakeholders including government agencies and NGOs have to work together in a concerted manner. However, SHGs have a long way to go before they routinely act against social evils. To encourage more women to act against such acts in their neighbourhoods, along with awareness campaigns, information regarding appropriate officials and helplines to be contacted to complain can be provided. This information will encourage more women to act against social evils in their neighbourhoods in a sensitive but effective manner and also to cater daily need during post covid times.

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## **Equality and Empowerment: A Distant Dream for Slum Women in J&K**

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### **Abstract**

*Women Empowerment is the most talked about word in the present scenario. The situation of slum area Women in Jammu is still worse, while in several Metro cities many NGOs are working relentlessly to uplift the status of such slum women. There is an urgent need for such an initiative in Jammu Slum areas. The Present Paper will focus on the slum women residing near Jammu Railway Station called “Maratha Colony”.*

**Key words:** Women Empowerment, Slum Women, Inequality, Begging, Jammu and Kashmir.

### **Introduction**

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women but also empowers the State to adopt measures to bring an end to the discrimination against them in any form and in any field.

Within the framework of a democratic polity, our laws, development policies, plans and programmes are aimed at women’s advancement in different spheres. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. Women’s empowerment and promoting their rights have emerged as a part of a major global movement and is continuing to break new ground in recent years. Even days like International Women’s Empowerment Day are also gaining momentum.

The women’s empowerment has five components:

1. Women’s sense of self-worth
2. Their right to have and to determine choices
3. Their right to have the power to control their own lives, both within and outside the home
4. Their right to have access to opportunity and resources
5. Their ability to influence the direction of social change to create a more just social and economic orders, nationally and internationally.

But despite a great deal of progress on the women empowerment/gender equality, women and girls continue to face discrimination and violence and unfortunately the same also remains out of the knowledge of the Governmental agencies—may be unintentionally or may be out of sheer negligence.

What to talk of experiencing any of the five main components of women’s empowerment, there are numerous examples in Jammu and Kashmir Union Territory, which clearly indicate that being equal to their male counterparts is still a far cry for women particularly those residing in the slums.

The women and girls residing in each of these slums have their own tale of depression and oppression and blatant violation of their right to live with dignity, right to determine choices etc. Each moment of their daily chores establishes that principle of gender equality as

enshrined in the Indian Constitution and the policies and plans formulated by the Government keeping women empowerment in mind, are alien to them as nobody from the Government side ever dared to generate awareness among them on this aspect.

The most atrocious and horrendous tale is that of womenfolk residing in slums near Jammu Railway Station called “Maratha Colony”. This slum is inhabited by around 80 families all belonging to one of the remotest village—Pepri of Maharashtra and they came here in groups several decades back in search of ‘livelihood’ and settled near Railway Station because initially incoming and outgoing travelers used to be their ‘source of income’. With the passage of time their changed their modus operandi of earning money and started focusing on more areas.

Unlike other slums inhabited mostly by labour class and whose male and female members rub shoulders with each other and equally work mostly at the construction sites to earn daily livelihood, in Maratha Colony slums the male members of most of the families are considered as born to “enjoy the life at the cost of womenfolk’s miseries”.

Unbelievable it may sound but it is a fact that their ‘culture’ permits them to solemnize two marriages as such there are at least two women in most of these families. While the daily chores of the male members starts from gambling and ends up with consuming liquor that too in front of females and children, the women either resort to begging at signals or other places having increased public footfall or do scrap-collection as after-all survival of entire family is their sole responsibility.

Whatever the women earn by way of begging and scrap collection, they, as per the uncalled for practice going on in these families since long, hand over the same to the male heads of the family. The males in return give some money for purchase of everything related to cooking of meals and keep the rest with them to be used in gambling and for purchase of liquor.

“Even when a woman is seriously ill or even at the later stage of pregnancy, she is supposed to do all this just for the sake of her as well as her family members’ survival”, says Kanchan Sharma, a retired Government Lecturer, who is running a school exclusively for the children of this slum area since 2004. “While some families have stopped this practice after being educated but there are others who don’t want to say goodbye to this mindset”, she adds.

In case any woman fails to give something to her husband after return from day-long hectic work of begging and scrap collection, all the hell falls on her in the shape of ruthless beating at the hands of husband that too in the presence of children. While begging and collecting scrap even during the COVID-19 pandemic time, these women are supposed to carry their minor kids by tying them on their back as male members don’t want to take care of their own children too, say some independent observers.

About the reason behind oppression and suppression of women, Kanchan Sharma further says, “as per the ritual, at the time of marriage of any girl belonging to these families some money is taken on interest basis from the money-lenders and it is her responsibility to repay the same after her marriage”. Apart from managing everything for the survival, these women are supposed to repay the money taken on interest from the money-lenders as such they cannot afford to sit idle even during pregnancy or in case of any ailment.

As per the children of these families, who wish anonymity, in some families even women are compelled to drink alcohol with males and if they resist such moves they are physically tortured. These incidents have left such an indelible impression on the minds of the children that they believe that every woman in the society also drink with her husband regularly and they are no different from their mothers and sisters.

In such a scenario whether women empowerment carries any meaning at the level of slums remains a million dollar question. Moreover, this also puts a big question mark on all those schemes, programmes and plans of the Government which have been chalked out from time to time so as to bring an end to gender inequality, which is the major stumbling block in ensuring empowerment of women.

Former President of South Africa Nelson Mandela had said: “Education is the most powerful weapon which you can use to change the world”. This has inspired Kanchan Sharma, retired Lecturer of the Education Department, who is empowering the children of these slums with weapon of education so they can change the mindset of their families and help them to come out of shackles of misnomers.

Without any support from any Governmental agency or without floating any Non-Governmental Organization, Kanchan Sharma is continuously educating the children of this slum area since 2009 by opening primary level Sangharsh Vidya Mandir School. As some children educated by her have played crucial role in changing the mindset of certain families, she is leaving no stone unturned to impart education to more and more children for their and their families’ better future.

“I am doing all this just for the sake of their welfare and not for earning popularity or winning some award. I just want to change their lives so that they will remember me for all times to come”, Sharma says. She has spent lakhs of rupees from her own pocket for changing the destination of these children of lesser God. She not only imparts education up to primary level but also uses her resources and prestige in the society to get them admitted in the Government and private High Schools so that they can continue their studies.

Some of the children after being motivated by Kanchan Sharma are also doing some small jobs in commercial establishments to earn something for their families and particularly to support their mothers, who are the victims of inequality and discrimination at the hands of male members. “It gives me more strength and encouragement whenever I listen from such children that they are doing work to support their families”, says the kind hearted lady, who remains in touch with these children even when they are out of the school.

The most encouraging part is that the children, who are studying in the school being run by Kanchan Sharma have also received the opportunity of participating in the Republic Day parade, which otherwise was a dream for them. Moreover, they have participated in many competitions at various important places, which again is a matter of pride for them.

What Kanchan Sharma is doing should have been done by the Governmental agencies or some Non-Government Organizations, which are receiving huge funding from the Government of India, say independent observers. “If initiatives on the part of a kind hearted lady can bring some changes in their lives why can’t the concerned agencies come forward to assist her in her efforts”, they say.

The plight of the women of these slums clearly indicate that women empowerment/ equality has yet not made inroads at this level and policy planners at the country and Union Territory level are required to ponder upon this. The real objective of the plans and policies framed for women empowerment can be achieved only when their benefits reach at this level as addressing the constraints to women's empowerment is fundamental to poverty reduction and food security, lasting, inclusive and sustainable economic growth and the achievement of gender equality.

All the concerned agencies of the Central Government as well as Government of Union Territory of Jammu and Kashmir should pay serious attention towards not only this but all other slums so that women who are still the victims of oppression and suppression and gender



inequality are educated about their rights and extended helping hands for their dignified life. There are so many ways to empower them in real sense and providing vocational training to them and educating their children is among them.

There is no justification in keeping them deprived of the provisions of the Constitution. Let everybody's heart understands the plight of women facing gender equality and discrimination at any level in the society.

## **PERFORMANCE & GROWTH OF MICROFINANCE PROGRAM**

### **IN INDIA**

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#### **ABSTRACT:**

*Microfinance provides financial assistance to poor people for starting their businesses without collateral security. In 1992, SHG-Bank Linkage program was inaugurated by NABARD to give monetary backing in form of microfinance to the underprivileged people. Microfinance has emerged as a powerful tool for the economic development of developing countries like India. This study is related to India because India is the fastest growing economies in the world but India has a major problem of poverty. In India, 6.9 % population is below the poverty line in 2014-15. The government spends enormous resources on these microfinance programs to alleviate poverty so that it became necessary to analyse the growth of the microfinance program in India.*

**Key words:** *Microfinance; NABARD; SHG-Bank Linkage Program; Self-Help Groups; Loan disbursed.*

#### **INTRODUCTION**

In 1992, NABARD inaugurated the services of microfinance through SHG- Bank linkage program in India. SHG-Bank Linkage program is the largest program in the world. India is a developing country and the second most populated country following China. The population is the main reason for unemployment and poverty in India and India's 6.9% population is below the national poverty line in 2014-15. In developing countries like India, formal banks don't provide loan to poor people because they don't have collateral security. They used to take loan from moneylenders. They used to charge a heavy rate of interest. For solving this problem government took initiative to channelize microfinance programs in the right way for the fund allocation in different schemes such as Swarnajayanti Gram Sawrojgar Yojna (NRLM), Swarnajayanti Shahri Rojgar Yojna (NULM), Program for Advance Gender Equity, Swayamisiddha, SHG-Bank Linkage Program etc. for giving financial support to weaker section of society. These schemes provide micro-loan, saving and insurance to the poor people for income generating activities.

#### **REVIEW OF LITERATURE**

Ahlawat (2014) concluded that SHG-Bank linkage program is progressing in India but growth is not much satisfactory in Haryana state.

Goyal, Aggarwal, Gupta and Kumar (2017) concluded that NABARD SHG-Bank linkage program is growing speedily in India. This microfinance program is the most popular way to help poor people and make them bankable in India.

Kumara and Sharma (2018) told that SHG-Bank linkage program is the largest microfinance program and it is growing speedily in India.

Mehra and Aggarwal (2016) laid down a study to examine the impact of microfinance on economic development. They concluded that there is an increment in the income, expenditure,

and savings of the women who joined the self-help groups.

Morduc & Haley (2002) concluded that there is sufficient evidence to support the positive impact of microfinance on poverty reduction. Microfinance is able to fulfill the Millennium Development Goals (MDGs).

Tripathi (2014) concluded that the clients of microfinance responded that there is an improvement in the quality of food, clothing, education, housing, health services, access to a quality life and living standard.

**OBJECTIVES OF THE STUDY:**

(1) To know the performance of SHG-Bank Linkage Program during the last six years (2014-15 to 2019-20) in India.

**RESEARCH METHODOLOGY**

The study is based on literature review and secondary data collected from reports, websites and journals etc. To assess the progress of SHG-Bank Linkage program data is collected from the “Status of microfinance in India” Annual Reports (2014-15 to 2019-20) of NABARD.

**ANALYSIS AND INTERPRETATION OF DATA**

**1. Table-1 presents the change in No. of SHGs in the last six years in India**

Table-1: Progress of No. of SHGs in India

Year	No. of SHGs	% of change	Progress/Result
2014-15	76,97,469	3.60	Increase
2015-16	79,03,002	2.67	Increase
2016-17	85,76,875	8.52	Increase
2017-18	87,44,437	1.95	Increase
2018-19	1,00,14,129	14.52	Increase
2019-20	1,02,43,452	2.29	Increase

**Source:** NABARD report on the status of microfinance in India in different years

It can be seen from the table that in 2014-15 No. of SHGs were 76,97,469. from 2015-16 No. of SHGs are continuously increasing by 2.67%, 8.52%, 1.95%, 14.52% & 2.29% respectively in India.

**2. Table- 2 shows the change in saving amount of SHGs during 2014-15 to 2019-20 in India.**

Table-2: Progress in Savings amount of SHGs in India  
(Amount in lakh rupees)

Year	Saving Amount	% of change	Progress/Result
2014-15	11,05,984	11.74	Increase
2015-16	13,69,139	23.79	Increase
2016-17	16,11,422	17.69	Increase
2017-18	19,59,211	21.58	Increase
2018-19	23,32,448	19.05	Increase
2019-20	26,15,205	12.12	Increase

**Source:** NABARD report on the status of microfinance in India in different years

During 2014-15 savings in banks was 11,05,984 lakh rupees and in next five years, there was a positive change in saving amount of SHGs which was 23.79%, 17.69%, 21.58%, 19.05% & 12.12% which means saving amount is continuously increasing in India.

**3. Table- 3 shows the change in Bank loan disbursed to SHGs during 2014-15 to 2019-20 in India.**

Table-3: Progress in Bank loan disbursed to SHGs in India  
 (Amount in lakh rupees)

Year	Bank Loan disbursed	% of change	Progress/Result
2014-15	27,58,231	14.84	Increase
2015-16	37,28,690	35.18	Increase
2016-17	38,78,115	4.01	Increase
2017-18	47,18,587	21.67	Increase
2018-19	58,31,763	23.59	Increase
2019-20	77,65,935	33.17	Increase

**Source:** NABARD report on the status of microfinance in India in different years

It can be seen in the table that bank loan disbursed in 2014-15 were 27,58,231 lakh rupees Bank loan disbursed is increasing in the year 2015-16 in India. But in 2016-17, the rate of increment in bank loan was slow and from 2017-18 after wards bank loan disbursed amount to SHGs was increased.

**4. Table- 4 depicts the bank loan outstanding against SHGs during 2014-15 to 2019-20 in India.**

Table-4: Progress in Bank Loan outstanding against SHGs in India  
 (Amount in lakh rupees)

Year	Bank Loan outstanding	% of change	Progress/Result
2014-15	51,54,546	20.08	Increase
2015-16	57,11,923	10.81	Increase
2016-17	61,58,130	7.81	Increase
2017-18	75,59,845	22.76	Increase
2018-19	87,09,215	15.12	Increase
2019-20	1,08,07,507	24.08	Increase

**Source:** NABARD report on the status of microfinance in India in different years

The table shows that during 2014-15 bank loans outstanding was 51,54,546 lakh rupees and after this year bank loans outstanding is continuously increasing.

**FINDINGS AND DISCUSSION**

According to NABARD Report (2019-20), SHG-Bank linkage program is the largest program of microfinance in the world for empowering poor and women. The present study revealed that No. of SHGs, Saving amount of SHGs, Bank loan disbursed to SHGs and Bank loan outstanding against SHGs in India are increasing during the last four years. no. of SHGs are were increased in these six years except the year. But Bank savings, Bank loan disbursed to SHGs and Bank loan outstanding is continuously increasing in the last four years. It shows that parameters of the progress of SHG-BLP are growing and people are aware of these schemes of microfinance. Microfinance took initiatives in carrying the unbanked women to the mainstream by bringing them into the domain of SHG-BLP. SHG- bank linkage program includes 86.22 % females groups for the empowering poor rural women in the country.

**SIGNIFICANCE OF THE STUDY**

This study will be beneficial to the government, microfinance institutions, banks, and society for making policies and schemes for the growth of the country. Government spends huge

funds on these programs it will help to channelize microfinance programs in the right way for the fund allocation in different schemes especially for the women empowerment.

### **CONCLUSIONS AND SUGGESTIONS**

Microfinance is playing an active role in the life of poor people. It provides backing to the people who are underprivileged because after receiving microfinance they can invest their fund in productive activities. It is the main contributing program for the development of the country. The present study is showing the positive performance of microfinance in India. Government is organizing the programs of microfinance but people are still unaware of these programs. Government and banks need to aware people about these schemes and give them training for promoting entrepreneurship. Then it will be helpful for eliminating poverty problem in the country then it will be more fruitful for the economic growth of the country. This step will help to make these programs more effective. Future research can be implemented on the progress of any other microfinance program in India.

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## **Customer Satisfaction as an antecedent to Customer Retention– An Empirical Assessment in Hospitality Industry of Kashmir Division**

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### **Abstract**

*The aim of this study is to assess the correlates of customer satisfaction and customer retention in hospitality industry of Kashmir division. Customers are the valuable asset of every organization. Customer satisfaction is the significant objective of every organization irrespective of the nature of the organization. The ultimate goal of every organization is the profitability which is attained by customer retention influenced by customer satisfaction. The analytical results demonstrate positive influence of customer satisfaction on customer retention. It demonstrates that there is approximately 32% contribution from customer satisfaction towards customer retention. The study recommends that the customer satisfaction must be given constant attention and organizations must incorporate new strategies to acquire greater level of customer satisfaction for the retention of existing customer base, for the reason that the retention of existing customer base is more profitable than acquiring new ones.*

### **Introduction**

The role of hospitality in the national and international economy is well documented. Hospitality Industry has emerged as one of the key drivers of growth. Hotel Industry is competition prone. In order to be ahead of competitors, hospitality service providers need to know the customer expectations and have to be in position to deliver quickly at low cost. In today's rapidly growing competitive market, hotel Industry is considering new strategies to gain competitive advantage. Now quality service delivery and external customer satisfaction is the main focus of service providers. Customer satisfaction is a construct that must be met optimally for an organization to achieve its objectives. Profit maximization is the requisite objective of every organization and the degree of profit maximization depends on the degree of customer satisfaction which in turn influences customer retention. In today's dynamic corporate environment, importance of customer satisfaction is obvious as it influences the repurchase intention of the customer while as dissatisfaction leads to "intention to switch". In order to create room for repurchase and retain the customers, organizations must prioritize to maintain favorable relations with their customers to attain customer satisfaction. Customers who are satisfied are likely to spread good word of mouth among the members of society, thus creating a positive image in the market whereas dissatisfied customers create a negative image in the market. Customer satisfaction can be demonstrated as the perception of customer towards an organization, brand or product whereas Customer retention is the customers behavior and readiness to repurchase towards an organization, brand or product. Customer Satisfaction can be achieved through understanding the needs of the target market. Organizations need to understand the customer expectations and deliver as per those standards. It is the product/service quality that influences the customer perception. Product/Service quality standards and customer satisfaction are strongly correlated. Also there is positive correlation between customer satisfaction, customer retention, and customer loyalty.

## **Literature Review**

### **Customer Satisfaction**

Customer experience is the the important variable for service firms (Bodaghi 2017). Customer satisfaction, as noted by Tahir, Waggett and Hoffman (2013), is “a customer's perspective based on expectation and then subsequent post purchase experience”. ”. In other words, it is an evaluation of products or services’ quality level that meets or exceeds the customer expectations. The term customer satisfaction has been on the markets for a long time. In fact, many researchers and academicians emphasized that it is a key element for a company’s success in the market as well as a crucial factor for company’s survival as it has a positive effect on company’s profitability. (Novikova, 2009; Angelova and Zekiri, 2011). Customer satisfaction (CS) is a business philosophy forecasting and managing the customer needs, showing the responsibility to meet customer needs and highlighting the importance of creating value for them. It is an individual’s perception either contented or discontented by comparing the expected performance and the perceived performance (Bodaghi & Nobar,2017). Oliver (1980) described satisfaction as a cognitive state resulting from cognitive evaluations between expectations and perceived performance. . One of the most important goals of any organization is retaining and satisfying current and past customers (Pizam & Ellis 1999). Customer satisfaction is thought to be a precursor to behavioral intentions. Scholars have produced impressive evidence of the favorable effects of customer satisfaction on various behavioral intention indicators, such as repeat purchase (Szymanski and Henard, 2001), retention (Bolton, 1998), willingness to recommend to others (Homburg et al., 2005), loyalty (Anderson and Sullivan, 1993), and profitability (Anderson et al., 1994). It is therefore an important business success strategy (Yoon and Uysal, 2005). Customer satisfaction with a purchase depends on the product’s or services’ performance relative to a buyer’s expectations.

### **Customer Retention**

To withstand the competition and to stay profitable in the market, organizations are adopting new techniques to influence customer retention and customer loyalty. The organizations which consider it crucial to identify customer needs and to satisfy and retain them are more likely to flourish than businesses which do not do this Choi and Chu (2001). . Customer retention depends upon few factors such as quality service, customer satisfaction, switching costs (Seo et al., 2008), customer relationship managemnet (Verhoef, 2003), and marketing strategies (Larry and John, 1993). Customer retention is a crucial objective of many businesses because of the fact that the cost of acquiring a new customer is far greater than the cost of maintaining a relationship with a current customer (Buchanan and Gillies, 1990). It is more economical to keep customers than to acquire new ones. The cost of replacement of lost customers with new customers is very high. The reason behind this is that the expense of acquiring customers is incurred only in the beginning stages of the commercial relationship (Reichheld and Kenny, 1990). Retained customers buy more, take less time, are less sensitive to price changes and generate a positive word of mouth which in itself is a good promotion and leads to profitability (Healy, 1999). *Reichheld’s (1996)* reported the relationship between customer retention and profitability. Furthermore, he stated that there is a significant increase in profitability with the enhancement in customer retention rates. Berry (1983) introduced the concept of relationship marketing, laying the stress on the notion that customer relationships are the assets that has to be managed effectively and efficiently to gain customer retention and profitability. Retaining the existing customer is logical, if it enhances the profitability of the business (Dawes and Swailes, 1999). Delivery of quality service to customers encourages successful long-term relationship with customers as well as survival in today’s highly competition prone market (*Zeithaml, Berry and Parasuraman, 1996; Claycomb and Martin*

2001). The literature indicates that quality is a major determinant of retention and has a positive relationship with satisfaction in both the short and long run (Oliver, 1997). Consumer feedbacks should be made the basis of quality judgements and not the manufacturers' belief about the product quality (Ozment & Morash, 1994). According to Claycomb and Marin, "service quality refers to the consistency with which the expectations of the customers are met and the superiority of the service in comparison with the competitors. The practices such as delivery on time, giving customers' variety to choose from, pay attention to customer's complaints and demands and having competent and knowledgeable staff ., are successfully adopted by the businesses providing good service quality. Improved service quality translates into favourable behavioural intentions which results in customer retention which in turn leads to referrals, willingness to pay premium prices, increased spending (Zeithaml, et al 1996). Furthermore, Van der Wal and Pampallis (2002) shared similar views, retaining the existing customers by anticipating and meeting their future needs through the provision of quality service is a key to successful business in today's competitive corporate world.

