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CONTENT

Religiosity Vs Covid-19- An Analysis Of Heated Debate In Indian Media

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Abstract: Communal tensions are never out of trend as far as India is concerned. What becomes really worrisome is that, even during a global crisis, like the one we are going through at present, the Hindu-Muslim mud-slinging and bashing continues to surge. If I say that, during this Nation-wide lockdown all of us are confined to our homes and spend a considerable amount of time by scrolling through our mobile phones and watching news related to the pandemic I know most of you would nod your head in agreement. This said, it is of no doubt now that, the media consumption in our country and the world at large has shown a steep rise as there is few to less activities to do outside. The desperation of Indian media to increase viewership/readership ratios goes to the extent wherein we see reports that go on re-iterating news related to communal violence and denouncing the existence of Muslim minorities to cover-up on more serious issues that are affecting the country at present. In the recent past, precisely in the month of March, 2020 we saw this communal hatred taking new shape with advent of the corona "super-spreader" Tablighi Jamaat. The Indian media left no stone unturned to tarnish the image of this religious congregation and the Muslim community at large, hinting at corona terrorism and conspiracy to convert Hindus to Muslims leaving the jingoists of the country to begin their hate speeches. The primary objective of this paper would be to determine the role of the media as the generator of Islam phobia and communalism in India. Amidst the fear and anxiety of the pandemic the media instead of pacifying our fear and mental inhibitions concerning the disease is adding more fuel to the fire by propagating communal divides. Research methodology of this paper would heavily rely on secondary sources of data and follow a case study approach for its execution. The aim of this paper would be to critically dissect and analyze the role of the Islamic congregation spearheaded in 1926 by Muhammad Ilyas al-Kandalavi in Mewat region of India by the name Tablighi Jamaat and how the various news portals in India has played its part to instill fear about this group amongst the masses.

Key Words: Communalism, Media agenda, Religiosity

Literature Review: There is a huge repertoire of books/journals and research papers that have been published on communal tensions. Even though the authors have been successful in their endeavor of providing us in-depth account of why these tensions have taken place there hasn't been any published work yet that has spoken about communalism from the light of a pandemic and how the media plays an essential role. This paper has attempted to dissect and critically rule out the rising concern of limiting the scope of journalism and how religion is being used as a shield. As per census 2011 data on Educational level by religious community and gender, "42.7 per cent of Muslims are illiterate".[1]

- Recently, on the 15th of March 2020, Saba Naqvi, a journalist based out of Delhi and also the daughter of the senior journalist Saeed Naqvi posted a video wherein she is openly attacking and threatening the Hindus of India by remarking that they are "intolerant" and merciless towards the Muslims of the country. In the afore mentioned video she said, "Now I just want to make a comment to all of you, does anyone know which pharmaceutical company would develop drugs to tackle COVID? Do you out there know what the company is? One of the big companies is a company called Cipla. Do you know who the owner is? None of you do, right? The name is Yusuf Khwaja Hamid; he is a scientist and a businessman. Should the Taj Mahal evaporate? Should we all just go? Think about it."[2]
- This video had left it ripples amongst critiques and a Human Rights Activist from Pakistan, Arif Aajakiya reverted to this video with heavy criticism saying that journalists to the like of Saba Naqvi

are the peddlers of communal hatred instead of condemning acts of ignorance and irresponsibility; she is simply safeguarding them in the name of religion. What seems to be interesting is the fact that even while being a Muslim and a Pakistani Arif chose to not take sides of Muslims simply because he belongs to that community. He also said that "journalists are borderless and their concerns should surpass any such territorial or religious boundaries."[3] After heavily bashing all her remarks, Arif went on to say that since India is a democracy it becomes easier for people like her to say such things and get away. The work of the media is to inform the masses regarding the on-goings of the Tablighi Jamaat but giving this a communal tangent somewhere lies in the hands of the so-called peace makers of the country who create more breach than unity during such troubling times of a pandemic signaling loss of innocent lives.

- On 18th of April 2020, Arundhati Roy an acclaimed novelist and political activist of India, also known for her extremely leftist remarks once again made certain anti-hindu comments in a German Television network. In this news bulletin she was found to be openly peddling her hatred towards the ruling party in India for their politics of creating a "Hindu Rashtra" and also accusing the Muslims of the country to be the spreaders of Corona-Jihad. Roy also made statements like "We are not just suffering from COVID but from a crisis of hatred, hunger. The lockdown in India is not about distancing but about physical compression."[4] She even opined on the mother ship of the NDA Government that is Rashtriya Swayam Sevak Sangh (RSS) whose ideologues have always been centered on making India a land of Hindus and likened the situation of Muslims in India to Jews of Germany where Typhus was used to ghettoize/ stigmatize them.[4] The novelist also mentioned that the situation in India is approaching genocidal. Apart from talking about the pandemic and the faulty state of affairs by the Government, Roy made comments on journalism in India as well, saying that "Media is becoming extremely genocidal, T.V. hosts; some of them are like single member lynch mobs sitting in their studios."[4]

- Renowned Pakistani author Tarek Fatah in his book, "Tragic illusions of an Islamic state" had questioned the legitimacy of an Islamic government by providing clear cut evidence.[5] Fatah also remarks that sadly today, "truth is interpreted as a hate-speech within our community." Adding to this he said that "statistics from the Europe say that in Finland, out of all the places 61% of the population hates Muslims. In Britain it's close to 50% and all over Europe the statistics in 43%.[6] The author is of the opinion that in countries like Iran, Turkey and Indonesia people have a "distinct identity" but when it comes to the Indian sub-continent they don't have an identity so they cling on to false identities of being fake Arabs, explicating that their headdresses have been replaced by the hijabs instead of the dupattas. Tarek mentions that "the Burqa has been re-introduced in a frightening manner and instead of moving ahead of time the Muslims are day by day getting backward and involving themselves in killing lives, hanging people, hating Hindus and what not."[6]

- Imam Tawhidi a brave Muslim reformer and an Australian Muslim scholar, is of the view that "Your religion is not a constitution for the rest of the humanity." Hence, we see that even the most critical thinkers of the Muslim community at least a few of them are of the opinion that certain practices or beliefs of the religion are extremely farcical and bares no authenticity to its original textures or preaching's simply because the reformed version of the Quran which the Mullah preaches is largely different in its ideologues.