**Hypothesis**

The proposed Hypothesis will be justified by investigating the primary & secondary data collected for the study.

**H1:** Customer satisfaction exerts a positive and effective influence on customer retention.

**Research Methodology**

To analytically study the correlates of customer satisfaction and customer retention, a questionnaire survey was conducted among the customers of hotel industry of Kashmir division, by adopting stratified random sampling method. The main instrument (i.e. questionnaire) was designed using 5-Likert Scale and all questions were in close-ended form. A total of 230 respondents participated in the study. Analysis of data was done through appropriate descriptive statistics procedure.

**Analysis & Results**

**Table 1: Path co-efficients using structural equational modeling (SEM) between customer satisfaction & customer retention**

Independent Variables	<i>Customer Satisfaction</i>	<b>Dependent Variable</b>
		<i>Customer Retention</i>
1. The hotel always delivers on promises.		0.137*
2. The overall experience with room or suite is excellent.		0.182***
3. The food quality is great.		0.016***
4. Customers are delivered personalized services.		0.212**
5. I am totally satisfied with problem handling measures.		0.241***
6. The staff is attentive, courteous and great in anticipating the needs of the customer.		0.013**
7. This hotel is the perfect place to spend quality family time.		0.268***
	<i>R</i> <sup>2</sup>	0.32*

Note \* <.001 ; \*\*< .01; \*\*\* <.05; and ns not significant.

**Source:** Data collection by the scholar for the present study

The estimated  $R^2$  confirm the influence of about 32 percent in customer retention. Taking together the results, it is justified to accept the  $H1$  that customer satisfaction positively influences customer retention.

### **Recommendations**

In line with this study, the researcher hereby recommended the following:

- Hoteliers must be careful to set the right level of expectations and must constantly conduct research in order to identify the needs of target market.
- Hotel Management must identify the customers who intend to repurchase (retained customers) and must identify ways of creating a relationship with these customers, a relationship that leads to customer loyalty
- An effective marketing technique must be adopted to target customers better than competitors. Superior customer value must be effectively communicated and delivered to the target market.
- Hotel Industry should embrace effective CRM to make beneficial relations with customers.
- Hotels must personalize the services for existing customers to make them feel special.
- Hotels must keep the track of the strategies adopted by competitors to avoid customer switching.

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## **Civil Liability for Nuclear Damage Act 2010: An Analysis**

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### **Abstract:**

*India's Civil Liability for Nuclear Damage Act, 2010 (the "Act") has been enacted with a view to provide prompt compensation to the victims for damage caused by a nuclear incident through a no-fault liability regime. The Act was also meant to facilitate India becoming a State Party to CSC Compensation to victims through a no-fault regime, Exclusive jurisdictional competence. Mandatory coverage by the operator through financial security or insurance. The research papers covers on the scenario existent in various countries, the key challenges and loopholes of the Act.*

**Keywords:** Nuclear, victim, damage, tax payers

### **INTRODUCTION**

Nuclear power is the fourth largest source of electricity in India after thermal, hydroelectric and renewable sources of electricity. There are at least 20 nuclear reactors in operation generating 4780 MW. While seven other reactors are under construction and are expected to generate an additional 5300 MW. India has an determined plan to reach a nuclear power capacity of 63000 MW by 2032. Nuclear power is the most cleanest form of energy which does not pollute the atmosphere in any manner.

In the year 1979, 3 mile island incident, in 1985 the Chernobyl accident and in March 2011 the Japanese Fukushima nuclear disaster has alarmed everyone with the population around proposed Indian NPP Sites have launched protests and questions are raised about atomic energy as clean and safe alternative to fossil fuels. Post Fukushima scenario, safety of nuclear plants are upper most in all circles. April 2010 Nuclear Summit set in motion a process of bringing high level of attention to nuclear safety and security. The lesson we have learnt in respect of the three accidents or incidents referred to by me is that an accident anywhere is an accident everywhere, because the threats are not merely consequences of accidents due to human frailty but of natural disasters and terrorism.

Any form of energy whether fire, thermal or hydro-electric can result in disasters of the kind referred to by me just now. That is why it is proverbially said we should not play with fire. The mythology refers to the creation of energy, its preservation and destruction. When a new projects are to be started either at Jaitapur or Koodankulam or in West Bengal, there is tremendous amount of resistance. In the context, therefore, different laws have been enacted like the Nuclear Safety Regulatory Authority Act and different bodies have been established to oversee and review policies on radiation, safety, nuclear safety and other connected matters. Nuclear Safety Regulatory Authority is responsible for ensuring radiation safety and nuclear safety in all civilian secure activities. The Atomic Energy Act, 1962 does not say anything about liability or compensation in the event of an accident. The Civil Liability for Nuclear Damage Act relating to third party liability has been passed by both houses of Parliament in August 2010. There are many critical areas which are highly debatable in these laws. Therefore, in fitness of things this Conference has become necessary which will have to

address as to a legal framework for conducting activities relating to nuclear energy and ionizing radiation in a manner which adequately protects individuals, property and environment.

**KEY ISSUES AND ANALYSIS:** Following are the key issues and analysis of the Act : The legal responsibility cap on the operator (a) may not be adequate to indemnify victims in the event of a major nuclear disaster; (b) may block India's access to an international pool of funds; (c) is low compared to some other countries.

- The cap on the operator's liability is not required if all plants are owned by the government. It is not clear if the government intends to allow private operators to operate nuclear power plants.
- The extent of environmental damage and consequent economic loss will be notified by the government. This might create a conflict of interest in cases where the government is also the party liable to pay compensation.
- The right of recourse against the supplier provided in the Act is non compliant with international treaties India may wish to sign.
- The time-limit of ten years for claiming victim compensation may be not adequate for those suffering from nuclear damage.
- Though the Act permits operators and suppliers to be responsible under other laws, it is ambiguous which other laws will be made applicable. Different interpretations by courts may constrict or unduly expand the scope of suits
- h a provision.

Compensation under tort law emanates out of judicial discretion and not necessarily codified in law. As the Indian society evolves there will be greater realisation that the precautionary principle and 'polluter pays' principle have to be implemented with punitive costs.

The Act provides only 'liability' and not 'absolute liability' betraying a built-in escape option provided for both the operator and the government. The CSC provides that the liability of the operator is absolute, i.e., the operator is held liable irrespective of fault.

The definition does not specify whether or not private entities can be appointed as operators of nuclear installation. There are no guidelines or methods specified by the Central government to designate an operator.

The role, duty and functions of the operator are not specified. The ambiguity in defining an operator may be deliberate so as to keep options open for the entry of the private sector but the unrestricted and absolute power of the Central government in this regard may leave scope for abuse of power.

The Act specifies a period of 10 years for extinction of the right to claim. Although international conventions also provide for a 10 year limitation, whether 10 years is practical in the Indian context where legal process move at glacial pace is rightly being challenged.

Though an increase from 10 to 20 years would be a step in the right direction the constraint would be whether the anticipated insurance mechanism too can be extended beyond 10 years.

Another ambiguity is whether no liability arises on a Public Sector operator and whether the Public Sector operator does not even have to opt for insurance cover as the government is liable for nuclear installations it owns.

The operator is not liable for nuclear damage caused by armed conflict, hostility, civil war and terrorism. If the state is not capable of underwriting the physical security of a nuclear plant in the event of external threats, the question arises as to whether the state should own and operate nuclear plants in the first place?

It is not clear whether the Atomic Energy Regulatory Board would review foreign supplier designs or it will only review domestic designs? Again it is not clear whether foreign suppliers will permit the AERB to review its designs and even if they do, whether the AERB would have the necessary competence to carry out such a review.

**Demerits Of The Civil Liability For Nuclear Damage Act 2010:** Following are the demerits of the Act:

1. Victims are left to the General Tort law:

Through this Act, the state played a clever game. The victim of accident, as in Bhopal tragedy, will not be entitled to sue either operator or supplier under this law. The victims can file claims under torts. There is no need for any provision like Section 46. This remedy is available anyway. Realizing that a common victim cannot pursue this remedy individually, the Union Government has passed a law authorizing itself to represent in mass action for the compensation to lakhs of victims under the principle of *parens patriae* (Government should act like a parent). Whereas, the Government, as per this Act, made it clear that the individuals should fight separate litigation, which is totally unjustified.

2. Limited Liability emboldens operator to neglect safety

While many countries have unlimited liability and the tort law in general also insists on unlimited liability, it remains a key demerit of the Act to cap the liability of the operator of the plant at a level of Rs.1, 500 crore. Nuclear accident will have severe consequences than an oil spill, for which the USA forced BP to set aside an amount of USD 20 Billion in an escrow fund to settle claims. That amount is less than even the Bhopal settlement of \$470 million, which The Government agreed as grossly inadequate. When a nuclear industry invests on a reactor as high as Rs. 30 thousand crores, it is no match to fix liability at Rs. 1500 crore. The principle of 'Absolute Liability' laid down by Supreme Court of India, speaks about higher amount of damages that match the capacity and investment size of the industry that was engaged in hazardous and inherently dangerous industrial activity.

Mr. V. Gopala Krishna, founder member, ToxicsWatch Alliance while appealing to the President of India to send back the Civil Liability for Nuclear Damage Act for reconsideration of Parliament, said: "clearly, with the passage of this Act FICCI's efforts on its own and on behalf of the multinational nuclear companies have succeeded despite India's exemplary poor safety record with no database of radioactive radiation victims who appear to be deemed collateral damages for 'development' any cost based on nuclear power at any exorbitant cost."

3. Burden on Tax payer:

As per the approved Act, now only 'government' or 'Government Company' can be benefited by liability cap, but the 'Government Company' is defined as one 'where the Central Government has 'less than 51 per cent' ownership'. This provides golden offer to private companies to claim state subsidy if they caused loss beyond the cap. The liability burden of private company wherein the shares of government are less than 51 per cent can also be shifted to tax payers. This is a clandestine way of diverting the state resources to private sector in the name of facilitating the FDI or globalizing the nuclear power trade. This is highly objectionable provision which will not be in national interest. It is against the

directive principles of the Constitution. Why tax payer should be taxed further for the injury caused by private operator because of the defective machinery supplier by other foreign company.

#### 4. No strict liability for environment loss

Nuclear accidents certainly happen. Chernobyl is just an example. Dr. Maitreya, MP (Rajyasabha) in his speech on 30th August in the Parliament quoted Dr. Robert Peter Gale book "Final Warning — *The Legacy of Chernobyl*" saying nuclear accidents happen, "In sum, accidents happen. This is why the nuclear industry continues to insist upon laws limiting its liability for damages arising out of nuclear accidents". At the conclusion of the Chapter, Dr. Gale says: "As for Chernobyl, it may be that the greatest contributions made at Hospital Number 6 were not the lives saved but the lives lost. For the failure to save lives demonstrated how deadly nuclear power can be and how helpless the world is when radiation rages wild. In the end, we all live near Chernobyl." In such case the Act without imposing strict liability on behalf of victims and environment loss, cannot do any benefit for the nation. The Act meticulously takes care of interests of operators. Because of the struggle and serious opposition, the Union stepped down and provided for liability of supplier towards the operator alone. With this background the cap on the liability amount, acts as danger for victims and facility for the other stake holders.

#### 5. No mention of MNC Liability

The whole issue of liability of principal company or MNC or a supplier from foreign country, which supplied machinery, technology and training to the staff like Union Carbide in Bhopal did to Union Carbide India Limited, is left untouched by the new legislation. In fact that would have been a real contribution for developing liability jurisprudence for nuclear damage. Either under this Act or Company Law Act, 2009, there is no provision for making the multinational company liable for the damage. Operator gets right of recourse in a limited way but victims of mass damage or disaster caused by reactor cannot pursue any legal action against the supplier. If the operator, for any reason chooses not to seek enforce right of recourse, this law cannot do any thing. The corporate structure as envisaged by Company Act 2009 does not provide for any liability towards victims on supplier for any kind of damage.

Mr. V. Gopala Krishna suggested Union Cabinet to set up a committee (of nuclear scientists, engineers, agricultural scientists and Public health experts), to study the effects of nuclear damage on India before rushing through the Act. Then alone the people can understand the seriousness of the damage and requirements of liability. Without any such study, making liability laws with caps and limitations will do serious harm to the interests of the people and environment. While Bhopal Gas Leakage victims are let down by the political class of country by their inactions or improper actions, the future victims of nuclear accidents are going to be led down by this Law which, instead of codifying the strict liability, generously declared limitations on the liability clause.

#### 6. Exemption for 'terrorism'

Liability is exempted if the damage is caused to the nuclear installation by the act of terrorism. All those who suggested changes in the Act wanted the word 'terrorism' to be deleted. Thought the installations are protected by defence, the danger of terrorist attack cannot be ruled out. It is quite possible for operator to raise the defense of 'terrorism' to escape from liability.

#### 7. No Severe Criminal Liability

Though the Act is called Civil Liability Act, suggests that existing criminal law can be used against the operator. While bringing a new law, the Government should have created specific criminal liability of supplier, keeping in view the controversy of lesser punishment to criminals of Bhopal led to serious debate on this issue and Government is agitating in Supreme Court through a curative petition to increase the punishment after 25 years.



**LIABILITY NORMS IN OTHER COUNTRIES:** Other countries, while implementing the broad principles laid down under international conventions, have framed their own legislative regimes for nuclear liability. They also impose financial security requirements on the operator, which vary from nation to nation.

***The Situation in the US:*** In US, in the event of an accident, the first \$375 million is paid by the insurer(s) of the plant. It is mandatory to insure the plant. Beyond that, up to US\$ 10 Action is paid out of a fund jointly contributed by the “operators” as mandated by the Price-Anderson Nuclear Industries Indemnity Act. Beyond that, the Federal Government pays. For US victims of nuclear accidents, they guarantee 10 Action US dollars from a fund of operators, and for the victims in India, US wants reduced, limited and truncated liability for a paltry amount.

***In Germany:*** Germany has unlimited operator liability and requires € 2.5 Action security, which must be provided by the operator for each plant. This security is partly covered by insurance. France requires financial security of € 91 million per plant. Switzerland requires operators to get insurance cover of up to € 600 million. It is proposed to increase this to € 1.1 Action and ratify the Paris and Brussels conventions. In Finland, a 2005 Act requires operators to take at least € 700 million insurance cover, and operator liability is unlimited beyond the € 1.5 Action provided under the Brussels Convention. Sweden has ratified the Joint Protocol relating to Paris and Vienna conventions. The country’s Nuclear Liability Act requires operators to be insured for at least Swedish Kroner (SEK) 3300 million (€ 302 million), beyond which the State will cover to SEK 6 Action per incident.

***In Canada,*** the Nuclear Liability and Compensation Act is also in line with the international conventions and establishes the licensee’s absolute and exclusive liability for third party damage. The limit of Canadian

***In Japan, China etc:*** Japan is not party to any international liability convention but its laws generally conform to them. The two laws governing them are revised about every 10 years. Russia is party to the Vienna Convention since 2005 and has a domestic nuclear insurance pool comprising 23 insurance companies covering a liability of some \$350 million. It has a reinsurance arrangement with Ukraine and is setting one up with China. China is not party to any international liability convention and has only a 1986 interim domestic law on nuclear liability, which corresponds with international conventions, except that the liability limit is only about \$36 million

## **CONCLUSION**

It is indisputably acceptable, that progress has been made over the years in the field of nuclear liability regimes, by way of better compensation and wider coverage of damages and geographical scope as demonstrated above in the main chapters. The questions that still pop up are, how good enough are the present regimes can the present regimes withstand the test of another major nuclear accident, and how do we make CSC more acceptable? These are the problem questions that the present author believes would be solved only when there is a mandatory-harmonization of all the liability conventions and treaties into one international unified nuclear liability regime which ensures that damages suffered anywhere, whether the state is nuclear state, non nuclear state or transit state, is coverable and recoverable, and that compensation is equitably paid to victims of all nations.



Better we do not have any law in its place because this Act is a manifestation of unreasonable bias towards the global nuclear industry and commerce with scant regard for human life in India. The purpose of making law is to provide for enforceable remedies but not to deny the remedies which were developed over a period of time. This Act is denial by 'law' of decent compensation to the suffering public.

## **ILO AND WOMEN WORKERS SOCIAL SECURITY**

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### **Abstract**

*Women form the crux of most of the developing nation's work force and there has to be rules which will protect the rights of the working women both in the organised and unorganised sector, there are still many obstacles which a women has to face at work place despite of ILO legal instruments.*

*This research paper deals with aspects on current focus of the Government, which have been brought to light. This research paper also deals with the major challenges and also the need of the government to ensure and take up a paradigm shift towards majorly concentrating on building up a strengthened rules which will ensure the rights of the women workers.*

**Keywords:** Women Workers, Social Security, International Labour Organisation.

### **Introduction**

Women are the real architect of the society, women form an important segment of productive workforce in the economy of majority of developing countries including India. They play a significant role in agriculture as a female agricultural labour, hence women participation is always necessary for economic and social development of the country. According to M. S. Swaminathan, the famous Agricultural Scientist, 'it was women who first domesticated crop plant and thereby the art and science of farming', out of total rural female workers 28.8 percent are cultivators and 48.5 percent are agricultural labourers contributing a major proportion of the farm production as well as household income, they are responsible for the country's food production. Working women form a major thick piece of society, amongst the labourers the conditions of working women is particularly vulnerable.

**I. Role of ILO on Women Workers Social Security:**The preamble of the ILO Constitution affirms the need for providing protection of the workers against the contingencies in work line such as sickness, maternity, employment injury, old age thereby promoting income security resulting in improvement of the conditions of labour. The pre-war conventions and recommendations provided workmen's compensations for accidents and occupational diseases, provision for old age, invalidity, widow's and orphan's pensions, maternity protection, provision for unemployment and maintenance of migrant's pension rights.

The ILO constitution mainly focuses on protection of women workers. International Labour Conference first session held in Washington in October 1919, adopted international standards protecting expectant mothers and limiting the amount of night work by women. In 1937, the Conference highlights the ILO's aims with reference to women workers, namely-

- i. The guarantee of all civil and political rights;
- ii. Full opportunities to improve their education;
- iii. Better conditions for finding employment;
- iv. Equal pay for equal work;

- v. Legal protection against dangerous working conditions;
- vi. Legal maternity protection;
- vii. The same trade union rights as that of men.

The ILO has done the tremendous work in the area of social security. One of the most important instruments adopted by the ILO is the Social Security (Minimum Standards) Convention, 1952. Currently, the organization's main object is to extend social security to agriculture and plantation workers.

#### **A) . Challenges faced by Women Workers in Unorganised Sector**

Society being male dominated, women workers receive still poor recognition and value especially for women workers in the informal sector, the double burden of combining the tasks of production and reproduction is even more arduous despite the statutory provisions to ensure fair working conditions for women in India and also the specific provisions for the protection and welfare of women workers. Most of the studies have shown that economic dependence of women is influential factor of their subordination and therefore the change in the structure of the economy is very much needed. Further women are assigned a major productive role which would be a way to improve their status, and economic independence which is a foundation on which any structure of equality for women can be built. The employment in the formal sector requires certain minimum qualifications and most of these educated women workers are drawn from middle classes and richer sections, a very few women from lower class would get chance in these jobs.

**B) The National Commission on Labour :** It explains some features and obstacles of informal sector, namely:(a) Scattered nature of establishments; (b) Ignorance and Illiteracy;(c) Small size of establishment with low capital investment per person employed;(d) Casual nature of employment; and (e) Superior strength of the employers operating in single and in combination. About 400 million people (more than 85% of the working population in India) work in informal sector and of these almost 120 million are women.

**C ) Unorganised Sector Working and living Conditions:** Firstly the *construction sector* offers easy entry to the unemployed involving a large number of women workers in the unskilled category, in which a number of them are young mothers with infant children carrying construction material on their heads to the construction site while the skilled and semi-skilled work is done by men. In this sector migrant workers, poor working conditions, low wages and inadequate provisions for social security are issues of concern, in construction sector, women workers live in miserable conditions especially in regard to working hours and payment of wages. Illiteracy and poverty has resulted in accepting low wages by the women that they may not fulfil their basic minimum needs. Secondly *Beedi Manufacturing Sector* occupies an important place in the country next to agriculture, handloom and construction sector and hence beedi sector is known as the largest employers of the workers. The conditions under which the women beedi rollers work is very poor and unhygienic as most of them live in small room where they do the beedi work as also cook, sleep, and children are exposed to all the hazards of tobacco. Since log books, service book or identity card are not issued, there is absence of employer and employee relationship and thereby resulting in deprivation of benefits such as provident fund, maternity, bonus, leave with wages etc., to these workers. Thirdly *Brick-kilns*, sometimes migration of these labour is generally on a family basis and hence females too migrate along with the male members of the family especially with their husbands, women migrant workers in brick-kilns are even more insecure because of the odd work hours. Fourthly, *Tanneries* wherein the workers in the leather industry are prone to various health hazards in case preventive steps are not taken at their work place. The workers are exposed to chronic diseases, almost women are employed in

tanneries as helpers and they are compelled to do odd jobs like setting, paling, drying etc., this is more harmful than the actual process of tanning, it has been pointed out that women workers are actually made to get into the rotating drums containing toxic chemicals to take the hide/skin out of the drum and to clean it. Fifthly, *Plantation* is an important industry wherein a majority of workers in the plantation sector are women, this is because of fact that soft hands and nimble fingers are suited especially for the tea leave plucking and picking of coffee seeds, women workers dominate the employment scene in the plantations, and the pay period of workers are divided into five main categories such as daily, weekly, ten days, fortnightly and monthly. Sixthly, Match Industry which is primarily employing unskilled workers, since they are not educationally qualified or technically experienced they can learn to gain knowledge from only doing work, women workers are mainly engaged in other manual works like match box filling or packing, printing and labelling of match boxes. In Tamil Nadu about 91% of the match box filling and packing are being done by women workers and this is due to the abundance of cheap women workforce available in the surrounding areas, in case of Kerala all the match box filling works are carried by women workers only.