- Also the Sachar Committee Report of 2006 highlighted that the "Muslims in India are the most backward classes".[7] May be, this is the reason why they often become the center of communal hatred in the country. The so called followers of Mullahs consider that children are Allah's blessings and justify the number of kids they have. Even in the recent context of the pandemic, there were numerous videos that bring forth the idea that this disease is also God's punishment by explicating that when God is annoyed he sends such viruses. Maulana Saad, chief of Nizammudin Markaz in his first video is seen claiming that there is no other holy place to die other than the Markaz. He also stated that this entire humdrum around Tablighi Jamaat is nothing but a conspiracy against Muslims enforced by the Government where they don't want Muslims to stay by one another.

Limitations of this research:
- Time has been a limiting factor in completing this research work in the stipulated deadline.
- Due to the outbreak of a global pandemic mobility has been restricted so primary data could not be collected

Scope of further research:
- This topic holds umpteen possibilities of findings and it is an on-going concern as far as India is concerned.
- Researchers interested in the topic can also collect primary data to provide a more intriguing aspect to the present paper.
- Multiple perspectives from primary sources could also open up new possibilities for further research.

A brief background: Let us begin our discussion by understanding the meaning of the word Tablighi Jamaat. Research says that, Tablighi means the person who proclaims the words of Allah. Jamaat means group. Markaz literally means a meeting place. The Tablighi Jamaat congregation believes in old school thoughts of Islam and propagates it. Its headquarters is located in bungalow mosque of Nizamuddin, Delhi. This group originates from Markaz to campaign in different parts to propagate them. Studies also say that it is an Islamic missionary movement with members not just in India but across the world. This Islamic reform movement has about 150-250 million adherents.

Introduction: According to German philosopher Karl Marx, "Religion is indeed, the self-consciousness and self-esteem of man who has either not yet won through to himself or has already lost himself again." Since the ancient past we have seen religion as an institution that is in complete denial of rationality and firms its grip on the pillars of blind beliefs. Congregation by definition is the exact opposite of any form of distancing whether social/otherwise. Therefore, there is no iota of doubt in considering that any congregation taking place during a national lockdown is an act of extreme carelessness and irresponsibility. The troubling factor is that how in India even a deadly virus gets communalized and gives birth to key concepts like Corona Jihaad. Soon after the Tablighi Jamaat gathering came into news, Omar Abdullah, Chief Minister of Jammu and Kashmir was seen making a plethora of tweets. In of them he mentioned that, "Now the Tablighi Jamaat will become a convenient excuse for some to vilify muslims everywhere as if we created and spread COVID-19 around the world." To further our discussion on how religion has completely obliterated the presence of the conscience, let us reflect on what reports say about Hindu Mahasabha holding "cow-urine party" to fight COVID-19 and suggesting that they would plan more such parties. Indian political activist and aesthetic Swami Chakrapani said that, "use of cow products would lead to the immediate death of COVID-19." The nation-wide lockdown in India was definitely a great step to flatten the curve of corona virus but it was certainly an ill-planned move on the part of the Government.

A Case Study On The Tablighi Jamaat Controversy In India: What seems to be a derailing factor to the efforts of majority of Indians who locked themselves up in their homes to fight the deadly virus is not religion but outdated missionary movements and outreach organizations, one of them is at the center of a deeply contested debate in the Indian media, "The Tablighi Jamaat." The global crisis that the world and our nation are going through at present, necessitates the importance of reason to be placed before religion or any such superstitious belief. However, on 13th of March 2020, around 3,400 people gathered at Delhi's Nizammudin Markaz for a Jamaat event. This incident had set off a pandemic missile in India, with 24 of the people who attended this congregation being tested positive of COVID-19 in Delhi, 17 in Jammu and Kashmir, 40 in Telangana, 69 in Tamil Nadu and 6 people being affected in Andaman and Nicober Islands leading to about 110 infections and more than 8 deaths in the country as per the initial reports. This congregation had not only wreaked havoc in India but has shown a serious vulnerability to the disease in Malaysia, Thailand, Bangladesh, Pakistan, Kyrgyzstan, and Gaza. The congregation went on till the 27th of March as the ideology that this religious group believes in is, "Whatever happens happens from the Almighty. No one other than God can do anything." Thereby, suggesting supremacy of the blind faith over capability of human efforts which often have proven to be fatal and irresponsible in nature. Indeed, how numerous news organizations in India has portrayed this congregation could at the outset seem to be in opposition to the ideology of secularism and it might sound like being intolerant towards the minorities, but there is no denial that this reform movement

had risked the life of thousands in India and the world over due to their callousness and profound faith in the unseen and the unheard. The Muslims in India have always played the victim card to get through any act of utter stupidity/ anti-social in nature. Soon after, human rights activist masquerading as torchbearers of liberalism and equality in our country were seen peddling hatred against nationalist supporters condemning them of denouncing the minorities. On 13th of March Lav Agarwal, Joint Secretary, Health Ministry said, "It is important to understand that it is not a health emergency. We are trying to support initiative taken by the state in terms of managing the situation." On 13th of March a notice was put forth by the Secretary of Health and Family Welfare, Government of India which read as " It is hereby directed that all sports gathering (Including IPL)/ conferences/ seminars beyond 200 people are prohibited in Delhi for the prevention and control of epidemic disease namely COVID-19." Hence, in the above notice we do not see any mention of religion and hence, it could be deciphered that as on 13th March 2020 religious congregations were allowed. However, when looked at in an alternative perspective we cannot simply deny the fact that the visuals which floated on various news channels from the Markaz had made it quite clear that there was absolutely no distance maintained. What remains stunning is the fact that even after the on-set of the national lockdown, Why Maulana Md. Saad, Chief of Nizammudin Markaz, is still absconding? Why isn't he surrendering to the medical staff? It was only as late as 20th April, 2020 when he made an audio appeal that Jamaatis should surrender and cooperate with the administration. It took him a month's time as he was thinking that he is above the law and no authorities can put him into accountability or question him. He was under the impression that he is representative of a community which is very sensitive and thereby, he would not be subjected to any questions. Now the question is that why these jamaatis have not told the police authorities to disburse them or put them in any nearby hospital where they can be tested? Instead of that, firstly they all lied saying that the gathering only consisted of 1000 people but there were 2,300 people when the police raided and forcefully let them out. Prior to that they all were disbursed across the country to various Masjids and weren't showing up. In Indian state of UP and Bihar alone some 47 people from the masjids, were traced by the police. The police had to make an announcement of reward of INR 10,000 if anybody informs them of members of the Tablighi Jamaat. Research also tells us that near to 35% of corona virus cases in India have been contributed by the gathering in Nizammudin Markaz. The Jamaatis undermined the authority of the Indian state and took advantage of being a sensitive and often victimized minority religion of India. The Muslims in India have always portrayed them as being a religion that has been suppressed and subjugated but if we flip the coin and analyze the issue at hand in greater detail we can certainly say that, if the Government wanted to invade into the Nizammudin Markaz they could have easily done so. Since we are a secular and democratic nation the Government also thinks twice before taking any such draconian step.

How Indian Media Is Peddling Communal Hatred: The media in India has always tried to focus on making news stories more sensational and enterprising in nature. News is nothing but a product and to make better packaging would mean greater consumption and lead to huge profit. Running some story in any form of media in our country today is a matter of providing the required spices to the incidents so that they become more tempting and alluring for the public to pay heed to. There's a growing trend in the Indian News channels to broadcast debates that center on issues of communalism wherein the channels bring panelists who represent activists on one hand and political propagandists on the other hand. If one listens carefully to such discussions one would easily decipher that the media organizations are taking sides of the party that they are getting funded from even if it would mean sacrificing journalistic ethics. Well, this seems to be the new normal for the media houses now in India! The media in India thrives on communal agitations and political propagandas and the greatest example to this regard were implicit in the recent issues of the Citizenship Ammendment Act and the Tablighi Jamaat. Of course, the duty of the news organizations is to inform the populace but blowing issues out of proportions where both the communities get on each other to create violence and disharmony is entirely un-called for. Such discussions only annihilate in the process of polarization of votes and thereby aid the political leaders to continue their agenda. We saw that on 15th of April another violent incident took place in Moradabad, Uttar Pradesh where a group of men attacked healthcare providers and doctors amounting to damage of public property and huge losses.[8] All of this is nothing but by-product of ageless clashes of caste, creed and sect where the role of the news organizations certainly make the situation more vulnerable.

Conclusion: From the above discussion it is evident that even though religiosity and such matters of communal hatred are the USP of Indian news media but it cannot be denied that Tablighi Jamaat played a vital role in spreading COVID-19 in Indian sub- continent.[9] Well, having said that, apart from this there were other factors that contributed significantly towards the spread of the virus. The crux of the matter is that the religious leader; Maulanas, Maulvis and the people who give fatwas they themselves don't want their communities to come up. Even in Pakistan this is what the situation is, the religious preachers don't want people from their community to study and get modern education. The reason is that if you impart them western education then they will think rationally, critically and then they will not follow whatever fatwa the maulvis are preaching. Even on the official website of WHO somewhere in the month of January Dr Tredos the Director General had mentioned that china is doing a wonderful job and there is no evidence of virus travelling from human to human. The President of America, Donald Trump had stated in various press conferences that China has misled the world. Hence, in this entire incident of a pandemic shaking up the world the prima facie guilt lies on the part of the WHO for trying to protect China. There are open questions from European countries, Japan and U.S. that are directed towards the WHO for not intimating at the right time. In India, apart from the huge battle to oust the virus, 1.37 billion people are also simultaneously suffering small battles which involve that of losing jobs, hunger as well as severe forms of anxiety. This paper has made a significant effort to co- relating the scare of a pandemic and the grave reality of communalism as is being portrayed by the Indian media. The Indian media should give more attention to stories that help people find an anchorage during this stressful time and encourage people to be more giving, kind and empathetic towards the ones in need rather than peddling on hatred and communalism. This paper was not intended to target any particular community in India rather through its course of exploration it has attempted to show a mirror to the world about communal tensions and why such issues are a safe bet for the media.