**II. An Overview of Women Workers Social Security:** The emergence of the International Labour Organisation in 1919 influenced drastically the activities of the State in social security field. Besides, measures adopted by the Government for the implementation of these ILO Conventions, various other provisions have been made in the labour legislations for the protection and welfare of women workers. These labour welfare legislations are of two kinds. The first classification relates to those statutory enactments which are specifically for women workers, e.g. the Maternity Benefit Act, 1961 and the Equal Remuneration Act, 1976, in the second category are included those labour statutes which provide measures for the workers at large but contain special provisions for the welfare of women workers, the Statute in the second category are i) The Factories Act, 1948 ii) The Mines Act, 1952 iii) The Plantation Labour Act, 1951 iv) The Beedi and Cigar Workers (Conditions of Employment) Act, 1966, v) The Contract Labour (Regulation and Abolition) Act, 1970 vi) The Inter-state Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 vii) Building and Other Construction Workers' (Regulation of Employment and Conditions of Service) Act, 1996 viii) Minimum Wages Act, 1948 ix) Payment of Wages Act, 1936 x) The Employees' State Insurance Act, 1948 xi) The Workmen Compensation Act, 1923 xii) The Employees Provident Funds and Miscellaneous Provisions Act, 1952 and xiii) Payment of Gratuity Act, 1972.

The legislations above listed relate to regulation of employment in dangerous occupations/employments, prohibition of night work, restriction on carriage of heavy loads, wages, health, gratuity, maternity relief, equal pay for equal work, social security, provision of crèches and other welfare facilities etc. Further India has ratified the Committee on the Convention on Elimination of All Forms of Discrimination against Women (CEDAW), the Economic, Social and Cultural Rights (ICESCR) and the ILO Convention 202. Social security is a concept enshrined in Article 22 of the Universal Declaration of Human Rights and focused most prominently in General Comment No. 19 on the issue of social security, of the Committee on Economic, Social and Cultural Rights (CESCR, the Committee). The General Comment 19, also clearly explains that the right to social security which includes housing, healthcare, water, education, nutrition and sanitation.

**III. Recent Developments under Ministry of Labor and Employment:** i) *Dignity and Security of Women Worker* (Discussed in Lok Sabha dated 22<sup>nd</sup> July 201) the Ministry has taken steps for enacting four Labour Codes namely The Code on Industrial Relations; The Code on Wages; and The Code on Occupation Safety, Health and Working Conditions; The

Code on Social Security & Welfare by simplifying, amalgamating and rationalizing the relevant provisions of the existing Central Labour Laws without any gender discrimination. A number of measures have also been provided in various Labour Laws in order to ensure security, dignity and congenial work environment for a women worker. Such measures include time-off for feeding children, enhancement in paid maternity leave from 12 weeks to 26 weeks, child care centres, provisions for mandatory crèche facility in the establishments having 50 or more employees.

ii) Initiatives by the Ministry on Labour Codes (Discussed on 9<sup>th</sup> December 2019): In line with the recommendations of the Second National Commission on Labour, the Ministry has taken steps for drafting four Labour Codes-The Code on Social Security; The Code on Occupational Safety, Health & Working Conditions; The Code on Industrial Relations; The Code on Wages. By simplifying, amalgamating and rationalizing the relevant provisions of the existing Central Labour Laws. Out of these 4 Labour Codes, the Code on Wages, 2019, has been notified on 8<sup>th</sup> August, 2019 in the Gazette of India. The Occupational Safety, Health and Working Conditions Code, 2019 was introduced in Lok Sabha on 23<sup>rd</sup> July, 2019 and subsequently, referred to the Parliamentary Standing Committee on Labour for examination. The Code on Social Security, 2019 has been approved by the Cabinet for its introduction in Parliament, The Industrial Relations Code, 2019 has been introduced in Lok Sabha on 28<sup>th</sup> November, 2019 these Labour Codes, inter-alia, address issues relating to social security, minimum wage and working conditions for workers. For health care, Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Ayushman Bharat provides health coverage up to Rs. 5.00 lakh per family per annum to around 10.74 crore deprived families based on the Socio Economic Caste Census (SECC) for secondary and tertiary care hospitalization. The proposed codification will also make the existing labour laws in sync with the emerging economic scenario; reduce the complexity by providing uniform definitions and reduction in multiple authorities under various Acts and bring transparency and accountability in enforcement of labour laws.

#### **IV. Conclusion and Suggestions:**

From the foregoing discussion, it can be contemplated that, to provide security against various risks, peculiar to their nature, women workers have been given various rights, benefits, concessions, protection and safeguard under different labour legislations. Women workers are still made to suffer discrimination in social and economic spheres and continue to be the most exploited lot, most of the labour legislations apply to the formal sector only, leaving informal sector, where a majority of the women work unattended.

In the light of the above discussions, the following suggestions have been submitted to have a strategy to create a legislative and administrative frame work to provide Social Security to women-a) Social security should be universal, and not uniform, and should, respectively, address specific, and include special measures to the vulnerable groups. b) Women who form the majority in the informal sector are victims of gender based discrimination, hence it is suggested that women should be fully empowered with proper education, skills and training, it is also further suggested that government should promote more vocational training programmes for advancement of skills of women. c) Need to have comprehensive social security legislation for both organised and unorganised workers in the country. d) Women workers in the unorganised sector are ignorant about their rights, benefits and protection provided under labour legislations. Ignorance of statutory provisions is one of the main causes that had resulted in injustice to women. Since there is demand for empowerment of workers in general and women in particular, it is suggested that government, trade unions, non-voluntary organisations should organise awareness programmes relating to health,



nutrition as well as sanitation and disseminate information to workers about the rights and their responsibilities.

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## **Success Stories**

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### **Rani Abbakka The forgotten, First Woman Warrior Queen of Ullal, Karnataka,India**

We all know the stories of freedom fighters, who fought against the British colonialist rule. But rarely one will find the story of a queen of southern India, who fought against the Portuguese. This is the Rani Abbakka Devi, the Queen of Ullal, She is also known as "Abhaya Rani" or the "Fearless Queen" and is considered a freedom fighter who gave shivers to the Portuguese colonisers in India. Abbakka was from the Chowta dynasty which ruled over Tulu Nadu, the coastal area of today's Karnataka. Their capital was Puttige, while their subsidiary capital was the port town of Ullal (now Mangalore), which the Portuguese were desperate to capture for its strategic location. Rani Abbakka was one of the earliest Indians to fight colonial powers and is historically regarded as the "first woman freedom fighter of India".

#### **Tulunadu Region**

Tulunadu is a region covering the whole of undivided Dakshina Kannada from Shiroor to Chandragiri in Kasargod, though its frontier differed from time to time.

Alupa dynasty, one of the ancient dynasties of Karnataka ruled over Tulunadu for over a thousand years from around the 2nd century to mid 15th century. After around the tenth century, fourteen minor dynasties such as Banghas of Bangadi, Ajilas of Venuru, Bairarasa of Karkala, Savanthas of Mulki, Dombaheggade of Vittala, Tolaharas of Suraal, Kumble Araarsaru of Kumble, Chowtas of Puttige, Kellas, Moolas etc emerged and ruled different parts of Tulunadu. These rulers had internal freedom.

Rani Abbakka was the ruler of a princely state called Ullal in Tulunadu. It was tucked away between the azure blue of the Arabian Sea and the verdant greens of the Western Ghats. The history of Tulunadu is instilled with the indomitable courage of Queen Abbakka .

Her furious wars with the Portuguese are not well recorded. But whatever is available speaks of a luminous personality of awesome valor and bravery, Archival records, travelogues of foreigners.

#### **Chronology**

Portuguese travellers and historical analysis confirm that there were three Abbakkas: mother and two daughters, who fought against the Portuguese Army.

The four Abbakkas in the Chowta lineage are - Abbakka I (1554-1584) from Ullal, her sister at Puttige by name Loka Devi (1565-1574), Abbakka II (1594-1640), Abbakka III (1667-1676) and Abbakka IV (1719-1740). In the Chowta genealogy we find reference of Abbakka in thirteenth century too.

We may therefore, presume that 'Abbakka' could be the throne name of these queens. The confusion still persists among historians as to which Abbakka is better known in history. Only a comprehensive study can throw light on the facts of all Abbakkas. However, we cannot deny that all these Abbakkas have richly contributed to the cultural history of Tulunadu through their fair and just administration.

Out of the fourteen dynasties twelve belonged to Jaina community. Chowtas, who belonged to the Jaina community, had their administrative centres at Ullal, Puttige and Moodibidre. The Chowtas were feudatories of the Vijayanagara kingdom. Descendants of the Chowta kings continue to live in the Chowta Palace in Moodibidri.

### **Portuguese in India**

The first of the European troops to set foot on Indian soil were the Portuguese. The Portuguese king Manuel I sent his navigator Vasco da Gama, to find a sea route to India via the Cape of Good Hope, the southern tip of Africa. His landing in India in the year 1498 changed the course of Indian history.

Portuguese merchants set up a trade empire in the Indian Ocean by capturing and fortifying all major trading ports including India, Muscat, Mozambique, Sri Lanka, Indonesia and even Macau in China.

In a short time, the Portuguese became the masters of trade all over the coast. Later they began to tax trade in the Indian Ocean, which until then was duty free. With their strong naval fleet they established supremacy and retained power in the maritime trade for over a century.

### **Rani Abbakka (1554-1584)**

Tirumala Raya Chowta, who was then the leader of the clan, decided to crown his niece Abbakka as the first Tuluva Queen of Ullal. According to local tradition Abbakka even as a child, was extraordinary and showed signs of being a visionary. There was no equal to her in military science and warfare, mainly in archery and sword fighting. For her bravery, *the* queen called Abbakka ruled from Moodabidri and used the Ullal as her financial capital. Born in the matrilineal line of Chowtas, Abbakka was a brilliant queen who excelled in governance, administration, warfare, and above all patriotism. Tutored by her uncle Tirumala Raya, Abbakka became a fearless wielder of the sword, spear, and bow. She also mastered diplomacy and war strategy and tactics. She developed a strong land and naval force and kept the colonizing Portuguese at bay for over four decades. She came to be known as Abhaya Rani (The fearless queen). She was also one of the earliest Indians to fight the colonial powers and is sometimes regarded as the '*first woman freedom fighter of India*'.

When she attained a marriageable age, her uncle wanted her to choose a spouse who could share her dreams and kingdom. The young queen listed several requirements that she seeks in her husband; wide-ranging education, courage under duress, valour in battle, and patriotism. Her uncle proposed the king of the neighbouring city of Mangalore as a suitable groom. By creating this alliance through marriage, Tirumala Raya sought to create a formidable boundary to dissuade the Portuguese from trying to conquer the entire Tulu belt. Moreover, Lakshmanappa was a dashing young king showing a lot of promise.. The marriage was not a success and soon Abbakka decided to return to Ullal.

In the earliest century, entering Goa as traders, the Portuguese quickly overpowered the trusting king of the ancient Alupa dynasty. Soon, they coveted the strategically located Ullal. Due to the large spices trade with Arabia, Ullal was a prosperous port. The Dutch, Portuguese, and the British later coveted the trade. The Portuguese considered Ullal a natural extension to their base in Goa.

The marriage alliance between Ullal and Mangalore alarmed the Portuguese because a united front would definitely stall their southern progress. The Portuguese Viceroy in Goa, António Noronha used guile and subversion to co-opt Lakshmanappa. By tempting him with an alliance, he wooed the young king with ideas of conquering the rest of Bharatha Desam. He promised to make Lakshmanappa the emperor of this new kingdom. Taken in by the promise of conquest, splendour, fame, and prosperity, Lakshmanappa succumbed to the evil designs of the Portuguese.

By sheer chance, Abbakka stumbled on this plot and confronts her husband. She demanded his patriotism. Drunk with the support of a foreign ally, Lakshmanappa ill-treated his queen and rebuked her. As an educated woman, Abbakka found her husband's behaviour reprehensible. The marriage did not last long, with Abbakka breaking ties by returning the jewels given by him to her. Taking her twin daughters with her, she left her husband and returned to rule from Moodabidri and Ullal. As soon as she returned to her ancestral home, Abbakka started building a navy and an army. The husband thus disliked Abbakka and wanted to take revenge. Later on he joined the Portuguese in a treaty to fight Abbakka.

Rani Abbakka ruled a kingdom that consisted mainly of Hindus and Muslims. Though she was a Jain, her team of administrators comprised Muslims and Hindus and her army was unique in its diversity. The Mogaveera Muslim fishermen were an extremely powerful asset for her, as they helped in her naval battles with the Portuguese.

Ullal, being a strategically placed port, was the Portuguese's next target to conquer after conquering other ports on that coastal region. The Portuguese didn't think much of a 30-year-old queen and did not expect her to succeed in driving out their highly skilled soldiers. However, she managed to do just that repeatedly. After repeated attempts at threatening Rani Abbakka, the Portuguese were unable to neither defeat her nor extort any money from Ullal. She continued to defy them by her trade with the Arabs.

### **Defeat of Portuguese-1556**

Her first war against them was in the year 1556 because she refused payment of any kind of tribute and selling of food stuffs at a rate agreeable to the Portuguese. The Portuguese sent Admiral Dom Álvaro da Silveira to fight her after she refused to pay them tribute. In the battle that followed, Rani Abbakka once again managed to hold her own and repulsed the attack successfully. In 1557, taking advantage of the marital chaos, the Portuguese Viceroy sent Admiral Dom Álvaro da Silveira to plunder Mangalore. Lakshmanappa's supposed-friend, General João Peixoto, justified the action of his country. He demanded that Lakshmanappa assist them take over Ullal. Angered by his wife's abandonment of their marriage, Lakshmanappa schemed to overrun Moodabidri and Ullal.

In 1568, they turned their attention to Ullal but Abbakka Rani resisted them yet again. João Peixoto, a Portuguese general and a fleet of soldiers were sent by the Portuguese Viceroy António Noronha. They managed to capture the city of Ullal and also entered the royal court. Abbakka Rani, however, escaped and took refuge in a mosque. The same night, she gathered

around 200 of her soldiers and mounted an attack on the Portuguese. In the battle that ensued, General Peixoto was killed, seventy Portuguese soldiers were taken prisoners and many of the Portuguese retreated. In further attacks, Abbakka Rani and her supporters killed Admiral Mascarenhas and the Portuguese were also forced to vacate the Mangalore fort.

The Portuguese troops succumbed to the war tactics of the queen. For the first time in history the mighty Portuguese had to accept defeat against a Queen of a small kingdom of Thoote's. (These thoote's were wrongly referred to as 'fire arrows' by Portuguese). Fire Arrows - Torch made of dry coconut leaves popularly known as 'thoote' in Tulu language (In Lexicon by Mariyappa Bhatta). 'Thoote' was used by Tuluvas in the age old days as torch during night travel.

Under the queen's adroit guidance, her soldiers used the thoote as a striking war strategy. Hundreds of these thootes, blazing with fire, were swung like arrows towards the enemy ships that were anchored near the coast. When the ships caught fire many lost their lives. Rest of the soldiers would jump into the sea to save themselves, only to be killed by Abbakka's soldiers who fought with sword and spears.

And so the Queen of a small coastal town of Ullal defeated the well-equipped Portuguese flotilla. The news of the Portuguese's loss to a woman made international news across Arabia, Persia and Europe. This has been considered as an epoch making event in contemporary history.

In 1569 however, the Portuguese not only regained the Mangalore fort but also captured Kundapur (Basrur). Despite these gains, Abbakka Rani continued to remain a source of threat. With the help of the queen's estranged husband, they mounted attacks on Ullal. Furious battles followed but Abbakka Rani held her own

#### **Defeat of Abbakka-1570**

In 1570, she formed an alliance with the Bijapur Sultan of Ahmed Nagar and the Zamorine of Calicut, who were also opposing the Portuguese. Kutty Pokar Markar, the Zamorine's general fought on behalf of Abbakka and destroyed the Portuguese fort at Mangalore but while returning he was killed by the Portuguese. Following these losses and her husband's treachery, Abbakka lost the war as her husband assisted the Portuguese by revealing to them her strategies of warfare, which he was familiar with. She was arrested and jailed. However, the warrior that she was, she revolted in the prison and died as a soldier

She was a gentle lady of high dignity, dressed in simple clothes, yet had an alluring figure. Though her exterior posterity and habit represented rather a dirty kitchen wench, or laundress, than a delicate and noble queen; her graceful voice and her prudent and judicious speech bespoke her nobility says Pietro dala Velle. Another mine of information can be got from the records of Portuguese historian Antonio Bocaro.

The queen's story is retold from generation to generation through folk songs and yakshagana, the popular folk theatre. In bootaradhana (which literally means appeasing the possessed, a local ritual dance) the person in trance narrates the great deeds of Abbakka Mahadevi. Though Abbakka has been admired and worshipped in local folk forms, it is only recently that there have been efforts to honour her memory.

There was a time when every resident of Tulunadu could elaborately narrate the story of Rani Abbakka. Such was her charisma. The Queen, locally known as Abbakka Mahadevi, was



amongst the first of the Indian rulers to give the Portuguese a taste of fear through her valour and patriotism. Her unrequited character has made her a folk legend amongst the Tuluvas. Her furious wars with the Portuguese are not well recorded. But whatever is available speaks of a luminous personality of awesome valor and bravery. Archival records, travelogues of Portuguese travelers and historical analysis confirm that there were three Abbakkas: mother and two daughters, who fought against the Portuguese Army between 1530 and 1618.

### **Public Recognition**

There is great demand from the public for recognizing Abbakka, a woman of indomitable spirit. The government could name Mangalore Airport or Konkan Railway train after her. Very little has been done to recognize this naval hero! However, the Indian Navy acknowledged her achievements by naming a patrol vessel after her in 2012. There is an Abbakka Circle in Ullal and Abbakka's statue is installed there. The Abbakka Ustava Samiti was formulated in 1997 under the aegis of Government of Karnataka. In Bengaluru there is an Abbakka statue at Yeshawanthpura. With effect from May 1, 2019, a Women's Police troupe has been named Abbakka Pade. Its aim is to prevent harassment of women at public places in and around Mangalore. The Rani Abbakka Tulu Adhyayana Kendra (founded in 1995) has recognized this valiant queen of coastal Karnataka by naming the institution after her. They also have a Rani Abbakka Art Gallery that exhibits various stages of the queen's life on canvas, painted through the brush strokes of renowned artists from all over India.

### **THIS IS THE SUCCESS STORY OF THE WOMAN, WHO STRUGGLED FOR THE PROTECTION OF HER MOTHERLAND FROM THE FOREIGNERS**

Prof. Thukaram Poojary, the founder of Rani Abbakka Tulu Museum, has taken upon himself the task of documenting the narrative of Queen Abbakka so that her name lives on, undeterred by the sands of time. Though Abbakka has been admired and worshipped in the local folk forms, very recently there have been efforts to honour her. As a result of these efforts the Karnataka Government has erected a statue of the queen in the city of Bengaluru.

Inputs: Shri Kailash Kr. Mishra is a Research Fellow, in Janpada Sampada and is involved in the documentary Project on Abbakka.

## **ROLE OF SELF HELP GROUPS**

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### **INTRODUCTION**

Self-help groups are informal association whose members have common need and demand as well as give prime importance to collective action. These group of people encourage savings and employ pooled resources to meet the urgent needs of their group members. SHGs mainly consist of 10-20 members. It is anticipated that, there should be true democratic environment within group where there all individuals must be active in decision making process.

To eliminate poverty and to empower women, the concept of self-help groups came as dominant tool in the present scenario. Thus, most of the self-help groups gained momentum in India in 1970s. Elaben Bhat, founder of self-employed women's association (SEWA), An NGO, in Ahmedabad, had evolved the idea of "women and micro finance". SEWA is an association of trade union of poor women workers.

The Annapurna Mahila Mandal in Maharashtra, working women's forum in Tamil Nadu, NABARD sponsored groups were further guided by the principles laid down by SEWA.

Emergence of self-help groups in India can be traced back to SHG-bank linkage programmes, which was started in 1992 by the National Bank for Agriculture and Rural Development (NABARD), which is an apex institution for rural growth and development in India. In 1992 With starting off as pilot project by linking 255 self help groups with banks, by march 2019, the project has reached in linking of 12 crore families. Currently, there is high level of SHG concentration in southern part of India. In 1999, micro credit cell has been set up by reserve bank of India to make it simpler to micro credit providers to follow institutional growth. Therefore, micro credit plays significant role in to provide credit for self-employment and various other services including technical savings aid to poor people. This provides strengthening of women empowerment through formation and development of self-help groups.

Women who constitute less than half of total country's population and are basically under employed due to limited authority over resources and governing bodies. In particular, rural women face greater hurdles as compared to urban women with no source of living apart from agriculture. Therefore, government initiates various policies for poverty reduction of women in India. The commencement of development of women and children in rural areas in 1982 was one such programme. But its failure led to the coming of the concept of self-help groups programme, under the flagship of Swarna Jayanthi Gram Swarozgar Yojana (SGSY).

The Swaranjayathi Gram Swarozgar Yojana started in 1999, which focuses to bring poor families from below poverty line to above poverty line by making sure sustained living over period of time. It focuses on mobilization of poor people into self-help groups through capacity development, training, and income generating sources. SHG concept came as one the substantial pillar for poor people to construct their self-reliance through group action. This leads to boosting and empowerment of the rural poor people as well as group approach.

SHG is a conventional idea which has been there in planned strategy of development especially focused towards women's empowerment. SHGs play a crucial part in transforming rural economy. It is a constructive tool adopted by the government as one of the programs of development of women living in rural areas belonging to underprivileged section of society.

The concept of Self-Help Groups (SHGs) is mainly focusing on empowering the women. SHGs are mini voluntary agency for self-help at the micro level. It mainly focuses attention on the weaker sections particularly women for their social and economic security. SHGs has got great potential in creating awareness on day-to-day affairs, promoting savings habit, development of self and community assets and increasing the income level of members of SHGs. It generates confidence, self-scrutiny and self-reliance among women.

The world summit for social development held at Copenhagen in 1954 stressed the need for easy access of credit for marginal producers, landless farmers and other low-income individuals, particularly for women and requested the government of diverse Nations to formulate suitable policies so that poor have easy access to credit.