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Tuna - Dolphin Dialogue and
My Essays on University Education in India

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The title of the paper is to be explained first. I was searching for an appropriate word for conversation between mammals or between fish. There are 500 synonyms for the word dialogue or conversation in dictionaries, thesaurus etc. In these I found one synonym for dialogue as ` jawing ' . When I searched for jawing, I found that it conveys the meaning ` abusive language '. As I am comparing a dolphin with a tuna, the term `jawing' would have been more apt. But considering the pros and cons of the text I preferred 'Dialogue '

There is no possibility of deep saltwater Tuna fish having a dialogue with aquatic mammal Dolphin found in shallow waters. In spite of this I preferred it because I found similar situations in Education in Commerce faculty as compared to other faculties like arts, science, engineering, medicine, architecture etc.

Researchers have found that the dolphins are friendly, intelligent, quick learners, demonstrate self-awareness, problem solving, are innovative and have teaching skills. There are about 40 species of this mammal. I visited Chilka Lake, in Odisha State, to see the unforgettable sight of jumping Dolphins. They are seen in large numbers in shallow waters as Chilka Lake water enters the Bay of Bengal.

In the evolution of mammals, the researchers noted a) Goats have excellent long term memory b) Elephants can work together c) Parrots can reproduce sounds of human language d) Dolphins can recognize themselves in mirror. These examples are given to show the evolution of mammals.

Let me consider Tuna fish with respect to evolution. Tuna is a saltwater and deep-water fish and has about 7 species. The tuna's skin acts as a temperature controllor. To protect itself from extreme cold water, it can raise its body temperature by internal heat from upto 5^0c to 15^0 c or sometimes upto 21^0c above the outside water temperature. High protein, no fat and amino acid are the main features from a fish-eater point of view. Fish eating helps to lean muscle tissues and is good for heart health.

Researchers opine that these Tuna fish have not evolved much over a period of time. They are best suited to dishes in a restaurant.

My attempt is to show the difference between the psyches and evolution of two different beings, Tuna the fish and Dolphins the mammals, living in a similar environment. This essay is to show similar situation in Commerce stream and other streams

> *Much education today is monumentally ineffective. All too often we are giving young cut flowers when we should be teaching them to grow their own plants.*
> *John W. Gardner*

During the last 50 years or so I have been mainly associated with teaching and research in degree level and above. My post graduate degree is in Statistics (M.Sc.) from University of Pune. I was working for six years as a Senior Scientific Officer, Defence Science Service, Govt of India and posted as Lecturer in Mathematics

in the College of Military Engineering, Dapodi, Pune. Sometime later I completed a post graduate Diploma in Operations Management (PGDOM) from Bajaj Institute, Bombay affiliated to the University of Bombay.

The present book is a compilation of my technical papers published and / or read, in national and international conferences, journals and periodicals during the period 1968 to 2019. . The subjects are Education, Statistics, Quality Control, Theory of Games, Genocide, Economics, Commerce, Computers, and Travel etc. It is a bouquet of flowers with some fragrant flowers along with other flowers that have a pungent and penetrating odour. My publications are both in English and Marathi. The aggregate of publications of my papers is about 150 as of now in the year 2020 . I am the author or a co-author of about seven books on the subjects cited earlier.

In the late 1950s, computers in the form of punching machines, sorting machines, Hollerith machines as hardware came in offices and academic fields. Then in the 1960s languages FORTRAN I to IV, Basic, and COBOL came. I had started in 1969, my own Institution in Bangalore, imparting training in Fortran IV and Basic languages. For some domestic reasons I had to leave Bangalore and to close my institution. I came to Bombay and in 1970 joined Mulund College of Commerce as a lecturer in Statistics. This new college was started by Parle Tilak Vidyalaya Association (PTVA). Dr B G Bapat, a doctorate in Economics, was the Principal of the college. My critical approach and habit of inquiry into educational scenarios led me to study and evaluate contents and applicability of commerce syllabus.

This is how I happened to observe, participate and analyse commerce education. In the commerce syllabi barring Mathematics and Statistics there was no other subject which required logic and questioning approach. Business Law, income-sales- profession tax, Commerce, credit -debit - office procedures, export - import procedures and duties, filing returns etc were governed by laws, rules, regulations, statues, government guidelines etc. One language. Marathi or Hindi or Guajarati was optional and a paper in Commercial Geography was compulsory. Economics was another compulsory subject. A student had to keep his or her questioning, why and how approach outside the classroom. As per my thinking the inclusion of price theory, loanable fund theory and indifference curves, in Economics in particular, was taking away the questioning approach of students and inducting unrealistic assumptions and misuse of mathematics. The faculty in Economics in the university was a dominant lobby. The syllabi in commerce were dominated by Economics. The colleges were named, then, as college of commerce and economics but offering no degree or diploma in Economics. The student getting his or her commerce degree after studying 5 to 6 papers in Economics (under various garbs, price theory, industrial economics, secretarial practice, economic development of india, cooperation, demand and supply, etc) during the tenure was not eligible to pursue his or her study in Economics and had only one opening viz M.Com. Compare this situation in commerce with other faculties. One can have B.A (in Marathi, Hindi, Economics, Gujrathi, English etc) or B.Sc (in Zoology, Botany, Mathematics, Statistics, Chemistry, Physics etc.) or B.E. (in Mechanical, Civil, Electrical, Telecommunication etc) B. Arch (Town Planning, Landscape, Restoration etc) , B. Sc Agri (Horticulture , Animal Husbandry etc) . Students could pursue their post graduate education in the same field. Is commerce education a victim of external agencies, lack of academic discipline, and indifference of academicians or neglect by the board of studies?

Too often we give children answers to remember rather than problems to solve

Roger Lewin

Consider some of the subjects included in B.Com syllabus and their eligibility and utility to practise outside. For Accountancy one needs Chartered Accountant , C.A., Cost and Works one has to pass ICWA exam, Company Secretary one has to pass CS examination, Law one has to pass LL B, Economics (B.Com , not eligible to join post graduate degree in Economics). In case of Statistics or Mathematics, to pursue further studies in these subjects within the commerce stream is not possible because a commerce student has only one or two papers in these subjects in the degree course.

Even after getting M.Com in Bombay and other universities, a lecturer in commerce with M.Com was not eligible to teach Accountancy or to set papers in Accountancy. But surprisingly he or she was eligible to assess the answer sheets in the subject of Accountancy at the university level. A part time lecturer in accountancy had to engage only 6 lectures per week whereas a part time lecturer in commerce had to engage 9 lectures per week. Both would draw the same salary and enjoy other perquisites. The rules were changed later. I had 14 Chartered Accountants on the faculty earlier which came down to six later. One can easily infer that commerce is not an independent faculty which could lead a student to a stable and relevant career. No outside progress, innovations, modernisation etc would make any dent in this commerce education. Humorously a B.Com graduate was a suitable qualification for his or her marriage.

A look at the history of commerce stream during the last 70 years or so in Indian universities would prove that there was no innovation, no up gradation, no modernization, no induction of new technologies. There is no project work, no tutorials, no home assignments and no internship in the syllabus. It has remained static and dogmatic for known and unknown ulterior motives. I would mention and explain some of these overt and covert reasons later. Policy makers it seems, intentionally or otherwise are turning a deaf ear to this colossal wastage in education. We need to ask why there should be such a breakdown in communication between Commerce stream and other streams and in times when everybody is so well connected to the internet and social media. One reason, always cited, is that to make the level field for urban and rural students, the syllabus is made easier. Another reason given is because there are no practical's, tutorials etc. the fees remain at affordable levels for rural students and colleges. Both are academic in nature and aftereffects.

I came from the science stream and I inculcated the habit of asking why, how and when and not accepting things at face value. To get acquainted with engineering and its relevance in the commerce stream, I completed (1973) a Diploma in Operations Management, in the Bajaj Institute, of Management affiliated to the University of Mumbai. I was the only non-engineering student, interviewed and selected, in the batch. This engineering input enlarged my horizon and spectrum of education. This encouraged me to think differently and add engineering view to my domain of knowledge. As a result I started writing technical papers in subjects like, statistics, quality control, economic batch quantity, responsibilities and accountability,

job evaluation, quality with cost, commerce, economics, break even points etc. My research papers were published in national and international journals.

Through the inquisitive approach I had studied (1969) Fortran I to VI and Basic languages for computers and in a way I was a pioneer in starting Education in Computers, in Bangalore, way back in 1969-70. I could use this computer awareness in my career later as a principal of a college. I had attended and completed a summer Institute course for teachers in Statistics organised by Sri Venkateswara University, Tirupati in May -Jun 1971 . To my surprise all the faculty members with M.Scs and Ph Ds in Statistics were also M.Coms . On inquiry I came to know that by passing the examination in four subjects one could get M.Com in one year.

 I got an opportunity to occupy the seat of Principal of Mulund College of Commerce (the MCC). I was fully qualified but general contention, then, was Principal of a Commerce College must be a postgraduate in either Commerce or Economics. Though commerce -economics was not a monarchic dynasty for principalship, in practice it prevailed in the academic circles. I studied the rules, regulations, statutes etc of the University and I requested the management of the college, the Parle Tilak Vidyalaya Association, to advertise the post only after 8 months or so which would provide an opportunity for both, myself and the PTVA , to assess each other. The PTVA agreed and I accepted the post of the Principal of the college. This was in 1979. Following year 1980, after due open advertisement and interview of the candidates, I was selected by the panel from the university to the post of Principal without imposing any conditions. I was happy. I continued in this post till Sept, 1994, a huge span of 15 years.

The impact of my eligibility and selection for the post of Principal of a commerce college was a turnaround in the commerce domain. Immediately after my selection Prof Phutane, Prof Zarapkar, Prof Iyer, Prof Dongre, Prof Gaekwad etc, all belonging to either Statistics or Mathematics and were senior to me by age and experience, were selected as Principals of their respective colleges. This is history. I was also the first secretary of the Federation of Principals of Non-Government Colleges in Maharashtra.

In Bombay only two colleges, Sydenham and R A Podar, were granted permission for M.Com courses. There was no justification to this monopoly. In fact the hidden reason for this situation was 'if a lecturer engages post graduate classes in a subject for a certain period he or she would be eligible to next promotion in the respective college ` and the strong lobby in the academic circle then wanted to avoid this to happen. I argued with the University Authorities and Mulund College of Commerce was affiliated as a post graduate centre for M.Com. In the process M L Dahanukar College after 20 years of its existence, also got recognition for M.Com.

I found the students of B.Com / M.Com were not duly exposed to engineering, industry, production, marketing, advertising, packaging etc. They were taught to check every rupee earned by somebody else and file a return but not taught to earn a rupee. With this in mind I started, in 1980, " PTVA's Institute of Management and Professional Studies (IMPS) " on the campus of MCC. The response from parents, students and industry was tremendous. I realised that the management education was the need of the hour. I started about 10 different diploma courses in engineering (Production, Marketing, Business, Materials, Computer etc.) and some certificate courses. IMPS started Diploma in Management Studies, affiliated to the University

of Bombay. The IMPS gave a substantial surplus of funds every year to PTVA during the span of the next 14 years. The teaching faculty highly qualified and experienced, about 50 in number came from a strong industrial belt between Thane and Ghatkopar. IMPS had only one diploma course and 40 students in 1980. This increased to 20 courses and 645 students in the year 1994-95. This provided an opportunity to the MCC staff to teach students from industry and to interact with the faculty members. This also enriched the library by addition of books on management and engineering. I am certainly proud of this significant achievement.