The existence of Self-Help Group is the concept of professor Muhammad Yunus, who was a Bangladesh economist, social entrepreneur, banker who founded Grameen Bank and was the torch bearer in evolving the concept of micro credit and micro finance.

Credit was provided to the needy women by the formation of groups. The Bank initiated compulsory savings among the groups. In 1983, the Bank was converted into a statutory body by the Bangladesh government through an ordinance. The model became very successful. The UNDP, SAARC, and other international organizations worldwide have reached and supported self-help group model as an essential tool in eradication of poverty. With the passage of time, India has become home to one of the largest micro-credit programs in the world.

Women plays significant role in every society. Country's overall development and growth largely depends on the premise when both men and women considered as equal partners. Yet, in developing countries, women have low socio and economic profile. In these countries empowerment of women is crucial to bring the women labour in the foremost stream of economic growth.

Empowerment refers to the process of permitting an individual to behave, think, as well as doing their own work in independent way. It involves the process through which one can gain authority over one's lives. Empowerment gives platform for social transformation as well as giving control over their lives. Empowered women act as a catalyst of growth and development, which in turn, gives them equal chance to choose their goals and make them enough powerful to confront their subordinate role and status in the society.

Despite the fact that women occupy fifty percent of world's population but they are not included in social and economic growth equally as their male counterparts. Mobilization of women population in social and economic development of country needs to be encouraged for progressive nation. In India, rate of women work participation remains less than half of male counterparts. Various efforts have been made to bring women work participation on track but they are majorly occupied in the arena of informal sector.

Oxford dictionary defines the term 'empowerment' as the action or activity which gives authority to individual on one's own life decisions. Empowerment is an activity focuses on modifying the nature of systematic ways and means in which society functions which oppress women and keep men in power positions.

Economic empowerment of women in particular plays significant role against socio economic taboos of society. Economic empowerment means gaining economic control, power over various means of production, decision making authority. It helps in boosting confidence of individual, strength and decision-making power.

In Indian society, women constitute twenty four percent of national labour force according to ILO Reports (2019). They tend to contribute larger share of their earning on family in contrast to male counterparts. Even with this background, society obstructs their growth from gaining control over resources. Women are the backbone of Indian society. They constitute greater part in agricultural work, about 80 percent people involved in dairy production are women. Since independence, governmental programmes has taken different forms; from welfare specified policies to the ongoing emphasis on their growth and empowerment largely. The planning commission laid stress on women's empowerment by focusing ninth five-year plan on "inclusion of an identifiable women component plan in the programmes of the respective ministries right from the planning, monitoring and implementation of the programmes to ensure that it reaches to the women and they are being benefitted from it". The ninth plan policy (1997-2000) also focused on people participation in the planning machinery as well as the growth of women self-help groups. Women empowerment became one of the prime objectives of the ninth plan of government. Women empowerment and country's development is inter linked process. They go simultaneously, without each other they don't go far.

## **CONCLUSION**

The concept of self-help group plays predominant role in empowering the lives of poor women at both personal and professional front. It focuses on rural and urban families below poverty line and ensures women of employment opportunities and income. Small savings by women helps them to come out of the grip of money lenders as well as higher rate of interest from banks. Savings can be deposited in common fund of self-help groups. Small credit through self-help group organization proves to be helping hand for poor people, particularly women as it helps in skill development, capacity building, have financial access without and guarantee as well as it helps in their empowerment economically and socially.

In our country, even today, in different regions and states women are controlled by issues of illiteracy, poverty and poor amenities to maintain their family. This problem called them to take up various income generating services to fulfill their family needs and thus resulted in formation of self-help groups at great extent in India. With this, India became one of the host countries with largest SHGs, which plays key role in women empowerment.

Self-help group provides micro credit facility to poor women and motivate them to take up entrepreneurial ventures. Women self-help group have attain great successes in different parts of India and encouraged them in making it to the central of decision-making process. Self-help group plays significant role in overall development of women by assisting them in various skill generating activities. SHG involvement may result in women empowerment as it helps in betterment of income, savings, skill development. This helps them in changing their preferences into desired activity and results in overall empowerment of their personality. Self-help groups empowers women as well as reduction in gender disparity.

In India, various efforts have been made to improve the position of women through different ways and means as well as various development schemes. Ignorance of women in the development ladder and immediate action on improving their position has been encouraged.

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## **“Microfinance: A tool of Women Empowerment in Urban Areas.”**

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### **Abstract**

*Empowerment refers both to the process of self-empowerment and to professional support of people, which enables weaker sections to overcome their sense of powerlessness and lack of influence, and to recognise and eventually use their resources and chances. Microfinance has come to play a major role in many gender and development strategies because of its direct relationship to both poverty alleviation and to the empowerment of women. Women are the most crucial elements of the social fabric and are playing a pivotal role in the socioeconomic scenario of India. Microfinance scene is dominated by Self Help Group (SHGs) as an effective mechanism for providing financial services to the “Unreached Poor”, and in strengthening their collective self-help capacities leading to their empowerment. Micro finance is necessary to overcome exploitation, create confidence for economic self-reliance of the rural poor, particularly among rural women. The survey was conducted on around 50 respondents from various SHGs of Central Mumbai district, and the analysis was done to study the empowerment of women through microfinance. The results strongly demonstrate that on an average, there is a significant increase in women empowerment of the Self Help Groups members. However, social backwardness, indebtedness and presence of other microcredit programs in the same or nearby urban areas have a significant positive influence on women’s participation in this program.*

**Keywords:** Microfinance; Women empowerment; Self Help Groups; Non-Governmental Organization;

### **Introduction**

The concept of Self Help Groups is not ultimately a micro credit projects, but an empowerment process. The Self Help Group and Microfinance are aimed at empowering poor women, which help the family to come out of poverty. Microfinance program in India is an instrument that can transform lives of the poor. Microfinance gives quick and tangible results to the poor people, especially women. Microfinance, when extended to people, especially women, in urban & rural areas coupled with supporting activities like training, raw material supply, marketing of products leads to investment in micro enterprises, women may become entrepreneurs, generate main or additional income to the family, poverty is reduced, and development takes place and the women get the self-confidence to go for enterprising activities with social, economic, and political empowerment and with her increased knowledge and awareness, development takes place. Govt. efforts are focused to raise their social, economic and political status at par with men. The field of microfinance made significant progress as a movement in our country, with the active support of RBI, NABARD, SIDBI, and NGOs microfinance emerged as a giant.

### **Statement of the Problem**

In olden days, women were restricted to take part in any social activities and not given roles in decision making in her family. In today’s scenario, more women are engaged in income generating activities. This is because of NGO and other financial institution came forward to provide microfinance to poor women. They believe that a woman is the small credit risk and often benefits the whole family. The main aim of microfinance is to empower women. This induced the researcher to focus more on the empowerment of urban women who participates in the microfinance.

### **Research Objectives**

The major objectives of the study are:

1. To study the role of micro finance in women empowerment.
2. To study the problems women members face in SHG.
3. To study the performance of SHGs in Central Mumbai district urban area.
4. To analyse the empowerment which women members get in SHGs.
5. To offer suggestion for betterment of women's empowerment through microfinance.

### **Research Methodology**

**Sources of Data:** The study is exploratory in nature and is based on both primary and secondary data. Secondary data was collected from various journals, articles, working papers, NGO reports etc. Primary data was enumerated from a field survey in the study region. (Central Mumbai).

**Area of Sampling:** The study was conducted in the Central Mumbai urban area through a field survey to get an insight of the benefits and challenges faced by women in SHGs.

**Sample Size:** 50 Respondents (samples) from 3 SHGs from the area of study have been considered to conduct the present study.

**Method for data collection:** A structured interview schedule was prepared and used for collecting data from the women SHG member. Both open ended and close-ended questions were included in the schedule.

**Statistical tools:** Cross tabulation and percentage analysis are used for the analysis and interpret of the data.

### **Limitations of the Study**

The study is confined with the urban areas of Central Mumbai. Hence, the results may not be applicable to rural area SHG members. The data was collected only from those who engaged in income generating activities.

### **Problems and Challenges**

**Surveys have shown that many elements contribute to make it more difficult for women empowerment through micro businesses. These elements are:**

- Lack of knowledge of the market and potential profitability, thus making the choice of business difficult.
- Inadequate bookkeeping.
- Employment of too many relatives, which increases social pressure to share benefits.
- Setting prices arbitrarily.
- Lack of capital.
- High interest rates.
- Inventory and inflation accounting is never undertaken.
- Credit policies that can gradually ruin their business (many customers cannot pay cash; on the other hand, suppliers are very harsh towards women).

**Data Survey Observations:**

<b>Educational Qualifications of the Respondents</b>			
S. I. No.	Particulars	No. of Respondents	Percentage
1	Primary	10	20
2	Secondary	15	30
3	Higher Secondary	05	10
4	Under-Graduate	03	06
5	Nil	17	34
	<b>Total</b>	<b>50</b>	<b>100</b>

- 34% of the women are illiterate and the next majority of the women have done up to secondary education.

<b>Reduction in Poverty</b>			
S. I. No.	Particulars	No. of Respondents	Percentage
1	Very much	44	88
2	To an extent	05	10
3	Not Much	01	02
	<b>Total</b>	<b>50</b>	<b>100</b>

88% of the women stated that microfinance has reduced their poverty level to a greater extent.

<b>Percentage of Respondents Empowered Socially</b>			
S. I. No.	Options	Frequency	Percentage
1	Yes	48	96
2	No	02	04
	<b>Total</b>	<b>50</b>	<b>100</b>

- 48 out of 50 respondents agreed they can able to express their opinions freely both in group and in family.

<b>Moving independently</b>			
SI No.	Options	Frequency	Percentage
1	Yes	44	88
2	No	06	12
	<b>Total</b>	<b>50</b>	<b>100</b>

- 44 respondents are moving independently without the help of family members to banks, government offices and other places, which indicate the social mobility.

<b>Role in Decision making in family</b>			
SI No.	Options	Frequency	Percent
1	Yes	45	90
2	No	05	10
	<b>Total</b>	<b>50</b>	<b>100</b>

- Most of the respondents (90 %) agreed they play a vital role in decision making in their houses.

<b>Purpose of getting microfinance by respondents</b>			
Sl. No	Options	Frequency	Percentage
1	Household purpose	09	18
2	To start business	25	50
3	To promote existing business	09	18

<b>4</b>	Education purpose	<b>02</b>	<b>04</b>
<b>5</b>	Low rate of interest	<b>04</b>	<b>08</b>
<b>Total</b>		<b>50</b>	<b>100</b>

- 68 % respondents got microfinance to start new income generating business followed by to promote their existing business.

<b>Maintenance level of the family by women</b>			
<b>S. I. No.</b>	<b>Particulars</b>	<b>No. of Respondents</b>	<b>Percentage</b>
<b>1</b>	<b>To Greater extent</b>	<b>10</b>	<b>20</b>
<b>2</b>	<b>To Some extent</b>	<b>36</b>	<b>72</b>
<b>3</b>	<b>To Lower extent</b>	<b>04</b>	<b>08</b>
<b>Total</b>		<b>50</b>	<b>100</b>

- 36 Respondents out of 50 said that they can able to maintain their family to some extent followed by the 10 respondents who accepted to greater extent they can able to maintain their family after joining in SHG.

### **Findings**

- Majority of the respondents expressed that their awareness about environment improved after taking part in micro finance programs actively. Maximum number of respondents accepted that microfinance has brought economic development directly and indirectly happiness and peace in the family.
- It is noticed that all the respondents agreed that micro finance brought courage and self-confidence and improved their skill and self-worthiness.
- Women are economically and socially empowered after joining SHG and getting micro finance as 90 percent reported that poverty level reduced by participating micro finance program.
- It is found that microfinance improved the literacy level of rural women improved awareness on children education to high level of respondents.
- As far as the self-help group is concerned, they don't face any type of problems or compulsions from leaders or from other members in the group. Women are given full freedom to express their opinions.
- There is a definite improvement in psychological well-being and social empowerment among urban women because of participating in micro finance through SHG program.
- It is also noticed that most of the women are not aware of the trainings organized by the NGO. The NGO shall actively take part in various trainings sessions provided to all women members wherein they can gain more knowledge about the various income generating activities.
- There is appreciable development in coordination between groups and within group leaders and decision making among respondents. There is a significance improvement in the income of the respondents after joining SHG.

### **Conclusion**

The study inferred that group association and access to financial services certainly brings positive changes among group members leading to their socio-economic empowerment. However, there is need of employing long-term policy measures to empower women in its true sense. Some key issues such as training, awareness and viability of the group activities need to be addressed in order to strengthen women empowerment process through micro financing. The study concludes that microfinance brought psychological and social empowerment than economic empowerment. Impact of micro finance is appreciable in

bringing confidence, courage, skill development and empowerment. The SHG members feel free to move with their groups and leaders. It leads them to participate on various social welfare activities with good cooperation. The study concluded that poor, discriminated and underprivileged women if join the groups, can come out of poverty. So, conducive environment is to be created in the urban areas to give boost to women self-help groups.

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## **THE PRINCIPLE OF RULE OF LAW: A COMPARISON BETWEEN ENGLISH AND INDIAN DEVELOPMENTS**

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### **Abstract**

*The principle of Rule of Law existed in spirit even before it was refined and emphasised by A.V. Dicey through his doctrinal work 'Introduction to the Study of the Law of the Constitution' originally published in the year 1885. Dicey's understanding of jurisprudence and his legal opinions played a major role in adding concrete to the Doctrine of Rule of Law. His work was based on and influenced by the contemporary British as well as French Legal System. His work is even quoted and followed in present day justice systems. A.V. Dicey proposed three principles to summarize Rule of Law. These were i) Absolute supremacy of Law ii) Equality before Law and iii) Predominance of the Legal Spirit. However, having said this, it is also true that different jurisdictions have their own way of expressing rule of law through their working. Working on this premise, the present article draws a comparison between the two worlds, that of England where the concept of rule of law was nurtured and that of India where it struggles to survive.*

### **A.V. Dicey's Contribution**

Born in the year 1835, Albert Venn Dicey was a Jurist in Britain and a Theorist of Constitutional Law. Dicey was called to the bar in 1863. From the year 1882 to the year 1909 A.V. Dicey taught law at the Oxford University. He was appointed as Queen's Counsel in the year 1890. He believed that "personal liberty is the basis of national welfare." He was openly a University Liberal. He was not ashamed of being known as a radical for it. He propounded the Principles of Rule of Law. His work, the Book '*Introduction to the Study of the Law*' was his major achievement. In his work he argued that parliamentary supremacy was central to the British Constitution. He outlined various other principles of Parliamentary Supremacy through his work on rule of law. His opinion was that the Parliament of Britain is sovereign and has the right to break or make a law. Dicey defined Constitutional Law as including all the rules that directly or indirectly affect the distribution or exercise of the sovereign power in the state. He believed, British citizen's freedom existed owing to the sovereignty of their Parliament. Independent judiciary free from interference of government gives space for the supremacy and prevalence of Common Law. Dicey's work is also said to be a part of the British Constitution. It has received both, critical acclaim as well as well as critical condemnation in some way.

### **Rule of law in England**

*Interplay between the King, the Magna Carta and rule of law*

England's unique legal and governmental culture has been existing since a time even before the Norman Conquest of 1066 A.D. Tacitus described the cultures and governments of the Germanic tribes as merit-based and egalitarian. Rule of Law is a longest standing fundamental principle of common law under governance. The Magna Carta reiterated England's previous limitations on kings' powers. It indicates clearly that any person of any office, including the king, may take the law into his own hands, thus referring to the underlying rule of law principle that the country is to be governed by a system of laws, not the rule of men. The

Magna Carta was confirmed by numerous kings after King John. It established this principle that the English people invoked when an objection arose to the king's arbitrary actions. The principle of rule of law was an integral part of the jurisprudence of the Magna Carta, 1215, especially after following its re-drafting in the late 13th Century. The Doctrine of rule of law was highly synonymous to the supremacy of the spirit of law and parliament above the crown's discretion. The English Jurist, Henry de Bracton was known for his view of the relationship between the King and Law.

### **Development over the Centuries**

Sir Edward Coke introduced the words 'rule of law' into the British system. He was of the opinion that the King must be under the god and he must also be under the law. He advocated the supremacy of law over the usurpation of the executives. It was only later that Dicey developed furthered the growth of this concept. Stare decisis was not adopted by the British System until the nineteenth century, and even precedent was not binding in the seventeenth century, but nevertheless in writing judicial opinions, to Coke, the word innovation in law would be despicable because it meant breaking a rule or custom that has stood the tested of time. He believed that "what we want to do must be coherent with what we have done before" or "to grow, we must rework what we possess. Coke searched for England's freedom not in the future but in the past, and found it and desired his countrymen to rest upon and retain it." Dicey traced the concept of the supremacy of the law in England in English Year Books as far back as the reigns of Edward II and Henry VI. Traces were also found in the work of Voltaire and Tocqueville on the English legal system. He put forth three elements of the rule of law. The foremost was that, regular law is absolutely supreme and excludes governmental arbitrariness or even wide discretionary authority. The second component is equality before the law. This means that the ordinary law of the land as administered by the ordinary courts applies to all governmental officials as well as the ordinary citizens without any favourism. Thirdly and lastly, Dicey explains that in England, since individual rights grew out of ordinary judicial decisions, they are the ultimate source of England's Constitution.

### **The Modern View**

Hayek defines the rule of law as follows: "government in all its actions is bound by rules fixed and announced beforehand rules which make it possible to foresee with fair certainty how the authority will use its coercive powers in given circumstances and to plan one's individual affairs on the basis of this knowledge." Insights by Locke, Montesquieu, J.S. Mill, Maitland, Hayek, Oakeshott, and Macfarlane are consistent. The English rule of law was grounded in an individualistic society that expected equal treatment under the law, limited government, the jury trial, separation of powers, established judicial procedure, and solving complications through analogical, inductive reasoning so as to determine the decision consistent with the erstwhile customs.

### **Rule of law in India**

#### *Roots of rule of law under the Indian legacy*

In the context of India the origin of the concept of Rule of law can easily be tracked back to Upanishad. Elaborate references were found in Veda, Upanishad, Sage Yajnavalkya's Smriti, Manusmriti, Mahabharata (Vyas Maharshi), Ramayana and Kautilya's Arthashastra, etc. The Upanishad provides that law is the king of all kings. And that the law is more rigid and powerful than the rulers. Nothing ranges higher than the law. Through the power vested in law, the weak can be protected from being exploited the strong can be kept under check. That's the manner of ensuring that justice shall triumph. Thus, during the times of the Monarch, the concept of law grew to keep under check the execution of arbitrary authority

during monarchy. To control the attitude that monarchs possessed divine powers to rule. While in a democracy, now the notion has now assumed a separate approach. It has now adapted to mean that those who hold power in public sector must justify openly the execution of such powers as valid and socially just so as that no misuse of such authority happens.

### **Preserving the basic Structure of the Constitution**

The First Amendment Act, 1951, came as a big blow to the present condition of Rule of law in the Indian context. The question that the case of *Shankari Prasad v. Union of India* discussed was whether or not the fundamental rights under the Constitution can be amended as under the provisions of Article 368 of the Constitution. The First Amendment Act, 1951 inserted Article 31 A and Article 31 B. The validity of these insertions was challenged on the basis of conflicting with Part III of the Constitution. It was upheld that the Parliament was within its power to amend Fundamental Rights through the provisions under Article 368 since Article 13 enunciates that law is any legislative action and not a constitutional amendment. Concluding that any amendment to the constitution stands the test of validity if it abridges Part III of the Constitution. Later in the year 1964 this question again came up before the highest court of the land in the case of *Sajjan Singh v. State of Rajasthan*. The Hon'ble Chief Justice Gajendragadkar noted as the ration that if the drafting committee of the constitution had an intent to keep fundamental rights out of the scope of the power to amend under Article 368 then it would have been clearly mentioned to be so. Resonating with the majority judgement in *Shankari Prasad v. Union of India*, it reiterated that amendment to the Constitution implied amendment of all or any provision of the Constitution. It was only in the year 1967 that both these judgements were overruled by a thirteen-judge bench of the Hon'ble Supreme Court in the case of *Golk Nath v. State of Punjab* where it was held that the Parliament has no power whatsoever to amend Part III. This is how the Rule of law was saved from being abridged. Blows on prevalence of Rule of law in India continued. The 24<sup>th</sup> Amendment Act, 1971 of the Constitution added a fresh clause (4) under Article 13 that read as 'nothing in this Article shall apply to any amendment of this constitution made under Article 368'. This was another blow on the maintenance of rule of law in India. This amendment changed the title of Article 368. Previously it was 'procedure for amendment of Constitution' and after the amendment it was replaced to be 'Power of Parliament to amend Constitution and Procedure thereof'. The 24<sup>th</sup> Amendment not only brought back the power of the Parliament to amend Part III but it also broadened the scope by including the words "to amend by way of the addition or variation or repeal any provision of this constitution in accordance with the procedure laid down in the Article". This Amendment Act came up before the Supreme Court in the case of *His Holiness Keshavanand Bharti v. State of Kerala*. A bench of thirteen-judges gave eleven judgements in all. The majority overruled *Glok Nath's* case. It came to the conclusion that the Parliament has wide amending powers that extends to all Articles, however they are not unlimited and these powers do not extend to allow the destruction or abrogation of basic features or framework of the Constitution. This is also known as the basic-structure doctrine that was established through this judgement. It further explained how there exist implied limitations on the power of the amendment under Article 368. And it is only within these limits that the Parliament can amend every Article of the Constitution. Thus, Rule of law prevailed in spirit through this judgement of 1973.