MCC did not have a single student who passed B.Com. in first class during the first 10 years since 1970. Same minefield, same earth, same faculty, same class rooms, same syllabi and in the next 15 years MCC had nearly 1500 students passing the B.Com examination in first class. In 1994-95 a student of MCC stood first class first in the University. Passing B.Com in first class did not help in getting a CA degree. Chartered Accountant (CA) is not an easy examination. It requires hard work, study and determination. In fact, every year I found, less than 5% of MCC students were able to complete the CA course. Now the situation has changed. CA is no longer a postgraduate course. One need not be a graduate to enrol for CA.

For the 12th Standard (HSC) exam, in the year 1989 MCC had four (3rd, 4th, 5th and 6th) students in the first ten of the board ranking. In the year 1990 MCC had six (1st , 2nd, 4th , 5th , 6th and 7th) students in the first ten of the Board ranking, including the first class first at the Board level. Glorious is the word. Hats off to all the faculty members and the non-teaching staff.

I had to take some harsh decisions regarding the non performing faculty members and also non-teaching staff. Following all the rules of the University, the Management and the Government of Maharashtra I could retrench the faculty members. This was necessary to attain the academic goals. I certainly feel sorry for them but even after giving a long rope to improve, the member's concerned felt impunity was their right.

In sports I saw Inter collegiate Ladies Kabaddi was a comparatively untapped. I appointed a special coach and admitted students (Kabaddi players) for this team event. The MCC team was champion for three consecutive years in the University. The players were picked up by railways and others for jobs. There were many students of MCC who became state / national / international sportsmen and sportswomen and also coaches in different games and sports. MCC had four "Chatrapati Puraskar "holders.

In 1979, Bombay University academic stalwarts refused to introduce 'computer 'in B.Com course as it would have affected the workload of teachers. I along with some colleagues discussed with the authorities then, and conducted a refresher / orientation course in computer systems for teachers. To be frank, only teachers in Mathematics, Statistics and Physics opted for the course. The field with a promising future was wide open but no teacher in Commerce, Economics, and Languages joined the refresher / orientation course. All this is on record. Finally the subject of computer systems was introduced in the B.Com syllabus. This confirmed my observation that the faculty in commerce and economics was totally averse to mathematics, computers and allied subjects. The progress of computers and its utility, in the next 40 years, needs no further detailing now.

The Department of Education at State level and the Central Government had introduced the new pattern of School upto 10th (SSC Board) standard. 11th and 12th (HSC Board) were designated as Junior College and then were three year degree (University) courses. At XII standard (Higher Secondary Certificate), not a

University Territory, I along with other academicians were successful in introducing the subject of 'Industrial Management ' for 12th standard commerce stream. Already to get admission in the 11th standard in MCC was very tough. Generally cut off point was above 85 % in the SSC Exam. One observation I must make here, as the cut-off point was very high, the girl students getting admission in MCC were in majority to the extent that Boys to Girls ratio was 25 : 75. In MCC there was very tough competition to get admission for this special course subject. The results speak for themselves. The percentage of students passing the HSC exam was above 98% always and 10% of students passing with distinction while 80% passed in first class. This was the pattern for 14 years during my tenure. All the above observations are restricted to my tenure in MCC as a lecturer first, then a principal and then a Director from June1979 to Sept 1994.

I must make mention of the support I got from all the members of the Board of PTVA which helped me to achieve the above. The confidence the PTVA showed in me was an impetus to aim at something innovative. I am grateful for all the help, support and confidence the PTVA showed in my work and attitude. To be frank the PTVA never said ` NO 'to me. Without this major parameter of PTVA, nothing would have been possible. The teaching and non-teaching staffs were also valuable ingredients in the success story.

Education is the passport for the future for tomorrow belongs to those who prepare for it today.

Malcolm X

Now in the 21st century the admission and the cut off points, stream selection, college vicinity, hostels, and the fees are unthinkable projects.

I feel the Board and the Universities are doing injustice to students of commerce stream with–wafer thin syllabi and no induction of advances in technologies. In fact, I am of the opinion, for an average student it is difficult to fail in B.Com. Thus the proud achievement and fantastic academic excellence of MCC students is no surprise to me.

Presently commerce colleges are doing well and the number of students enrolling is also growing. This is not because of good education and good job opportunities in this stream.

The number of colleges and the number of students are on the rise because of the 'economics'involved. The factors are a) all subjects are compulsory b) one teacher / or a professor can engage about 120 students c) other than computer (a recent change) no subject needs a laboratory, a demonstrator, a lab assistant, a peon d) no equipment e) no laboratories f) no additional building g) no lab fees h) no consumables and so on. The management of commerce colleges does not need huge investment and big areas. For zoology practicals in the science course, each student used to get at least one frog, one earthworm, one fish etc. for dissection practicals. The student would throw away these after study and dissection. For Botany practicals a branch or heap of leaves of specified tree / family for each student was the victims. Now the same teachers of the subjects would advise you differently under Conservation of forests and wildlife preservation. The syllabi have changed now. Commerce stream is not affected by these environmental factors and computer applications available in the market. Another point is even if a state government grant is not released in time, management can sustain the financial load. This is because of very low teachers / students ratio as compared

to other streams. There are many other parameters which need consideration but this essay is not the right platform for exploring those.