### **The Emergency: When preserving rule of law was most challenging**

The Supreme Court in *Additional District Magistrate, Jabalpur v. Shivkant Shukla's* case over turned all these judgements of various high courts of the Country. A bench of five Supreme Court judges heard the matter and 4 of those 5 judges opined that detainees or anyone on behalf of them also had a right to move the courts for issuing the writ of habeas

corpus taking into account the suspension of Part III. This decision even excluded those challenges to detention orders which were based on objections such as the detention order not being passed by an officer of authority in the matter or the detention order being issued against a wrong person. Chief Justice A. N. Ray, Justice M. H. Beg, Justice Y. V. Chandrachud and Justice P. N. Bhagwati constituted the majority. Justice H. R. Khanna was the lone dissenter to this judgement. However, the role of Justice Khanna was received well and applauded in major rule of law jurisdictions. It was said that he was in the mould of Chief Justice Coke who could withstand “the frowns of power” and refused to be “Craven and cringing”. Mr. V M Tarkunde, an eminent lawyer who also was the editor of a weekly by the name ‘The Radical Humanist’, named the majority judgments a “Judicial Suicide”. H. M. Seervai, a leading Commentator on Constitutional Law and former Advocate General of Bombay wrote, “The Four judgments delivered in the darkest hour of India’s history of independence, and they made that darkness complete... Ordinary men and women could understand Satan saying, ‘evil be thou my good’, but they were bewildered and perplexed to be told by four learned judges of the Supreme Court that in substance the founding fathers had written into the emergency provisions of our constitution ‘lawlessness be thou our law’.”

### **Conclusion**

On an analysis of the above running information we can safely conclude that the development of rule of law through the functioning of the English Legal system has played a major role in the growth and sustenance of rule of law in the Indian atmosphere. It is crisp and clear that the rule of law is central to the success of any regime. Though its origin cannot be simply tracked back to a single point, the roots empower its expansion across various legal systems such as India. Each country’s history has a unique relation with its own version of rule of law. In England it was the justice dissemination mechanism of the early tribes that built the basis. While in India, the study of Indic texts that has played a key role in bringing rule of law closer to home. Such an interplay between these two countries and the fact that India is highly influenced by the British Rule stands witness that the rule of law is the Grundnorm.

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# TO INVESTIGATE BOTH BINARY AND TERNARY SYSTEMS USING CTAB/WATER/HEXANOL SOLUTIONS BY ELECTRICAL CONDUCTIVITY TECHNIQUES

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## Abstract

*Electrical Conductivity studies have been carried out in aqueous and non-aqueous binary solution of CTAB and CTAB/Hexanol/Water ternary reverse micellar systems. In the binary solutions, Electrical Conductivity parameter give a clear indication of the onset of molecular aggregation at a particular concentration of the surfactant CMC. In the aqueous binary solution, at higher concentrations of the surfactant a gradual transformation from spherical to extended micellar structure is seen. At still higher concentrations of CTAB, rod like aggregates are formed four CTAB/Hexanol/Water ternary solution having fixed concentration of CTAB as 10, 25, 50, 75 mm, have been investigated. In these solution, the dependence of electrical conductivity parameters on the concentration of water has been studied. In all these solution, the O-PS lifetime T3 shows an oscillatory behavior around W0 so this indicates the onset of stable reverse micellar structure. At higher concentration of water transition from L<sub>2</sub> to L<sub>2</sub> +D phase is indicated.*

## 1.Introduction

Cetyl Trimethy Ammonium bromide (CTAB) is cationic surfactant which forms normal as well as reverse micelles in aqueous and non-aqueous of the phase equilibria in CTAB /water hexagonal system has been carried out by Ekwall at al<sup>(1,2)</sup> this system has also been investigated by employing X-ray diffraction<sup>3</sup> conductance anisotropy<sup>(4)</sup> flow birefringence<sup>5</sup>. NMR<sup>(6)</sup>, linear dichroism<sup>(7)</sup> and viscosity<sup>(2)</sup> these investigations have provided use information about CMC and structure of micelles in the several phases However due to relative insensitivity of that techniques, the molecular layer information is scarce electrical has also been employed as specialized. Probe for studying various phenomena involved in the formation of normal and reverse micelle. In such studies the sensitivity of electrical conductivity parameters to structural and micro-environment changes taking place in a medium has been exploited. This is perhaps so because unlike other conventional techniques, this probe does not introduce any perturbation in the system we have employed electrical conductivity technique to investigate the CTAB/water/hexagonal, both binary as well as ternary system the result of this investigation are presented in this paper.

## 2. Experimental

CTAB of analytical grade was obtained from BD th chemicals. It was further purified by recrystallization from ethanol, Hexanol having a purity >99% was profication. In this investigation deionized triple distilled water was used electrical conductivity measurements were carried out using a standard timing space trometer details of which are given elsewhere (9) The resolution of the system measured for 22 Na energy settings was 100ps (fwhn) Electrical sources used was prepared by evaporating an aqueous solution of 22 NaCl on a thin mylar film and then converting it by another similar film the source sandwich was sealed by using a special grade epoxy resin the seaked source was kept in a specially designed glass container such that the source did not float in the solution and the sample thickness around it



was enough to stop an electrical emitted room temperature, first in binary systems of CTAB / water and CTAB / Hexanol as a function of the concentration of the concentration of the surfactant, the next set of measurements was made in CTAB/water/Hexanol solution as the function of the ratio of water to CTAB molecules ( $w_o$ ) at four concentration of the surfactant in Hexonal Viz 10, 25, 50 and 75 Mm. In each set of measurement at least a total of  $2 \times 10^5$  Counts were collected.

### **3. Data Analysis**

Data analysis was carried out using the software, PC PAT FIT developed by Riso National Laboratory, Denmark (1e) Resolution function of the spectrometer was determined by using the package resolution for lifetime spectrum obtained for a single crystal of benzophenone. The resolution function so obtained was then used as an input in further analysis of the lifetime data the most plausible fit to the lifetime spectra was obtained by using the package POSITRON FIT 2-3 and 4 - Component fit with several constraints were tried A 3-Component fit with the first short component fixed at the para Positronium (P-Rs) lifetime of 0.125 ns and the relative intensity of the first and third components fixed at in ratio of 1:3 was to yield the best for.

### **4. RESULTS AND DISCUSSION**

All the lifetime spectra could be resolved in to their lifetime components in a manner described above, the shortest component was constrained to P-Ps lifetime. The intermediate component T2 has been attributed to the conductivity of electricity with the electrons of the medium without forming a bound state, hereafter called the free annihilation, this component found to be insensitive to any structural or micro environmental changes taking place in the system: The longest component, T3 is ascribed to the pick of. Technic of O - Ps with the electrons bound to the Molecules of the surrounding medium. The relative intensity I3. Of this component is there for proportional to the Ps Information probality both the parameter's t3 and Ie showconsider able sensitivity to the structural and micro environmental changes taking place surrounding medium. The result of electrical conductivity measurement in binary system CTAB / water/ CTAB Hexanol are show in figs. 1 and 2 whereas those in CTAB/Water/ Hexanol ternary system are show in figs 3

#### **4.1 Electrical conductivity in binary solution**

The dependence of the parameters T3 and I3 on the concentration of CTAB in CTAB/ Water binary solution is show in figs One the plot can be divided into four distinct reasons I, II, III and IV. In reason I3 is nearly independent of CTAB concentration and abrupt drop in its value Occurs at a concentration of 0.9 mm indicating the onset molecular aggregation. This change can better have appreciated in the Inset in figure One where T3 and I3 are Plotted on a linear and magnified scale. This value of CTAB concentration agrees with the CMC determine by other techniques (II). Region represent the formation of spherical micelles on increasing the concentration surfactant. With increasing concentration of CTAB the Spherical drop lets end to gradually turn into scale micelles (VII) this transformation is depicted by the change in I3 near the boundary of regions II and III. The region III depicts the existence of the extended micelles on further increasing the concentration of CTAB the extended micelles come closer and form rod like aggregates. This transformation is indicated by the changes in I3 near the boundary of regions III and IV. The near constancy of I3 in the region IV is representative of existence of rod like aggregates. Similar abrupt changes in some other physical property, such as surface transition and viscosity, of the binary, solution have also been observing by Eicke.<sup>(12)</sup> The abrupt nature of change in I3 act CMC supports the pseudo model for molecular aggregation in CTAB/ Water system.

As seen in figure 1 (inset), small amount of monomeric surface and molecules dissolved in aqueous medium seen to have little effect on the Ps formation since  $\lambda_3$  remain practically constant equal to that in pure solvent. The sudden drop in at  $\lambda_3$  and CTAB concentration of 0.9Mm could be understanding terms of aggregates acting as efficient trap for electrical. Thus on formation of molecular aggregates, some of the electrical get trap in them at there for their availability for Ps formation decreases. The parameters T3 does not exhibit as drastic changes as show by  $\lambda_3$ . However, if one looks at the inset in figure 1, T3 does not show some variation at CTAB concentration 0.9Mm. T3 decrease with increasing concentration of CTAB.

The behavior electrical Conductivity parameters  $t_3$  and  $\lambda_3$  in CTAB/ Hexanol binary solution is show in figure 2, The inset in this figure depicts these result on a magnified scale. It is observed that in the binary solution the changes T3 and  $\lambda_3$  with the structural changes taking place in the system or not as prominent as in the previous case. This is perhaps show because of different nature of micelles formed in this system in CTAB/Hexonal system, micelles formed are reverse, whereas in CTAB/water system normal micelles are form.

As seen in the inset of figure 2 with increasing concentration of CTAB, at first  $t_3$  increases rapidly till a CTAB concentration nearly 0.7 mm and their after its rate of increase decreases and finally attains a nearly constant value. The ps formation Probality.  $\lambda_3$  also increases slightly with increasing concentration of CTAB and being to decrease at CTAB concentration of nearly 0.7 mm at higher concentration of the surfactant  $\lambda_3$  is nearly constant. These result indicate that CMC for CTAB/Hexanol system is nearly 0.7mm which is in agreements with the reported value for CMC ( $\lambda_3$ ) this system.

In CTAB/Hexanol solution, at CTAB Concentration lower than CMC surfactant molecules are uniformly dispersed in the bulk solvents in monomeric formed. In these system unlike the CTAB/Water solution there is a very little dissociation of the surfactants monomers therefore the PS formation in these system is not affected significantly by the surfactant concentration. However, for low concentration of the surfactant a small increase in  $\lambda_3$  has been observed with its increasing concentration. This observation indicates that presence of surfactant monomers perhaps favour PS formation. With the setting in of the aggregation at surfactant concentration equal or greater then CMC the monomers are gradually withdraw from the bulk solvent forming the aggregates. The size of these aggregates increases with increasing concentration of surfactant until and optimum size is reached. In this aggregates the interface acquires a positive charge as the brions. Tend to go in to the droplet the aggregates therefor exact on electronic attraction on the electron with created in the electrics spur. Thus they have scavenging effect on a electrons in the positron spur as a consequence, the PS formation increases the reversed micelle formation is a step wise process the size of the aggregates is expected to the increase gradually with increasing concentration of the surfactant the scavenging action of the aggregates would also increase gradually causing a consequential decrease in PS formation  $\lambda_3$  the result obtained in the present investigation are in conformity with these conclusions. It can there for concluded that other micellar systeming CTAB/Hexonal system also aggregation mechanism consistent with the equilibrium model. At low concentration of CTAB, contrary to behavior  $\lambda_3$  the O-PS life time  $t_3$  is found to increase gradually with increasing concentration of the surfactant and finally attains a constant value. This could again be attributed to the increasing positivity or the interface.

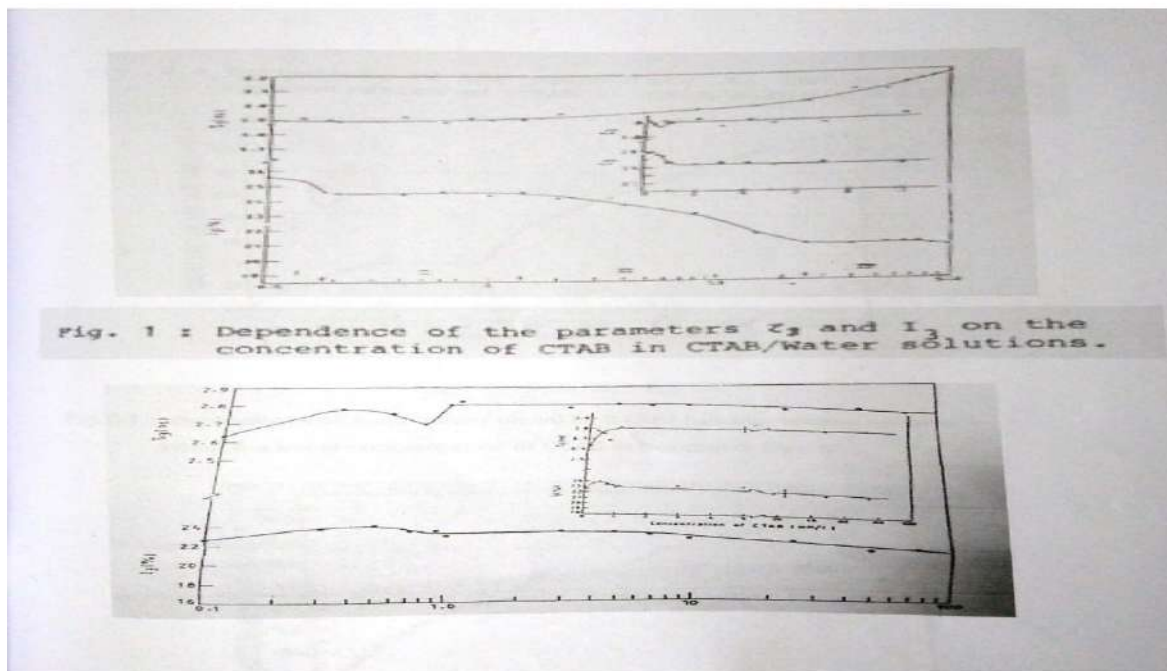
In the monomeric state the O-PS Pick off rate is higher. With the onset of aggregation. the growing size of aggregates and hence there increasing positivity result in a decreasing rate of O-PS pick off annihilation or increasing trend of T3. There for it is expected that with increasing concentration of CTAB T3 would show and increasing and trend till and optimized of the aggregates is reached this conclusion is also in agreements in hour observation.

## **4.2 CTAB/HEXONOL/WATER TERNARY SYSTEM**

The dependence of electrical conductivity parameters in CTAB/Hexanol water ternary reverse micellar system on show at fixed concentration of the surfactant ViZ 50mM is show in figure 3 the general behavior  $t_3$  and  $13$  in all other ternary system investigated was found to be similar. It is seen that in all the system  $13$  decreases gradually with increasing  $w_o$ . However, the dependence of  $t_3$  shows some increasing features. The elucidate this the curve in figure 3 showing the dependence of  $t_3$  on  $w_o$  can be divided into for reason A, B, C and D. The region A, C and D are characterized by nearly constant value of  $t_3$  and region B by oscillatory behavior. The exact location of these regions depends on the concentration of surfactant. In region A,  $T_3$  value is nearly independence  $w_o$  in this region the system is in clear micro emulsion phase. (L2) <sup>(12)</sup> the oscillatory behavior of  $T_3$  in region B is indicative of a second order transformation probably from a micellar to a discontinuous phase. No such phase transformation has been reported earlier. The electrical conductivity measurements performed in these system provide a supporting evidence for this phenomenon. Result of such a measurement are show in figure 4 it is seen that the electrical conductivity increases monotonically upto a value of  $W_o = 35$  which is typical of the percolation process. Beyond these we observed either a region or decreasing trend in  $w_o$ , showing a minimum flat at  $w_o = 48$  The conductivity again begins to increase with inversion  $w_o$  this abrupt change in conductivity is typical of development in of a bi continuous phase (14). It may be remarked that the setting in of oscillatory behavior of  $T_3$  value and change in the behavior of electrical conductivity occur at the same  $W_o$  and are therefore representative of a similar change taking place in the system. In the system in region C,  $T_3$  is nearly independent of two. It represents the existence of the system in a probable bi continuous phase<sup>14</sup> At the boundary of regions C and D,  $T_3$  shows and abrupt decrease indicating a phase transformation. At this stage the system goes from bi continuous to bi continuous +D Phase where phase D is lamella is liquid crystalline phase. These results are in conformity with the phase diagram given by Ekwel at

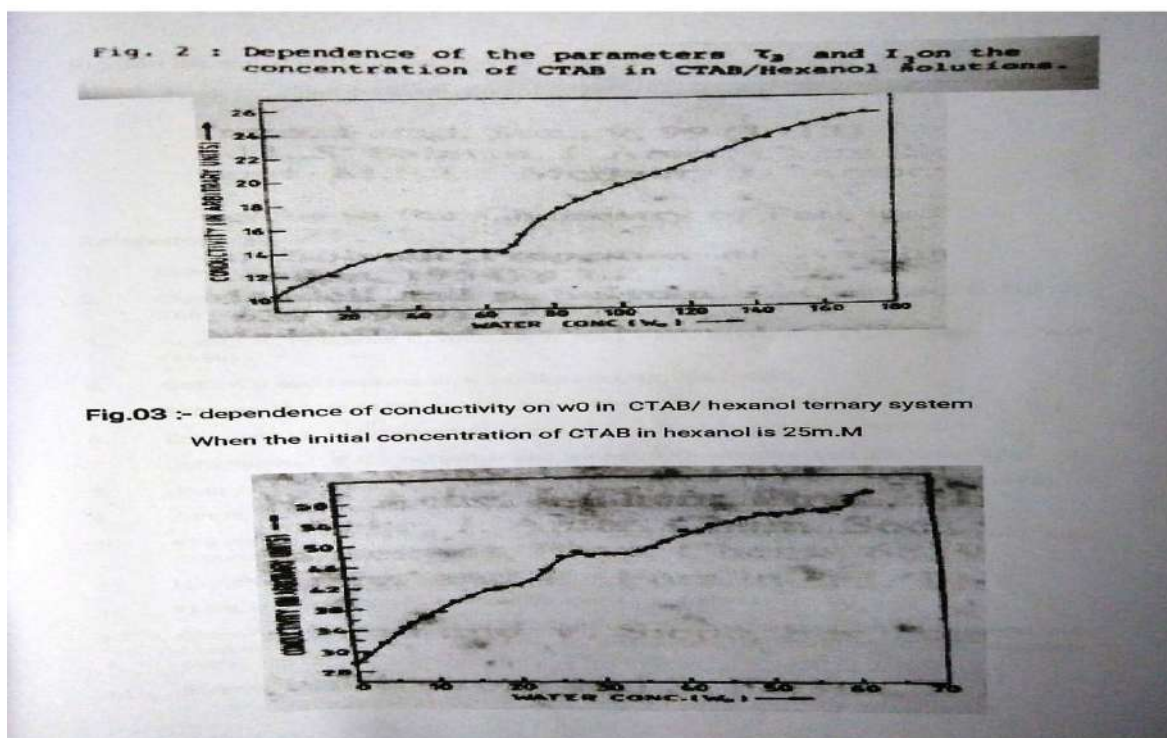
## **4.3 Conclusion:**

The present investigation illustrates the usefulness of electrical conductivity technique in revealing various structural transformation taking place in normal and reverse micellar systems our result favour a pseudo phase transition model for the aggregation phenomenon in CTAB/ Water solutions while in the CTAB/Hexanol/system they favour the equilibrium of a b continuous phase is indicated.



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Fig04:- dependence of conductivity on  $w_0$  in CTAB /hexanol ternary system When the initial concentration of CTAB in hexanol is 75m.M



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## **DETERMINANTS OF VOTING BEHAVIOUR IN INDIA: A SPECIAL REFERENCE TO ODISHA POLITICS**

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### **Introduction**

Voting is one of the most important words in a democratic system. Voting is a democratic process because it is an election that the people elect to represent and form a government and it is only voting through which peoples are participated in election process. The adult people uses the 'Voting' is a way through which voters are expressing their agree and disagree of various lawmaking decision, policies and agenda of several political parties and the finiteness of the candidates those are engaged in election procedure being a representatives of the people. So voting is an important aspect of democratic politics and voting also play a key role in the time of decision making process in a democratic state. On the other hand, **Richaed Rose and Harve Massavir** point out, voting covers six important functions:-

1. It involves individual's choice of governors or major governmental policies;
2. It permits individuals to participate in a reciprocal and continuing exchange of influence with officeholders and candidates;
3. It contributes to the development or maintenance of an individual's allegiance to the existing constitutional regime;
4. It contributes to the development or maintenance of a voter's disaffection from existing constitutional regime;
5. It has emotional significance for individuals; and
6. For some individuals it may be functionless i.e. devoid of any emotional or political significant personal consequences. (www.iosrjournals.org)

Voting is such an important task for voters, candidates and political students. The study of voting behaviour has been considered the most important part of existing political research.

### **Voting Behaviour**

**Samuel S. Eldersveld** in his paper on 'Theory and Method in Voting Behaviour research' explain that "The term 'voting behaviour' is not new. But it has been used of late to describe certain areas of study and types of political phenomena which previously had either not been conceived or were considered irrelevant." And he also said "Voting behaviour is not limited to the examination of voting statistics, records and computation of electoral shifts and swings, but it also involves an analysis of individual psychological processes and their relation to political action as well as of institutional patterns, such as the communication process and their impact on elections". **Plana and Riggs** "Voting Behaviour is a field of study concerned with the ways in which people tend to vote in public elections and reasons why they vote as they as they do." **Gordon Marshall** "The study of voting behaviour invariably focuses on the determinants of why people vote as they do and how they arrive at the decisions they make". **Oinam Kulabidhu** "Voting behaviour may be defined as the behaviour that explicitly reflects voter's choices, preferences, alternatives, ideologies, concerns, agreements, and programmes in respect of various issues, questions pertaining to the society and nation". **Stephen Wasby** "The study of voting behaviour involves an analysis of individual psychological make-up and their relation to political action as well as institutional patterns, such as the communication process and their impact on elections". Voting behaviour is a study of human behaviour in an election process. It is studied the minds of millions of people

who participated in the political process as an election. This creates an important area in political science (Zahida and Younis, 2014) where belief can be measured and evaluated systematically and qualitatively. The study of voting behaviour forms the most important inclusion of dynamic research. Man is a rational being in the philosophical sense of the word; he is not very sensible in the areas of his economic or political behaviour. A strong inquiry into electoral conduct demonstrates the astonishing fact that voter morality is influenced by a number of irrational factors such as class, money, language, local issue, personality, leadership, religion, and so on. It has an impact on the minds of voters. The role of these irrational organizations can be discovered or seen in the event of a powerful political student focusing on his or her interest in how the election results are obtained. This knowledge applies to all spheres of democracy and as a result, India is no different. However, maintaining a case of Indian voting code, Prof. V.M. Sirsikar are good observers, he said “It can be said that India has achieved a stable government; but methods of mass exploitation, castes influenced by a few fears and the Prime Minister's attractive capture did not participate in the process ”

### **Determinants of Voting Behaviour in Odisha**

India is largest democratic state in the world and federalism in nature and it's consisting with 28 states and 8 Union territories, Odisha one among 28 states which is located in eastern India. Odisha also practice the democratic means of government, where election play vital role through which people choose their representative and form the government both centre and state. But the behaviours of voter are influenced by several factors like personality of the leaders, caste, language, money power; party brand, media, election campaigns etc.the political party and candidate try to influence the voters through these factors. This paper deals with some factors or determinants of voting behaviour in Odisha.

### **Charisma**

The most important factors of the voting behaviour in India is Charisma or personality of the leaders. The people of India are influenced by the charismatic personality of a leader. The voters also attracted towards some political leaders. Huge numbers of attendance at the meeting when a noble personality address the meeting like, Nehuru, A.B. Vajpeyee, Indira Gandhi, Modi, these leaders are changed the mind set up of the people. In the 1977 election the image of J.P. Naryan win the Janata Dal Party In central, 1984 Rajiv Gandhi and 2014 and 2019, the image of Narendra Modi change the total political scenario in India. Odisha politics also affected by this factor of charisma. The history of Odisha politics witnessed the image of various political leaders like, H.K. Mahatab, Nadini Sathpathy, Biju Pattanaik and now time the image of most favourable CM of Odisha Naveen Pattanik the son Biju Babu.in the 2014 and 2019 general election the voters of Odisha vote to Naveen not to the candidate those are belong to the particular constitution. So the charisma personality of leader play an important role in determines the voting behaviour in Odisha and India also.

### **Caste**

Caste has deep root in the Indian society so caste plays a vital role in Indian politics. It has continues to be a determinants of voting behaviour in India since 1952. The political parties in India always try to capture the vote on the name of caste. So castes is an idea which is hugely used in Indian politics and the caste politics also seen in Odisha politics, when the Mandal Commission announced the reservation of OBC in central government job in that time Odisha politics gave more emphasized to OBC caste.

### **Language**

India is a multi language country where Odisha establish as a separate state in 1936 on the name of language. It is the first state in India which is based on language. So language politics see in Odisha and its play a significance role since 2000 when Naveen came to Odisha politics. The political parties except BJD try to convince to voters use by language card, they always criticize to N. Pattnaik who did not speak and write in Odia after that Naveen rule over the heart of the Odia people since 2000. BJD also not back from language politics. The govt. of Odisha under CM Naveen Pattnaik and BJD political Party establish the Odia Language University at Satyabadi, Puri.

### **Money Power**

India is a poor country where a large number of people belong to BPL category but in the election time money is flying over head. Money is determining the voting behaviour in India as well as Odisha. A financial sound candidate or the party has to better chance to win the election. In Odisha the party and candidate used huge amount of money during the election time for winning the election. They try to influence the voters by money. But this factor only work out in normal time, sometime it has fail to influence to the voters.

### **Party Brand**

Voters always gave more focused on political party. Many time the party brand play a key role to influence the voters and in Indian politics see how the party brand play a vital role. The congress party dominated over Indian politics since independence. The most number of people are not think about the candidate or other thing they only see the party brand. Odisha also see the party politics in election time. From 2000 to still now the BJD seat in the people's mind they did not think about others party, only believe to BJD. So in Odisha the party brand also influence to voters mind in election time.

### **Campaigns**

The campaigns are a medium through which every political party try to mind wash of the voters. Each party lunches the election rally or campaigns for influence to the voters towards them. In the campaigns time, the party use various slogan by which they try to close with voters, like Garib Hato, Indira means India, India means Indira, "Rajya Sarkar Badaliba Darkar", "Double Engine", "Naveen mo Parivar Sankha mo Chinna", "Ghare Ghare Sankha" etc. During the election time the political parties started road show by which they influence to voters. So we can say that the election campaigns is an important determinates of voting behaviour in Odisha as well as India.

### **Gender**

Gender is an important factor in the existing political system. Now the political parties are used of the term of gender in election time, especially they give more attention to women. Every political party give a special place to the subject of women in their election manifesto and Odisha politics has not back from this women politics. The government as well as the political parties always focuses to women. In the last election time the BJD political party reserves the 33% lok Sabha Seat for women. The government of Odisha also introduced several program for women like PETHA, SHG etc. for women vote bank.

### **Internet & Media**

The existing society is an electronic society. On the development of the internet the communication gaps has been reduced. Now days the peoples are more attach with internet for information. They use print media, electronic media and social media for the news. So the political parties are try to convince to voters through the media and Social network they try to

close with them. We say media is the fourth pillar of the democracy but now days the media work for the party interest, because the most of the print media as well as electronic media owned by political leaders. However, the media and internet play a vital role during the election time for influencing the voters.

### **Conclusion**

These are thus important factors which are influence to voters of Odisha. India is a democratic country where election occupies an important place. It means through this election procedure voters express their opinion towards government and regulate the various political institution but the behaviour of electors are influenced by several factors like personality of the leaders, caste, language, money power, party brand, media, election campaigns, etc. through these factors the political parties and candidate try to touch of the hearts of voters and winning the war of the ballot box. However, if we avoided these determinants than election should be conducted in a very free and fair manner.

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## **Women Empowerment: Stimulant to a Progressive Nation**

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### **Introduction**

“There is no chance for the welfare of the world unless the condition of woman is improved. It is not possible for a bird to fly on only one wing. There is no hope for that family or country where there is no estimation of women, where they live in sadness. For this reason they have to be raised first” – said Swami Vivekananda.

Women, said to be one of the most beautiful creation of God, has nurtured her to galvanize improvement and prosperity. Women have always been an important pillar and a stimulus to the development of the society. They have contributed substantially from time immemorial in ameliorating the environment for the human beings. She has never shied away from taking a stand against the various atrocities meted out to her. She has equally participated and sacrificed in the various revolutions across the world to liberate the society from the shackles of imperious oppressors. Women not only played the role of caretakers for their families but also invariably worked towards the metamorphosis in the socio-economic political and cultural spheres. Over the centuries women have come a long way resisting and grappling against the inequality imposed on them. They voiced against the delinquency carried on by their counterparts and strived to attain equality in the predominant patriarchal society. The perpetual efforts of women to diminish the gender inequality were acknowledged in the universal platform and women empowerment became important to end the age old discrimination prevalent in the world.

The women constitute nearly half of the population of the world but are still not adequately represented across the globe. A democratic and an egalitarian environment exist where women share equal rights as men. The distinguished intergovernmental organisation, the United Nations, had stated in 1980 that inspite of comprising nearly half the population of the globe and operating for nearly two-thirds of its work hours, they received only one-tenth of the world’s income and possessed less than one-hundredth of the world’s property. It is since decades United Nations have advocated the critical role of women in the economic, political and social development of the society and emphasised on the urgency of women empowerment to downturn gender disparities. The United Nations have made considerable breakthrough in empowering women by formulating various policies and organisations, to achieve gender equality and empowerment of women. The other noted global intergovernmental body, the Commission on the Status of Women, exclusively advocated gender equality and women empowerment. The Commission from 1947 to 1962 focused on conceptualizing measures and drafting global conventions to reform the prejudiced statutes and encourage universal consciousness of women’s issues. The Commission undertook a comprehensive analysis of the political and legal rights of women globally and on its basis formulated the early structure of human rights. The Commission concocted various global conventions on women’s rights like the 1953 Convention on the Political Rights of Women, the 1957 Convention on the Nationality of Married Women and the 1962 Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages. The Commission also substantially contributed to the 1951 Convention concerning Equal Remuneration for Men and Women drafted by the International Labour Organization. The



Commission in 1963 outlined a Declaration on the Elimination of Discrimination against women which was adopted in 1967 by the United Nations General Assembly. In the 1960s data revealed the deplorable condition of women due to poverty and thenceforth the Commission extended its work towards the improvement of women in agricultural and rural arenas, family planning, and scientific and technological advances. In 1972, on its 25<sup>th</sup> anniversary, the Commission nominated the year 1975 as the ‘International Women’s Year’ supported by the United Nations General Assembly. In 1975 the very first World Conference on Women was held in Mexico City and the following years from 1976 to 1985 witnessed the United Nations Decade for Women. The achievements of the Commission were evident as global conferences took up the issue of women empowerment in 1980 in Copenhagen and in 1985 in Nairobi. In 1987 the Commission upheld the United Nations system’s work on the economic and social problems for women’s empowerment and also brought to the fore the violence meted out to the women globally. It resulted in the adoption of the Declaration on the Elimination of Violence against Women in 1993 by the General Assembly. Since then the Commission has been working towards elevating the feeble condition of women globally. In 2011 the four parts of the United Nations system namely the ‘Division for the Advancement of Women’ (DAW), the ‘International Research and Training Institute for the Advancement of Women’ (INSTRAW), the ‘Office of the Special Adviser on Gender Issues and Advancement of Women’ (OSAGI) and the ‘United Nations Development Fund for Women’ (UNIFEM) were merged to form the United Nations Women, the Secretariat of the Commission on the Status of Women. Lately a global report of the United Nations Women has brought to the forefront the somber state of women across various countries. It states that nearly 35% of women globally have encountered physical violence sooner or later in their lives and some national studies also revealed that nearly 70% women were exposed to physical violence by their partners in their lifetime. It was apparent that women experiencing physical violence were more prone to health hazards than those who were not. In a similar study from the Middle East and North America’s data disclosed that men involved in inflicting physical assault on their partners had witnessed as a child the aggressive nature of their father towards their mother. In 2017 nearly 87,000 women were killed globally of whom 58% (50,000) were murdered by their partners or family members asserting that nearly 137 women across the globe are killed every day by someone from their family. It is reported that nearly 72% women and girls are victims of human trafficking globally of which adult women account for nearly 49%, entirely for sexual exploitation. There are approximately 650 million women and girls globally married before the age of 18. Though there is a considerable decline in the rate of child marriage globally, especially in South Asia from 49% to 30%, still nearly 12 million children are married below the age of 18 resulting in early pregnancy and social seclusion followed by discontinuation of education and burden of responsibilities at a tender age. It is estimated that nearly 200 million women and girls aged 15-49 years in various countries have undergone female genital mutilation of which 20 million alone were from seven countries like Egypt, Sudan, Guinea, Djibouti, Kenya, Yemen and Nigeria. Women also face bullying at school by their peers, sexual misconduct in universities, cyber harassment and badgering in workforce causing psychological disorder and other disastrous consequences.

In the backdrop of such circumstances it becomes highly imperative to empower the womenfolk. Though in the past few decades there has been noticeable improvement in the deplorable condition of women with most countries adopting progressive policies to curtail gender disparities discriminatory laws and social norms are still being practiced in many societies.

## **India**

India is one of the paramount examples of democracy in the post-colonial world. The country had been under the colonial rule for more than two centuries and attained Independence in 1947. It was the sacrifice of both the men and women in the freedom movement that aided the liberation of the country from the oppressive British rule. In 1950 the country gave its citizens the Constitution as an acknowledgement to its umpteen sacrifices it made for the nation and laid down the various rights and privileges to be enjoyed by them.

The women of the country contributed equally to the nation but their condition remained poignant in comparison with their counterparts. They continued to be underdeveloped in the socio-economic political and cultural arenas. The Constitution had formulated numerous legal and constitutional provisions to empower the women and abate the gender disparities of the nation. The Constitution has adopted measures of positive discrimination to elevate the dire condition of the women. The Constitutional privileges of the women are clearly defined under distinct articles like Article 14 clearly states equality before law for women, Article 15(i) and 15(3) expounds that the State shall not discriminate against any citizen on grounds of only religion, caste, sex, race, place of birth or any of them and the State should make special provision in favour of women and children respectively, Article 16 defines equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State, Article 39(a) and 39(d) directs the State to implement policies towards securing for men and women equally the right to an adequate means of livelihood and equal pay for equal work for both men and women respectively, Article 39A clearly states that under the Directive Principles of State Policy, the State is required to promote justice, on a basis of equal opportunity and to provide free legal aid by suitable legislation or scheme or in any other way to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities. The other provisions under the Directive Principles are that the State should make statutes for just and humane conditions of work and for maternity relief (Article 42), to promote with special care the educational and economic interests of the weaker sections of the people and to protect them from social injustice and all forms of exploitation (Article 46) and the state should raise the level of nutrition and the standard of living of its people (Article 47). It is also defined Article 51(A)(e) as the Fundamental Duty of every citizen to promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women. The 73<sup>rd</sup> and 74<sup>th</sup> Constitutional Amendment Act, 1992, have ensured political participation of women by adding that not less than one-third (including the number of seats reserved for women belonging to Scheduled Castes and Scheduled Tribes) of the total number of seats to be filled by direct election in every Panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a Panchayat (Article 243D(3)), not less than one-third of the total number of offices of Chairpersons in the Panchayats at each level to be reserved for women (Article 243D(4)), not less than one-third (including the number of seats reserved for women belonging to Scheduled Castes and Scheduled Tribes) of the total number of seats to be filled by direct election in every Municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in Municipality (Article 243T(3)) and also reservation of offices of Chairpersons in Municipalities for the Scheduled Castes the Scheduled Tribes and women in such manner as the legislature of a State ay by law provide (Article 243T(4)). The State along with sundry Constitutional provisions has also enacted legislative decrees to safeguard women from numerous forms of assaults and barbarity like the Immoral Traffic (Prevention) Act, 1956, the Dowry Prohibition Act, 1961, the Indecent Representation of Women

(Prohibition) Act, 1986, the Commission of Sati (Prevention) Act, 1987, Protection of Women from Domestic Violence Act, 2005, the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the Criminal Law (Amendment) Act, 2013 and a lot more. The Ministry of Women has also incorporated various schemes to provide assistance to the women like the ‘Pradhan Mantri Matru Vandana Yojana’ for the pregnant mothers, ‘Mahila Sakti Kendra Scheme’ to empower rural women through community participation, ‘One Stop Centre’ also known as Sakhi Centres are set up across the country to assist women victims to a combined range of services including police, medical, legal, psychological aid and temporary shelter, ‘Women Helpline’(181) is implemented to ensure 24 hours emergency and non-emergency assistance to women distraught by any form of violence, ‘Mahila Police Volunteers’ implemented in collaboration with the Ministry of Home Affairs to bridge a link between the police and the community, ‘Swadhar Greh’ to assist women victims to lead a life of dignity by allocating food, shelter, clothing and health care facilities along with economic and social security, ‘Working Women Hostel Scheme’ to provide secure and economical accommodation to working women and various other schemes to empower women and help them live honor.

The policies of the Government have been formulated to reduce gender disparities and improve the deplorable condition of women in the country. Despite the copious efforts of the country the condition of women after decades of Independence remains miserable. The Census 2011 highlights the gap in the female sex ratio that is 949 female to 1000 males (rural) and 929 females to 1000 males (urban), the literacy rate of females is 64.63% whereas the male literacy rate is over 80%, the workforce participation rate for females is 25.51% against 53.26% for males, the electoral statistics 20m17 reveals that only 11% women were nominated in 2016 to the Rajya Sabha. The National Crime Records Bureau have recorded in 2018 that nearly 31.9% women are victims of assault by their husbands or relatives, 27.6% women face violence with the intent to outrage her modesty, 22.5% women are kidnapped and abducted while nearly 10.3% women were raped. There were also several deaths due to the custom of Dowry prevalent in the society.

It is evident that inspite of numerous policies and statutes to empower the women of the country the situation remains paradoxical. The barrier faced by the country lies not in formulating various laws but implementing them. The women are far behind in literacy rate because of the patriarchal dominance in the society. It is evident that women are considered as only care takers of the family and require no education. The National Commission for Protection of Child Rights have stated that nearly 39.4% girls aged 15-18years drop out of school and college as they are forced to take on household chores or engage in begging. Therefore, it becomes essential that women are given proper education as only education can empower women to take economic and social decisions and also participate in decision-making governance.

## **Conclusion**

India is known for its rich cultural heritage and many women have left a memorable impression in the chronicles of Indian history in different periods. To be a progressive nation in terms of development and growth India needs to set a paradigm in empowering its female population and work towards ebbing the gender disparities. The escalation of education among women is of paramount importance to bring about a change in the society.

The Global Gender Gap Report by the Economic Forum has ranked India 112<sup>th</sup> in 2019 out of 153 countries. According to the report India’s achievement in the parameters of health and

survival is very depressing as India ranked just 150<sup>th</sup> out of the 153 countries. The Human Development Index released by the United Nations Development Programme has ranked India 129<sup>th</sup> out of 189 countries and stated that India continues to be high in parameters like inequality and deprivation.

In the past decades India has been undertaking disparate initiatives for women like the 'Ujjawala Scheme for Combating Trafficking', extended support to women who are deserted or face violence in NRI marriages, Combating Cyber Crime and others. It is not the duty of only the government to bring about changes in the society but also the Fundamental Duty of every citizen to work towards empowering its women and provide equal opportunities to all. The crucial element of empowering women is to discard the patriarchal dominance in the society and educate all to respect and honour the dignity of women. Women need to be considered and accepted as an equal counterpart rather than an inferior being. It is also the responsibility of every woman to endeavour and be accountable for the empowerment of their own community. They should not remain as mere spectators of their own misery but fight to amplify their stature in the society, confronting the age old mindset and eventually achieving their goal. Progressive work needs to begin from the grassroot level by initially educating women and allowing them to partake in economic and political decision making. It is only then that the women of the country would be in par with their counterparts independent and their head held high.

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## **An Experimental of Software Testing Methodology for Finding Error**

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### **Abstract**

*Software testing is any activity that is intended to evaluate the feature or capability of a program or system and determine that it meets its required results. Difficulty in software testing arises from the complexity of software: we cannot fully test programs with moderate complexity. Testing is more than just debugging. The purpose of testing may be quality assurance, verification and validation, or reliability estimation. The test can also be used as a general metric. Accuracy testing and reliability testing are the two major areas of testing. Software testing is a compromise between budget, time, and quality. We measured the number of identified defects, difficulty detecting, severity and type of detected defects, and the number of false defect reports in 80-min testing sessions. The results suggest that ET received a significantly higher number of defects. The ET also found significantly higher defects at different levels of difficulty, type, and severity levels. However, the two testing approaches did not differ significantly in terms of the number of false defect reports*

**Keywords:** ET,

### **Introduction:**

Software bugs will almost always be present in any medium-sized software module: not because the programmers are careless or irresponsible, but because the complexity of the software is generally difficult - and humans have only a limited amount of complexity to manage. Ability. It is also true that for any complex system, design flaws cannot be completely ruled out. Searching for design flaws in software is equally difficult for the same reason of complexity. Since the software and any digital systems are not continuous, the test range values are not sufficient to guarantee accuracy. All possible values need to be tested and verified, but full testing is not possible. It would take hundreds of years to extensively test a simple program to add only two integer inputs of 64-bits (the yield of  $2^{64}$  different test cases), even if tests were performed at a rate of thousands per second. Obviously, for a realistic software module, the complexity may be much greater than the example stated here. If real-world inputs are included, the problem will get worse, because time and unpredictable environmental impacts and human interaction are all possible input parameters that are being considered. There is another complexity with the dynamic nature of programs. If a failure occurs during initial testing and the code is changed, the software can now work for a test case that previously did not work. But its behavior on pre-error test cases can no longer be guaranteed. With this possibility in mind, the test should be resumed. The expense of doing so is often prohibitive.

### **Literature Review:**

The traditional and common approach to software testing is to define and plan test cases before execution and then to compare their output to the expected results. Such a document-driven, pre-planned approach to testing is called test case based testing (TCT). Test cases have been documented with test inputs, expected outputs, and steps to test a function (Itkkonen et al. 2009; Agras and Johnson B. 2000; Anderson and Runeson 2002). TCT's major emphasis remains on detailed documentation of test cases to verify the correct implementation of the functional specification (Abran et al. 2004). The test adequacy criterion is thus coverage of requirements. There are undoubtedly some strengths with the



TCT approach. It provides a clear expected output for testers and systematically handles complex relationships in functionality (Itkonen et al. 2007; Ahonen et al. 2004; Itkonen 2008; Ryber 2007; Grechnik et al. 2009; Yamoura 2002; Taipale Et al. 2006). Test case documentation may also provide benefits during later regression testing. In this paper we focus only on actual test activity and defect detection.

**Objective:**

1. Assess the existence of statistical errors in SE experiments.
2. Do testers, who are performing functional tests using the ET approach, find more or different defects than testers using the TCT approach.

**Research Methodology:**

In this experiment, we focus on test activity and its defect detection effectiveness. The high-level research problem is to investigate whether traditional testing approaches with pre-designed and documented test cases are beneficial in terms of the effectiveness of defect detection. We practical thematic synthesis to classify statistical errors.

**Result & Discussion**

To reduce the risk of invalid data and enable subjects to experiment according to objectives, the intent and research objectives of the work were explained to all subjects (through a meeting in industry and a presentation to students). It was clarified how the results would be used and published.

**Table 1** The separation of subjects in experimental iterations and groups

Iteration	Type	Total subjects	E T	T C T
1	Academia	56	28	28
2	Industrial	6	6	7
3	Industrial	16	9	9
4	Industrial	26	12	11

The ET group was instructed to log their session activity as per their understanding but in a readable format. Both groups were given similar content and information about the tested application and its characteristics.

**Table 2** Average knowledge of subjects in software development and software testing in no. of years

Subjects	Experience (years)	$\bar{x}$
Students	Software development	0.472
	Software testing	0.280
Industrial practitioners	Software development	2.843
	Software testing	3.034

The mean faults for the ET and TCT approaches are 5.463 and 1.257, respectively; ET detected 6.342 more defects on average than TCT.