In the absence of proper guidance in the field of education, young students are the sufferers.

In these 20 years of the 21st century the pattern of rush for admissions for education after 10th standard has drastically changed. The student and the parents are busy in comparing job opportunities, sustainability over a period, duration, the fees to be paid and investment required after completion of the course for set up and stability. Marriage, sweet home and looking after parents are on the back burners. Degree courses in engineering, diploma courses in engineering, MBBS, MD (in some speciality), agriculture, degree or post-graduation in any Language etc are no longer on the radar of the new generation. Fashion designing, designing, information technology etc are the new vistas.

Let me deal with a very important factor of what education would be useful in the next 25 years or so. This is only an indication.

A Ship is always safe at the shore but that is not what it's built for.
Albert Einstein

A) What are the subjects and careers which will disappear in the near future?

1. Cashiers
2. Travel agents
3. Librarians
4. Postal couriers
5. Bank tellers
6. Textile workers
7. Print industry
8. Sports referees / umpires etc.

This is not a possibility but highly expected reality.

B) Given below is the list of Jobs which are not likely to be automated in the near future.

1. Health care social workers
2. Occupational therapists
3. Mental health care
4. Audiologists
5. First line supervisors (Mechanics, Installing, Repairers)
6. Recreational therapist
7. Emergency / Disaster management personnel

C) Careers one can go for

1. Software development
2. Wind energy
3. Data analyst
4. Health service managers

5.   Information security analysts

6.   Digital content specialists

7.   Computer system analysts etc

   D) Most needed fields where experts are in short supply.

1.   Registered Nurse

2.   Software engineers

3.   Information security analysts

4.   Web developers

5.   Data scientists

6.   Game designing

7.   School teachers with internet expertise Etc

This essay is not for providing career counselling but only to show the direction

The best teachers are those who show you where to look but do not tell you what to see.

Alexandra K Trensfor

Evolution of commerce stream, a tuna fish, into a dolphin, an aquatic mammal, is biologically not possible but academically possible. It is indeed the need of the hour.

Metamorphosis is *sine qua non*.

Possibilities and Challenges of Making Safety A 'Way Of Life' in Indian Society'

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Abstract

How to make safety as a way of life, whether this objective is a myth or reality? This paper is an exploration. Enablers and barriers, examples and experiences are discussed in this direction involving 540 HSE professionals using focused group discussions/interviews and webinars. Implications are drawn toward the research objectives as well as reflections on the existing safety culture and its challenges and solutions thereof. Hopefully, this exploratory effort would help nearing the objective.

Key words: behaviour, safety culture, way of life, society, India, community, training

Introduction: Context and Rationale

Some safety professionals voiced, "we received Certificates of Safety, but question is, how to make safety a way of life in India? Whether by changing their attitude and creating awareness about safety? Indian Society, very difficult as they are focused on GOD. Nevertheless, we transformed organizations, we would transform society too".

Without access to any kind of formal training on Occupational Safety & Health (OSH), the overall awareness levels in India are low (Hart, 2018). The ILO Global Commission on the Future of Work report that in all countries, underreporting, particularly of non-fatal occupational accidents and especially work-related diseases, is common. The governments/employers/ workers, and all stakeholders must seize opportunities to create a safe and healthy future workplace and sustainable businesses (Walter, 2019). Countries have to take a new stand on safety-and-health.

"Safety is not a slogan, it is a way of life" is a poster which is seen by almost everyone or heard of it. Then why safety is not a way of life, it is bypassed in almost every country. How much "safety is a way of life", differs between countries depending upon the population size, respect for the laws of the land, discipline in individual behaviors etc. In today's scenario, an average Indian mind-set does not consider safety as an essential element which needs to be incorporated in the daily activities and this mind-set manifests at various levels of social, commercial and professional hierarchy. Safety policies and practices need to merge. Let us strive to move ahead on the "Path to Safety" and build Safety Consciousness in every citizen of the country (Sehgal, 2016).

What is role of Indian heritage, culture and philosophy for human safety and health? Bhagavad Gita, a great Indian epic, includes that human Karma (actions, behaviours) lead to consequences. Safe karma leads to safe consequences and vice versa. Here in MP State of India, people are getting married in the month of June, in spite of lockdown and all awareness on Covid19. Don't know how to explain social distance importance to them. They don't listen, they say, our ancestors want the children to get married, horrible situation. The traditional thinking has overruled safety practices. Behavioural patterns are predominantly driven by

values/needs of the culture and traditions of the land. If I value going for job and not losing it, I get focused on that, and I bypass safety measures whatever it takes. If I have to follow certain traditions, maybe, at the cost of safety, I would do that, as it is being practiced by many at the same time. In other words, health/safety needs of people are also based on the socioeconomic status. The poor ones are less inclined to health/safety needs than those whose socioeconomic status is better. In the Mumbai city's dense low-income settlements, safety measures to prevent coronavirus infections are an unachievable privilege (Johari, 2020). Culturally unsafe practices are those that "diminish, demean or disempower the cultural identity and well-being of an individual" (Nursing Council of New Zealand, 2002). Williams (1999) defined cultural safety as an environment that is spiritually, socially and emotionally safe, as well as physically safe for people.