**Table 3** Defect count data

Testing approach	Defects found (Mean ( $\bar{x}$ ))
ET	6.342

TCT

1.727

**Table 4: selection process Summary.**

Year	Total papers (TP)	After screening	Selected	%
2016	18	10	4 (6)	3.9% (5.2%)
2017	70	9	4 (6)	4.7% (5.8%)
2018	90	10	2 (6)	2.3% (4.6%)
2019	80	9	0 (6)	0.0% (5.4%)

**Table 5: Defect rates**

Stage	Standalone Experiments			Experiments as Evaluation Sections		
	Yes	No	N/A	Yes	No	N/A
Goal definition	Q1.1	66.7%	0.0	13.3%	3.3	3.3
		33.3%	%	83.3%	%	%
	Q1.2	57.1%	0.0	6.7%	3.3	3.3
		42.9%	%	90.0%	%	%
Study design	Q2	0.0	100.0	0.0	3.3	96.7
		0%	0%	0%	3%	96%
	Q3	28.6	71.4	0.0	13.3	86.7
	%	%	%	%	%	%
	Q4	66.7	28.6	4.76	20.0	0.0%
		%	%	%	%	80.0
Analysis	Q5	61.9	33.3	4.76	13.3	20.0
		%	%	%	%	%
	Q6	4.8	0.0%	95.2	3.3	0.0%
	%	%	4%	%	%	
	Q8	85.7	9.5%	4.76	36.7	0.0%
		%	%	%	%	63.3
Reporting	Q9	9.5	71.4	19.0	3.3	26.7
		%	%	%	%	%
	Q10	95.2	0.0	4.76	76.7	13.3
		%	%	%	%	10.0
<b>Total</b>		<b>770</b>	<b>101</b>	<b>21 (30)</b>	<b>2.7%</b>	<b>(3.9%)</b>

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## **RIGHT TO HEALTH IN INDIA: A SOCIAL- LEGAL STUDY WITH REFERENCE TO COVID 19 PANDAMIC**

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### **ABSTRACT**

*The public health laws are passing through a process whipping in the COVID-19 pandemic in India. The efficacy of quarantine law under 160 years old Indian Penal Code, 1860, and 123 years old Epidemic Diseases Act, 1897 proved short-lived jubilation in regulatory unbearable COVID-19 pandemic. The nation-wide Lockdowns on the ground of Sections 6, 10, 38, and 72 of the Disaster Management Act, 2005, provided noteworthy help in dealing with daunting challenges of COVID-19. The implementation of these laws exposed the protection and security of public health professionals and the delivery system to extraordinary susceptibility. Therefore, the President of India disseminated the Epidemic Diseases (Amendment) Ordinance, 2020 declaring 'act of violence' cognizable and non-bailable with high preventive importance. The research paper discovers the array of normative choices in restoring the public health laws beyond the command and control approach evidenced in Epidemic Diseases (Amendment) Ordinance, 2020, to therapeutic perception public health and equity in India. The term Right to health is nowhere mentioned in the constitution yet the Supreme Court has interpreted it as a fundamental right under Right to life treasured in Article 21. It is a momentous view of the Supreme Court that first it understood Right to Health under part IV. i.e. Directive Principles of state policy & noted that it is the duty of the state to look after health of the people at large. In its wider interpretation of Article 21 it was held by the Supreme Court that, the rights to Health is a part and parcel of right to life & therefore are of fundamental right provided under Indian Constitution. In the real sense. The court has played a essential role in impressive optimistic obligations as authorities to maintain & improve public Health. Till today no effective steps have been taken to implement the constitutional obligation upon the state to secure the health and strength of people. It has rightly been said that nutrition, health & education are the three inputs accepted as significant for the development of human resources. For achieving the Constitutional obligation and also objectives of Health care for all there is a need on the part of the government to mobilize nongovernmental organization and the general public towards their participation for monitoring and implementation of health care facilities.*

### **1.1 INTRODUCTION**

Our parliament, the highest political institution in the country, has always been active to meet the needs of the changing society. Due to urbanization and industrialization the social patterns of the people are rapidly changing. The most. important part is that, with the changing society, the law needs to be changed protecting the interests of the disadvantageous groups and the weaker sections. The Indian Parliament has done much to improve the social patterns of citizens by enacting social welfare legislations. These legislations are framed in order to achieve the goals set in our Constitution. The different legislations have been made in order to protect different groups of people like women, children, workers etc. Apart from the goals laid down in our Constitution, it also provides for a variety of fundamental rights.

Health being one of the most important fundamental right needs extra protection by specific legislations. Our Constitution also requires the State to ensure health and nutritional well-being of all people. Before independence the health care sector was in dismal condition as the number of mortality rate owing to diseases was high. But since independence the main emphasis has been the health care sector. This has been made possible by enacting various legislations. The Researcher has discussed in this research paper as to how the different legislations in India protect health as a human right of the citizens.

## **1.2 CONSTITUTIONAL PROVISIONS RELATING TO HEALTH –**

The main source of law in our country is the Constitution, which itself provides for health care of the people. The Preamble to our Constitution, serves the following two purposes: - A) It indicates the source from which the Constitution derives its authority; B) It also states the objects, which the Constitution seeks to establish and promote. Hence it does not grant any power but it gives a direction and purpose to the Constitution. It outlines the objectives of the whole Constitution. These socio-economic goals to be achieved are: to secure to all its citizens social, economic and political justice, liberty of thought, expression, belief, faith and worship; equality of status and opportunity, and to promote among them fraternity so as to secure the dignity of the individual and the unity and integrity of the Nation. To give a concrete shape to these aspirations, the Constitution has a chapter on Fundamental rights which guarantee certain rights to the people, such as, freedom of the person, freedom of speech, freedom of religion, etc. The Supreme Court has held in the case of *Samantha v. State of Andhra Pradesh*, that: “the Constitution envisions to establish an egalitarian social order rendering to every citizen, social, economic and political justice in a social and economic democracy of the Indian Republic.” The goals and objectives of the Indian polity as stated in the Preamble are sought to be further clarified, strengthened and concretized through the Directive Principles of the State Policy. Hence Part III and Part IV of the Constitution containing Fundamental rights and Directives principles is a stair to reach the goals set in the preamble.

## **1.3 IMPACT OF COVID-19 PANDEMIC-**

The novel corona virus (COVID-19) embarked on the Indian government to improve out public health strategy provided under national laws and policies. The incidence and prevalence of COVID-19 compelled the government to clamp the Epidemic Diseases Act, 1897, on March 11, 2020, by social distancing and the voluntary public curfew norm in the country. The time-tested quarantine enforcement under Sections 188, 269, 270, and 271 of the Indian Penal Code, 1860, and Section 133 of the Criminal Procedure Code, 1973 came under flak. The promises and pitfalls of the 160 years old Indian Penal Code, 1860, and 123 old Epidemic Diseases Act, 1897 in controlling the dreadful measurement of novel COVID-19, was considered at great extent and extensiveness. It ultimately led the nation-wide Lockdowns-I (March 25, 2020, to April 14, 2020), II (April 15, 2020, to May 3, 2020) , and III (May 4, 2020, to May 17, 2020) by invoking Sections 6, 10, 38, and 72 of the Disaster Management Act, 2005. The disastrous COVID-19 pandemic declared a misfortune believing it beyond the managing volume of the community and necessitates emergency measures. It posed an unparalleled challenge to the public health system and equipment and put a overabundance of public health legislation on trial in epidemic-pandemic disorder.

## **1.4 Legislative framework about health related laws –**

A legislative survey of Indian public health legislation reveals a embarrassment of laws that, in enumerative terms, run into more than a hundred. It consists of legislation rules, regulations, administrative orders, and notifications having a bearing on the various facets of



public health dimensions. From the standpoint of COVID pandemic, the prominent public health leaning legislations are the Indian Penal Code, 1860, Epidemic Diseases Act, 1897, Livestock Importation Act, 1898, Indian Ports Act, 1908, Drugs and Cosmetics Act, 1940, Essential Services Maintenance Act, 1968, Indian Aircraft (Public Health) Rules, 2015 and Consumer (Protection) Act, 2019.

Composition of Public Health Legislations approximately discourse, there is 124 direct and incidental legislation having a bearing on the public health dimensions. Among these, there are 67 Acts administered by the concerned ministries of health, agriculture, chemical, environment and science and technology of the Indian government. There are incidental laws not precise to any hazard or an entry point - but relevant for containment and mitigation of disease outbreaks. These include Births, Deaths and Marriages Registration Act, 1886; Indian Red Cross Society Act, 1920; Drugs (Control) Act, 1950; and Consumer Protection Act, 1986, etc.

However, there are certain enactments governed by more than one ministry. These include the Drugs and Cosmetics Act, 1940 administered by the Ministry of Health and Family Welfare and Ministry of Chemicals & Fertilizers. The Environment (Protection) Act, 1986, is governed by the Ministry of Environment & Forests and Ministry of Science & Technology. The Infant Milk Substitutes, Feeding Bottles & Infant Foods (Regulation of Production, Supply & Distribution) Act, 1992, administered by the Ministry of Food Processing and Ministry of Women and Child Development. The Destructive Insects & Pests Act, 1914 and 1992, is jointly regulated by the Ministry of Agriculture and Ministry of Rural Development.

### **1.5 The Epidemic Diseases Act, 1897-**

The Epidemic Diseases Act, 1897 is a brief diminutive enactment consisting of four sections. The preamble specified the objective of the law to prevent the spread of dangerous epidemic diseases. It has elaborated on the importance of hazardous in prefixing with an epidemic. The Act applies to the entire country but relinquishes powers for extraordinary measures and regulations by the State government (Section 1). The authority for the control of dangerous epidemic diseases includes banning travel and social segregation at point of entry, such as port and ground (Section 2). The Epidemic Diseases Act, 1897, is in addition to the quarantine rule underpinned in the Indian Penal Code, 1860, and not in derogation of it. Therefore, Sections 3 and 4 of the Epidemic Diseases Act, 1897 is read with Section 188, 269, 270, and 271 of Indian Penal Code, 1860 to reach the universal purview of epidemic laws.

### **1.6 CONCLUSION-**

The critical assessment of Indian public health legislation discloses that the government has not satisfied its constitutional obligation for the enactment of public health and emergency attentiveness laws in epidemic-pandemic COVID-19 like situations. It shrouded under the colonial legislation of Epidemic Diseases Act, 1897, or at finest recorded the direction of Disaster Management Act, 2005. The slither of legal reform foreshadowed under the International Health Regulations, 2005 to combat biological, chemical, and radio-nuclear hazards at the level of entry, control, and extenuation is also a case of neglect and dispiritedness. The National Health Bill, 2009 and Health Services Personnel and Clinical Establishments (Prohibition of Violence and Damage to Property) Bill, 2019, are still in abeyance. The COVID-19 being a crisis, also served an opportunity to redress the long-standing reform of public health laws, but it passed as a great miss. The proclamation of the Epidemic Diseases (Amendment) Ordinance, 2020, is seen to be affiliated with 123 years old colonial legislation more as a criminal statute than that civilian style to health care and justice. The researcher finds that the Indian Parliament has addressed a number of issues and has made laws in respect of various aspects of health. The legislature has been quick abundant to

address newer and upcoming issues in the health sector. Since independence health has been given a crucial place by the Indian parliament and the same continues to be so as on date. More importantly the Government's capacity to develop national health policy and legislation that imitates to human rights obligations is strengthened with the application of open-minded legislations.

The only uncovered area till now has been the gratitude of health as a human right through precise regulation. Optimistically the same has been attempted to be fulfilled by the Parliament with the introduction of National Health Bill. Health has to be promoted from the human rights perspective and the same has to be borne in the minds of each and every individual involved in the health care sector. This is only possible when the 238 legislations are made with a view to promote and protect health from a human right perspective.

The researcher finds that the legislations in India fail to focus and promote health from human rights approach. The researcher has seen that at the international level too, health is promoted from a human rights perspective. Various international conventions, documents and treaties are signed and ratified by the governments. Governments decide freely whether or not to become parties to a human rights treaty. Once this decision is made, however, there is a commitment to act in accordance with the provisions of the treaty concerned. Steps towards the full realization of rights must be thoughtful, tangible and embattled as clearly as possible towards meeting a government's human rights obligations.

All suitable means, including the acceptance of legislative measures and the provision of judicial remedies, as well as organizational, monetary, educational and social measures, must be used in this regard. India being a participant to various human rights instruments has implemented the same into its legislations and policies positively. The principle of broadminded awareness of human rights imposes an obligation upon the State Parties to move as expeditiously and successfully as possible towards the goal set. Any intentionally degenerating measures require the most careful consideration and need to be fully justified by reference to the entirety of the rights provided for in the human rights treaty concerned and in the context of the full use of the supreme available resources.

To accomplish it can be said that health legislation can be a significant vehicle towards ensuring the elevation and fortification of the right to health. In the scheme and appraisal of health legislation, human rights provide a valuable instrument to control its efficacy and relevance in streak with both human rights and public health objectives.

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## भारत में महिला सशक्तिकरण

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महिला सशक्तिकरण का अभिप्राय ऐसे सामाजिक प्रक्रिया से है जिसके अंतर्गत महिलाओं में आत्मविश्वास आत्मनिर्भरता तथा आत्म सम्मान में वृद्धि करने का प्रयास किया जाता है। जिससे कि महिलाओं का बहुमुखी विकास हो सके तथा अपनी प्रतिभा का सदुपयोग करते हुए समाज तथा राष्ट्र निर्माण में अपना योगदान दे सके। भारत की आधी आवादी अर्थात् महिलाएं समाज में असमानता तथा भेदभाव पूर्ण जीवन जीने हेतु मजबूर है अतः उन्हें बराबरी पर लाने हेतु सशक्त करने की आवश्यकता है।

निःसंदेह सहजता से हर दिन भिन्न-भिन्न भूमिकाएं जीते हुए महिलाएं किसी भी समाज का स्तंभ होती हैं। हमारे आसपास महिलाएं सहृदय बेटियां , संवेदनशील माताएं, सक्षम सहयोगी और अन्य कई भूमिकाओं को बड़ी कुशलता से निभा रही हैं। लेकिन आज भी उनकी भूमिका को नजरअंदाज तथा उपेक्षित किया जाता है जिसके चलते महिलाओं को बड़े पैमाने पर असमानता , उत्पीड़न , वित्तीय निर्भरता और अन्य सामाजिक बुराइयों का खामियाजा भुगतना पड़ता है। सदियों से ये उपेक्षा महिलाओं को पेशेवर , व्यक्तिगत तथा सम्मानित स्थान प्राप्त करने के मार्ग अवरुद्ध करते रहे हैं।

### महिलाओं की ऐतिहासिक पृष्ठभूमि

यदि भारतीय समाज में महिलाओं की स्थिति को ठीक से समझना हो तो , हमें प्रारंभिक इतिहास पर दृष्टिपात करने की आवश्यकता होगी जिससे हम यह जान सकेंगे कि उनकी स्थिति निम्नतर क्यों हुई।

सबसे पहले 1500 ईसा पूर्व ऋग्वैदिक काल में देखते हैं कि इस समय पितृसत्तात्मक समाज था परंतु स्त्रियों की दशा अच्छी थी उन्हें पर्याप्त स्वतंत्रता थी उन्हें शिक्षा का पूर्ण अधिकार था। इस काल में घोषा , लोपामुद्रा , विश्ववारा जैसी विदुषी महिलाएं वैदिक मंत्र की रचना में भी अपना योगदान दिया परंतु राजनीति तथा संपत्ति में अधिकार हेतु उन्हें अयोग्य माना जाता था।<sup>1</sup>

उत्तर वैदिक काल में उनकी स्थिति गिरने लगी मैत्रायणी संहिता में उन्हें पासा तथा सूरा के साथ साथ तीसरी प्रमुख बुराइयों में गिनाया गया।<sup>2</sup>

मौर्य काल में भी ऐसी ही स्थिति रही इस समय स्त्रियों को बाहर जाने की स्वतंत्रता नहीं थी तथा पति के इच्छा के विरुद्ध कार्य नहीं कर सकती थी।

गुप्त काल में यद्यपि उन्हें शिक्षा संबंधी अधिकार थे परंतु इस समय तक देवदासी प्रथा , सती प्रथा के साक्ष्य मिलने लगते हैं।

विधवाओं की स्थिति सोचनीय थी।<sup>3</sup> इन्हें राजनीतिक आर्थिक स्वतंत्रता नहीं थी यही स्थिति पूरे मध्यकाल में भी रही। उन्हें पुरुषों के और भी अधीन कर दिया गया इनके ऊपर कई प्रतिबंध लगे हुए थे। यद्यपि कुछ उच्च शासक वर्ग की महिलाएं शासन में पुरुषों के बराबर हिस्सेदारी की जिसमें कश्मीर की रानी दिदा , सलतनत काल की रजिया सुल्तान , मुगल काल की नूरजहां , अहमदनगर की चांद बीबी , झांसी की रानी , लखनऊ की बेगम हजरत आदि प्रमुख हैं।

19 वीं सदी में भारत में समाज सुधार आंदोलन शुरू हुआ तो अनेक समाज सुधारक जैसे राजा राममोहन राय , ज्योतिबा फुले , उनकी पत्नी सावित्रीबाई फुले , कर्वे महोदय , गोविंद रानाडे , ईश्वर चंद्र विद्यासागर आदि ने नारी उत्थान पर बल दिया तथा सती प्रथा , बाल विवाह खत्म करने हेतु आंदोलन चलाया विधवा पुनर्विवाह हेतु 1956 में विधवा पुनर्विवाह अधिनियम लाया गया। एक पत्नी प्रथा पर बल दिया गया। इनकी शिक्षा हेतु अनेक स्कूल कॉलेज खोले गए जिससे इनकी स्थिति में सुधार हुआ तथा इनमें अपने अधिकार के लिए जागृति आने लगी तथा महिलाओं ने घर की दहलीज पार कर देश की आजादी में अहम योगदान दिया। सरोजिनी नायडू विजयलक्ष्मी पंडित , इंदिरा गांधी , आसिफ अली , कैप्टन लक्ष्मी सहगल आदि महिलाओं ने देश को नेतृत्व भी प्रदान किया।<sup>4</sup>

इस प्रकार देखते हैं कि शुरू में महिलाओं को पर्याप्त स्वतंत्रता थी परंतु समय के साथ-साथ समाज में उनकी स्थिति गिरती चली गई। परंतु 19 वीं सदी में समाजसेवी के अथक प्रयास, अंग्रेजी शासन की नीति द्वारा उनके सशक्तिकरण पर बल दिया जाने लगा।

#### महिला सशक्तिकरण की आवश्यकता :

चूँकि प्रारंभिक काल से ही हमारा समाज पुरुष प्रधान समाज रहा है तथा महिलाओं के साथ समय बीतने के साथ साथ भेदभाव पूर्ण व्यवहार किया गया और इन्हें अपने अधीन बनाने हेतु मजबूर किया गया। इसके अतिरिक्त सती प्रथा, नगरवधू व्यवस्था, जौहर व्रत जैसी प्रथा, यौन हिंसा, डायन प्रथा, घरेलू हिंसा, पर्दा प्रथा, कन्या भ्रूण हत्या, दहेज प्रथा जैसे अनेक अपराधी कार्य द्वारा इन्हें मानसिक तथा शारीरिक रूप से प्रताड़ित किया गया। जिससे इनके अंदर भय व्याप्त हो गया और इन्हें इस प्रकार के कार्य द्वारा घर के अंदर रहने हेतु मजबूर किया गया।

भारत में महिलाओं को देवी के रूप में तो वैसे पूजा जाता है। पर वास्तविक रूप से उन्हें हैय दृष्टि से देखा जाता है। तथा इन्हें सिर्फ उपभोग की वस्तु समझा जाता है। इनके प्रगति के सारे मार्ग को रोककर सिर्फ पुरुषों के पराधीन रहने को मजबूर किया जाता है। अधिकतर महिलाएं बाल्यावस्था में पिता के संरक्षण में विवाह के पश्चात पति के संरक्षण में और वृद्धावस्था में पुत्र के संरक्षण में जीवन व्यतीत कर देती हैं। इनकी अपनी कोई पहचान नहीं होती है।

इन सारे पहलू के आलोक में महिलाओं को सशक्त बनाने की आवश्यकता है ताकि राष्ट्र निर्माण में इनकी भी बराबरी की भूमिका हो। तथा स्वयं का भी ये अपना विकास कर सके।

#### संविधान में महिलाओं के अधिकार:

आजादी के उपरांत महिलाओं की उन्नति तथा सशक्तिकरण के लिए संविधान में अनेक प्रावधान किए गए जैसे :

- ❖ सर्वप्रथम हमारी उद्देशिका भारत के समस्त नागरिकों को सामाजिक आर्थिक तथा राजनीतिक न्याय देने की बात कहती है। सभी को विचार अभिव्यक्ति, विश्वास, धर्म उपासना की स्वतंत्रता देती है प्रतिष्ठा, अवसर की समानता तथा व्यक्ति की गरिमा बनाए रखने की बात कहती है जो महिलाओं को भी अन्य नागरिकों के बराबर स्थापित करता है।

इसके अतिरिक्त कुछ प्रमुख अनुच्छेद हैं जो महिलाओं को पुरुषों के बराबर अधिकार देते हैं। तथा इनके साथ किसी भी प्रकार के भेदभाव पर निषेध करते हैं जैसे :

- ❖ संविधान के भाग 3 के *मौलिक अधिकार* के अनुच्छेद 14 से अनुच्छेद 18 तक में समानता के अधिकार के अंतर्गत देखते हैं कि -
  - अनुच्छेद 14 में कहा गया है कि देश के सभी नागरिक समान हैं तथा राज्य सभी व्यक्तियों के लिए एक समान कानून बनाएगा।
  - अनुच्छेद 15 (1) में धर्म, नस्ल, जाति, लिंग या जन्म स्थान के आधार पर भेदभाव का निषेध किया गया है।
  - अनुच्छेद 15 के खंड (3) में राज्य को स्त्री तथा बालकों के लिए विशेष प्रबंध करने का शक्ति देता है।<sup>5</sup>
  - अनुच्छेद 19 से अनुच्छेद 22 तक के स्वतंत्रता का अधिकार में सभी नागरिकों को युक्ति युक्त प्रतिबंध के साथ स्वतंत्रता का अधिकार दिया गया है।
  - शोषण के विरुद्ध अधिकार जो अनुच्छेद 23 तथा अनुच्छेद 24 में वर्णित है। इसमें अनुच्छेद 23 मानव के दुर्व्यवहार बेगार और सभी प्रकार के बलात् श्रम को प्रतिषेध करता है। दुर्व्यवहार का उदाहरण है - किसी मनुष्य का विक्रय या किसी मनुष्य की सेवाओं को प्रतिफल के लिए गिरवी रखना या किसी वेश्या की आय से जीवन यापन करना जो लोग इस आदेश का उल्लंघन करेंगे उन्हें दंडित करने के लिए संसद में अनैतिक व्यापार निवारण अधिनियम 1956 और बंधित श्रम पद्धति उत्पादन अधिनियम 1976 अधिनियमित किया है।<sup>6</sup>
  - अनुच्छेद 32 में संवैधानिक उपचार का अधिकार के अंतर्गत कोई व्यक्ति नागरिक के अधिकार को छीनने का प्रयास करें तो वह न्यायालय का सरल ले सकता है कमा के अंतर्गत महिलाओं को भी न्यायालय का शरण लेने का अधिकार प्राप्त हुआ।
- ❖ भाग 4 में राज्य के *नीति निदेशक तत्व* में अनेक अनुच्छेद महिलाओं को दृष्टि में रखकर बनाए गए हैं। जैसे

- अनुच्छेद 39 क में समान कार्य के लिए समान वेतन का प्रबंध है। क्योंकि अधिकांश महिलाओं को पुरुषों के बराबर वेतन नहीं मिलता है, जबकि उन्हें पुरुषों के बराबर ही कार्य करने पड़ते हैं। अतः इसके द्वारा महिलाओं को हक दिया गया कि वह भी बराबर वेतन प्राप्त कर सकती हैं।
  - अनुच्छेद 40 में पंचायती राज संस्थाओं में तथा 73 वे संविधान संशोधन के माध्यम से महिलाओं के आरक्षण की व्यवस्था है।
  - अनुच्छेद 41 में बेकारी, बुढ़ापा, बीमारी तथा अनर्ह अभाव की दशाओं में सहायता पाने का अधिकार है।
  - अनुच्छेद 42 काम की न्याय संगत और मानवचित्त दशाओं का तथा प्रसूति सहायता का उपबंध है।
  - अनुच्छेद 47 ने कहा गया है कि पोषाहार स्तर को, जीवन स्तर को ऊंचा करने तथा लोक स्वास्थ्य का सुधार करना राज्य का कर्तव्य है।
- ❖ मौलिक कर्तव्य के अनुच्छेद 51 (क) (ड०) में वर्णित है कि, भारत के सभी लोग ऐसी प्रथाओं का त्याग करें जो स्त्रियों के सम्मान के विरुद्ध हों।<sup>7</sup>
- ❖ अनुच्छेद 243 में वर्णित है कि ग्राम पंचायत का 1/3 पद महिलाओं द्वारा भरे जायेंगे।
- ❖ अनुच्छेद 325 में निर्वाचक नामावली में महिला एवं पुरुष दोनों को ही समान रूप से सम्मिलित होने का अधिकार दिया गया है इस प्रकार महिलाओं को समाज में आगे बढ़ने तथा उनके अधिकार की रक्षा कर सशक्त करने हेतु अनेक उपबंध किए गए हैं।

### महिलाओं के सशक्तिकरण हेतु संसदीय कानून तथा सरकारी योजनाएं :

#### संसदीय कानून

महिलाओं के कानूनी हक की रक्षा के लिए वर्ष 1990 में संसद में एक अधिनियम द्वारा राष्ट्रीय महिला आयोग की स्थापना की गई।

इसी प्रकार नारी के प्रति अपराध रोकने तथा इनकी गरिमामई स्थिति को बनाए रखने के लिए संसद द्वारा अनेक कानून बनाए गए जैसे-

- कर्मचारी राज्य बीमा अधिनियम 1948,
- न्यूनतम मजदूरी अधिनियम 1948,
- परिवार न्यायालय अधिनियम 1954,
- विशेष विवाह अधिनियम 1954,
- हिंदू विवाह अधिनियम 1955,
- हिंदू उत्तराधिकारी अधिनियम 1956 (संशोधन 2005)
- अनैतिक व्यापार निवारण अधिनियम 1956,
- प्रसूति हितलाभ अधिनियम 1961,
- दहेज प्रतिषेध अधिनियम 1961,
- गर्भ का चिकित्सीय समापन अधिकार 1971,
- बाल विवाह प्रतिषेध अधिनियम 2006,
- इंडिकेट रिप्रेजेंटेशन ऑफ़ वूमन एक्ट 1986,
- कमीशन ऑफ़ सती प्रिवेंशन अधिनियम 1987,
- घरेलू हिंसा संरक्षण अधिनियम 2005,
- कार्यस्थल पर महिलाओं की यौन उत्पीड़न रोकथाम, निषेध और निवारण अधिनियम 2013

कानून के तहत स्ट्रीट पर उत्पीड़न करने पर आईपीसी की धारा 294 और 504 महिलाओं के प्रति आक्रामक अपमानजनक टिप्पणी या इशारा करने के लिए प्रतिबंधित करती है।

इसके अतिरिक्त 1956 में डॉक्टर भीमराव अंबेडकर द्वारा लाया गया हिंदू कोड बिल भी महिलाओं को हक प्रदान करने हेतु बड़ा कदम था। जिसमें उन्होंने सिविल मैरिज एक्ट, तलाक का अधिकार, गोद लेने का अधिकार, संपत्ति में महिलाओं का अधिकार आदि की बातें कहीं जिसे बाद के वर्षों में महिलाओं को प्रदान किया गया।

#### सरकारी योजना

महिलाओं की स्थिति सुदृढ़ करने हेतु अनेक योजनाएं सरकार द्वारा लायी गईं जैसे -



- बेटी बचाओ बेटी पढ़ाओ योजना यह 2015 में बालिका लिंगानुपात में गिरावट को रोकने एवं महिला सशक्तिकरण को बढ़ावा देने के उद्देश्य से केंद्र सरकार द्वारा लाया गया। यह योजना उन महिलाओं की मदद करती है तो घरेलू हिंसा या अन्य किसी प्रकार की हिंसा का शिकार होती है। ऐसी महिलाओं को पुलिस, कानूनी, चिकित्सा जैसी सुविधाएं दी जाती है।
  - सुकन्या समृद्धि योजना 2015 यह लड़कियों के सुरक्षित भविष्य के लिए बचत योजना है।
  - उज्वला योजना 2016 या आर्थिक रूप से कमजोर महिलाओं को रसोई गैस उपलब्ध करा कर उनकी मदद करती है अब तक 8.3 करोड़ महिलाओं को इसका लाभ दिया गया है।<sup>8</sup>
  - महिला शक्ति केंद्र योजना यह महिला एवं बाल विकास द्वारा 2017 में महिलाओं के संरक्षण और सशक्तिकरण के लिए तैयार की गई है। इस योजना के तहत गांव की महिलाओं को सामाजिक भागीदारी के माध्यम से सशक्त बनाने और उनकी क्षमता का अनुभव कराने का काम किया जाता है।
  - सुरक्षित मातृत्व आश्वासन सुमन योजना 2019 यह योजना माता और नवजात शिशुओं की मृत्यु दर रोकने के उद्देश्य से की गई।
  - विधवा पेंशन योजना
  - वृद्धा पेंशन योजना आदि
- ❖ महिलाएं आर्थिक रूप से आत्मनिर्भर बने इसके लिए सरकार द्वारा कई योजनाएं चलाई जा रही है जैसे मुद्रा योजना, अन्नपूर्णा योजना, उद्योगिनी योजना, स्त्री शक्ति पैकेज, फ्री सिलाई मशीन योजना, प्रधानमंत्री महिला स्वरोजगार योजना, स्वरधारा योजना, महिला इ-हाट आदि।
  - ❖ राजनीति में उनकी भागीदारी बढ़ाने तथा आत्म निर्णय लेने की क्षमता विकसित करने के लिए अनेक कदम उठाए गए। जैसे ग्राम पंचायत स्तर में उनके लिए 33% सीटें आरक्षित की गई कहीं-कहीं 50% तक भी है जैसे बिहार में।

17वीं लोकसभा में तृणमूल कांग्रेस ने 41% महिला उम्मीदवारों को अपनी पार्टी में जगह दे कर के तथा उड़ीसा के श्री नवीन पटनायक ने भी 33% महिला को टिकट देने की बात कह कर राजनीति में महिलाओं की भागीदारी बढ़ाने का प्रयास किया।<sup>9</sup> इसी प्रकार अन्य राज्य भी महिलाओं की भागीदारी बढ़ाने हेतु संवेदनशील कदम उठा रहे हैं।

### महिलाओं की वर्तमान स्थिति

यदि वर्तमान स्थिति को देखें तो इतने सारे कल्याणकारी कार्य द्वारा यदि इनके सशक्तिकरण में मदद मिली है परंतु समाज में अभी भी इनकी स्थिति संतोषजनक नहीं है। खासकर निम्न वर्ग और ग्रामीण वर्ग के महिलाओं की शिक्षा के अभाव में इन्हें पुरुषों के अधीन ही रहने के लिए मजबूर किया जाता है तथा घर से बाहर निकलने, आत्मनिर्भर बनने पर पाबंदियां लगी हुई है उन्हें घर के दायरे में ही सिमट दिया जाता है। इन्हें आए दिन घरेलू हिंसा यौन शोषण का सामना करना पड़ता है। हाथरस की घटना इसके ज्वलंत उदाहरण के रूप में देख सकते हैं। घर में लड़की होने पर उन्हें उपेक्षित किया जाता है या कोख में ही मार दिया जाता है। जिस वजह से अभी भी भारत में महिला लिंगानुपात 933 ही है। शिक्षा में भी महिलाएं पिछड़ी हुई है इनमें साक्षरता दर अभी भी 65.46% ही है। जबकि पुरुषों का 82.15% है। शहरी वर्ग की महिलाएं या कार्य करने वाली महिलाएं भी पूर्णतः सुरक्षित नहीं है। इन्हें भी यौन उत्पीड़न या अन्य असुरक्षित वातावरण से गुजरना पड़ता है। अभी भी समान कार्य के लिए समान वेतन नहीं दिया जाता। कई महिलाओं को अपहरण या अन्य कृत्य द्वारा वेश्यावृत्ति के दलदल में धकेल कर उन्हें उत्पीड़ित किया जाता है। कई महिलाएं घरेलू हिंसा के भी शिकार होती हैं। या दहेज के लिए भी उत्पीड़ित किया जाता है।

इस प्रकार देख सकते हैं कि समाज में अभी भी महिलाएं प्रताड़ना का शिकार हो रही है। परंतु वर्तमान में इन सारे कठिनाइयों के बावजूद शिक्षा तथा दिए गए अधिकारों के कारण हर क्षेत्र में महिलाओं ने अपनी प्रतिभा तथा कौशल के बल पर आगे बढ़ना शुरू कर दिया है जिसमें कुछ प्रमुख महिलाएं जैसे -सोमा मंडल(सेल) की चेररमैन, रिंतु कालीघल (मंगल मिशन), कल्पना चावला (अंतरिक्ष मिशन), अरुंधति भट्टाचार्य एसबीआई अध्यक्ष, सानिया मिर्जा, साइना नेहवाल, बीना दास, मैरी कॉम (खेल जगत), प्रियंका चोपड़ा ऐश्वर्या राय सुष्मिता सेन (सिने जगत), अंकिता बोस, दिव्या गोकुलनाथ, रोशनी नादर मल्होत्रा, किरण मजूमदार शा (उद्योग जगत) आदि ने अपने दम पर देश और समाज में गहरी छाप छोड़ी तथा पुरुष प्रधान समाज में अपने को स्थापित किया जिसे महिला सशक्तिकरण के बढ़ते कदम के रूप में देख सकते हैं।

## निष्कर्ष

भारत के समावेशी विकास के लिए महिला सशक्तिकरण अत्यंत आवश्यक है। किसी भी समाज या देश की प्रगति महिला के सहयोग के बिना अधूरी है। जवाहरलाल नेहरू ने कहा कि " किसी भी देश की स्थिति उस देश की महिला को देखकर अंदाजा लगाया जा सकता है"। डॉक्टर भीमराव अंबेडकर ने कहा कि " मैं किसी भी समाज की तरक्की उस समाज की महिलाओं की तरक्की में देखता हूँ" । इन्होंने 1913 में न्यूयॉर्क के एक भाषण के दौरान कहा कि "मां बच्चों को उचित मोड़ दे सकती है। जिससे समाज की तीव्र वृद्धि होगी" इस आधार पर कह सकते हैं कि देश के विकास हेतु महिलाओं का सशक्त होना जरूरी है जो हिंदू उचित शिक्षा पर्याप्त कानूनी संरक्षण और संविधान के उपबंधों को प्रभावी तरीके से लागू करके ही संभव है।

इसके अतिरिक्त उनके ज्यादा से ज्यादा आर्थिक आत्मनिर्भरता बनाने पर बल देकर, संचार कौशल का विकास करके और राजनीति में उनकी भागीदारी बढ़ाकर उनके अंदर आत्मविश्वास पैदा करना होगा तथा पुरुषवादी सोच में भी बदलाव करने की जरूरत है तभी उनकी स्थिति सशक्त होगी।

क्योंकि महिलाएं सदियों से पुरुष प्रधान समाज में उपेक्षित रहे हैं तथा समाज में इनकी महत्व को नकारा गया जिस दिन के अंदर आत्मविश्वास की कमी व्याप्त हो गई। परन्तु वर्तमान में महिलाएं जागरूकता तथा निर्भीकता से आगे बढ़ रही हैं। और हमारे देश की प्रगति में अपनी अहम भूमिका निभा रही हैं।

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## ‘ बिहार में महिला सशक्तिकरण 2007 - 08 से वर्तमान तक स्थिति ’

पाकीजा तवकीर शीबा

इतिहास विभाग

पूर्णियाँ विश्वविद्यालय , पूर्णियाँ , बिहार

### सारांश

महिला सशक्तिकरण खुद मे एक ऐसा विषय है जो प्राचीन काल से चला आ रहा है। वैदिक काल हो या मध्य काल या आधुनिक काल इतिहास के पन्नों में हमेशा से इस दिशा मे प्रयत्न किये जा रहे है और यह हर काल मे एक महत्वपूर्ण विषय रहा है। मेरे इस लेख का शीर्षक ‘ बिहार मे महिला सशक्तिकरण 2007- 08 से वर्तमान तक स्थिति ’ है। मेरे इस लेख मे मुक्त: बिहार राज्य जो कि भारत देश का एक राज्य है वहाँ की महिलाओं के सशक्तिकरण के संदर्भ मे है जो कि बिहार मे महिलाओं की वर्तमान स्थिति को दर्शाता है। इस लेख मे 2007- 08 से वर्तमान तक अर्थात 2021 तक आँकड़ों द्वारा महिला सशक्तिकरण को दिखाया गया है वर्तमान काल मे महिला सशक्तिकरण के लिए बिहार सरकार द्वारा बहुत सी योजनाए चलायी जा रही है तथा सकारात्मक पहल की जा रही है। इस लेख मे इन योजनाओं का भी उल्लेख किया गया है। अंत मे निष्कर्ष के साथ महिला सशक्तिकरण के विभिन्न प्रभावों को दिखाया गया है।

### प्रस्तावना

सशक्तिकरण एक प्रक्रिया है जिसके माध्यम से जागरूकता कार्यशीलता , बेहतर नियंत्रण के लिए प्रयास के द्वारा व्यक्ति अपने विषय मे शनिर्णय लेने के लिए समर्थ एवं स्वतंत्र होता है। इस दृष्टि से देखें तो महिला का सशक्तिकरण एक सर्वांगीण व बहुआयामी दृष्टिकोण है। यह राष्ट्र निर्माण की मुख्य धारा मे महिलाओं की पर्याप्त व सक्रिय भागीदारी मे विश्वास रखता है। सशक्तिकरण के अंतर्गत महिलाए अपने आर्थिक स्वावलंबन , राजनीतिक भागीदारी व समाजिक विकास के लिए अवश्यक विभिन्न कारको पर पहुँच व नियंत्रण प्राप्त करती है।

महात्मा गॉंधी के अनुसार “ हमारा पहला प्रयास अधिक से अधिक महिलाओ को उनके वर्तमान स्थिति के प्रति जागरूक करना होना चाहिए। ”

विश्व बैंक के अनुसार सशक्तिकरण विकल्प बनाने के लिए इच्छित कार्यो और परिणामो मे उन विकल्पों को बदलने के लिए व्यक्तियों या समुहो की क्षमता बढ़ाने की प्रक्रिया है।

किसी राष्ट्र की समाजिक , आर्थिक , राजनैतिक तथा सांस्कृतिक प्रगति के लिए महिलाओ का सशक्तिकरण अत्यंत ही महत्वपूर्ण है। भारतीय संविधान की प्रस्तावना, मौलिक अधिकार, मौलिक कर्तव्यो और राज्य के नीती निर्देशक सिद्धांतो मे लैंगिक समानता का सिद्धांत प्रतिस्थापित है।

महिला सशक्तिकरण के विभिन्न आयाम होते हैं जैसे- शैक्षिक, स्वास्थ्य, आर्थिक, समाजिक, विधिक, राजनैतिक एवं भावनात्मक बिहार राज्य भारत के पिछड़े राज्यों में से एक है। परंतु पिछले कुछ दशकों में यहाँ महिला सशक्तिकरण के प्रयास के सकारात्मक प्रभाव दिख रहा है। बिहार की स्थिति को निम्न आँकड़ों से समझा जा सकता है ( खाकी जनगणना के अनुसार )-

	बिहार	भारत
कुल जनसं०	10,4099.452	1,210,569,57
लिंगानुपात	918	943
साक्षरता दर	61.80%	73.00%
साक्षरता दर पुरुष	71.20%	80.90%
साक्षरता दर महिला	51.5%	64.6%

बिहार में सरकार के सुशासन की कार्य सूची में महिला सशक्तिकरण को सर्वोच्च प्राथमिकता दी गई है। सरकार द्वारा सभी क्षेत्रों में महिलाओं के अधिकारों की सुनिश्चित करने के लिए महिला सशक्तिकरण नीति का निर्माण किया जा रहा है।

बिहार सरकार द्वारा उठाए गए कदम -

- 1) पंचायती राज संस्थाओं में 50% आरक्षण – पंचायती राज संस्थाओं एवं सहकारी समितियों में महिलाओं को 50% आरक्षण के फलस्वरूप इनके निर्णय की क्षमता, नितृत्व एवं समाजिक सहभागिता में उल्लेखनीय बढ़ोतरी हुई है।
- 2) सरकारी नौकरियों में आरक्षण – प्रारंभिक शिक्षकों की नियुक्ति में महिलाओं के लिए 50% आरक्षण तथा बिहार पुलिस के सिपाही एवं अवर निरीक्षक सेवा में सीधी नियुक्ति में महिलाओं के लिए 35% आरक्षण इस दिशा में अनुठी पहल रही है।
- 3) शिक्षा – विद्यालय जाने वाली लड़कियों के लिए मुख्यमंत्री बालिका साइकिल योजना, मुख्यमंत्री बालिका प्रोत्साहन योजना, मुख्यमंत्री बालिका पोशाक योजना आदि लागू करने के फलस्वरूप विद्यालय में उनका नामांकन बढ़ा है।
- 4) जीविका – सरकार द्वारा सभी क्षमतावान महिलाओं का आर्थिक रूप से स्वतंत्र एवं आत्मनिर्भर बनाने के लिए प्रशिक्षण तथा रोजगार एवं आय उपार्जक कार्यक्रमों को बढ़ावा देने के लिए ग्रामीण क्षेत्रों की महिलाओं को स्वयं सहायता समूह में संगठित करने हेतु वर्ष 2007-08 'जीविका' प्रारंभ की गई।
- 5) लिंगानुपात – लिंगानुपात में गिरावट, बालिकाओं के कम उम्र में विवाह जैसी समस्याओं को दूर करने के लिए मुख्यमंत्री कन्या विवाह योजना, मुख्यमंत्री कन्या सुरक्षा

योजना , मुख्यमंत्री नारी शक्ति योजना , मुख्यमंत्री अक्षर ऑचल योजना आदि लागू की गई है।

- 6) महिलाओं पर विशेष ध्यान देने एवं मुख्य धारा में लाने की प्रक्रिया विभिन्न कार्यक्रमों यथा – मनरेगा , नि: शुल्क एवं अनिवार्य शिक्षा का अधिकार , राष्ट्रीय ग्रामीण स्वास्थ्य मिशन , राष्ट्रीय ग्रामीण आजीविका मिशन एवं राष्ट्रीय कौशल विकास मिशन आदि के माध्यम से कारगर हुई है।

### निष्कर्ष

निष्कर्षतः हम यह पाते हैं कि ऐसे सकारात्मक प्रयासों के अतिरिक्त राज्य में महिलाओं की स्थिति में और अधिक सुधार लाने के लिए अनेक कार्य किये जाने हैं। बिहार में आज भी बहुत सी ऐसी महिलाएँ हैं जिन्हें अपने अधिकारों का पता नहीं है तथा वे इन योजनाओं का लाभ से भी वंचित हैं। हम उन्हें जागरूक करने की जरूरत है। महिला सशक्तिकरण केवल सरकार का ही नहीं बल्कि हम नागरिकों का भी कर्तव्य है क्योंकि महिला सशक्तिकरण से ही हमारा देश आगे बढ़ेगा।

इन सबके बावजूद हम इस बात से इंकार नहीं कर सकते कि पिछले कुछ दशकों में बिहार में महिलाओं की स्थिति में सकारात्मक परिवर्तन आया है। अब यहाँ की महिलाएँ भी अपने अधिकारों को पहचान रही हैं तथा धीरे-धीरे हर क्षेत्र में आगे आ रही हैं तथा देश निर्माण में अपना योगदान दे रही हैं।

### संदर्भ सूची

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