Government of India is committed to regulate all economic activities for management of safety and health risks at workplaces and to provide measures so as to ensure safe and healthy working conditions for every working man and woman in the nation as per National policy on safety, health and environment at the workplace. But, the citizens need adequate infrastructure and life support systems to conduct themselves in a safe and healthy ways. Also, it would not be possible to achieve 'safety as a way of life' without the CSR and social change initiatives at community levels. Indian cities rank low according to Safe Cities Index. Mumbai ranks 45th and Delhi 52nd on the Economist Intelligence Unit's Safe Cities Index, which ranks 60 countries worldwide across indicators including digital, infrastructure, health and personal security (Khanna, 2019).

This topic came up as hundred thousands of fatalities occurred across countries due to coronavirus risk exposure, in spiteS of rigorous awareness campaigns by governments to wear masks, maintain physical distancing etc. Normally, we say "safety as a way of life". We want to know, what we mean by this. Secondly, have we done any activity to promote 'safety as a way of life' beyond our sites? Safety awareness should extend beyond the workplace (Van Oord, 2020). A safety professional provides an anecdote, "can enforcement bring behavioural safety culture in the community at this stage? Yes, if the residential building management puts the rules in writing and enforcing done through housing society security, the discipline is well maintained. But practically, does it get sustained? There are one, two violations that happened in the past and a warning notice was put in the WhatsApp group to conduct safe behaviours and inform others of the same.

Research Objectives Statement

- Despite emphasis by our culture and laws, there are problems in seeing safety culture as a way of life among Indian society, the implications of which are seen in terms of hundred thousands of fatalities due to Covid19. Hence this research leads to find out ways for the same.

- Behavioural safety culture in industry has been successfully practiced but how it can be followed as a way of life among sociocultural settings is a difficult research question which was approached for this article. This question became increasingly relevant during Covid19 scenario among all countries.

Methodology: *participants, measures, procedure, analysis*

Focused group discussions (FGD)/ interviews/ webinars with 540 HSE professionals/ trainers were conducted through remote data collection techniques over 2-months (May-June 2020) in India from diverse locations and

organizations. FGDs are used to understand an issue at a deeper level than you can access with a survey (Monishankar & Garcia, 2017). Broad themes were evolved for data interpretations. Behavioural safety training methodology for planned interventions was followed at sites (e.g. see figures 1 & 2).

Results and Findings

1. Enablers and Barriers in making safety and health a way of life in India

Janis et al. (2020) presented an exhaustive list of enablers and barriers of 12 countries for workplace safety and health. In India, the safety professionals envisaged a couple of positive and negative correlates of establishing safety culture in terms of the enablers and barriers as stated here below.

Enablers or Leading Factors are: the education right from school days, efforts by NGO and Government on health, motivation by Institutions and industries, promotion of safety by elders at home after current COVID19 education. Some more enablers are:

- Improvement trend in community awareness
- Increase in community engagement program in health and safety
- Improvement in infrastructures
- New technologies
- building of cultures, people getting sensitized, management control
- Believe in Omni-energy (God), respect to mythology,
- Respect Elders, Believe in "Vasudheiva Kutumbakam" (world as one family)
- Market requirements, Goodwill

Barriers or Lagging Factors are poverty, behaviour by educated people, Indian tradition and customs, lack of safety leadership by top management of industries, non-stringent enforcement of law, corruption among law enforcers. One more to add to barriers is government spending on health and safety. Some more barriers are:

- Negative example setting by leaders
- Low literacy
- Risk taking nature
- Lack of risk assessment ability
- Tendency to act safe only under supervision
- Lack of systematic approach
- Believing in quick wins (shortcuts)
- Priorities of management towards production and quality
- Low and loose involvement of governments' body towards standards, and
- Do not take Hygiene related issues seriously; do not get safety education since childhood, education system as a whole doesn't speak about basic Safety Standards and Precautions, Insurance, Human Cost, Failure of Enforcement agency (Corruption).

One needs to ponder over upward trends of incidents and fatalities over the past decades. It needs to be understood that the above set of barriers are responsible for deteriorating safety and health environment as

well as hundred thousand fatalities every year that can be averted provided there are focused efforts to contain these barriers and at the same time, the enablers of safety and health are taken forward by all concerned.

2. **Examples and Experiences of HSE professionals on 'safety as a way of life'**

    a. In my building, all delivery is done at gate. No delivery personnel are allowed to enter the building. If plumber or service provider needs to come in to the building, mask is a must and his hands are sanitized by the security personnel. If he is coming from a containment zone, he is not allowed. Any residents coming back to the building after visiting worst affected places such as Chennai or Ahmedabad, 14 days quarantine is mandatory. No visitors are allowed inside the building. All residents shall wear masks when they go out of the building.

    b. I have done programs for behavioural aspect of road safety. This program was conducted in school, colleges and some of residential societies. This was done as a service to the nation to improve safety perceptions.

        The Covid19 itself has taught us the many examples as lessons of societal behaviour. Like people are keeping away from others. Using mask and reminding others who are not using. Most of the people are keeping mask with them all times. People started cleaning hand with sanitizers. Many more such examples are there.

    c. Raising concerns and real life story sharing and learnings. Some still don't relate as they feel, this will not happen to me. Many people worked without domestic help for last 3 months and now are desperate. But still few sr. citizen still manage without maids as they think it is a high risk and can reduce one of the chance of infection.

    d. Enforcement is key to the successful implementation of any initiative in India due to our mindset which is different from the world. Inherited from our predecessors but is changing now, and a time consuming process.

    e. Corona virus numbers in India are rising. Why? We are in community transmission phase, though Government is not agreeing. Government is trying to open the market, on basis of building back the lost economy. But people think that COVID19 has come down and that's why Government has opened up the market. So communication is not clear. Myth is that COVID19 cannot affect me. People are in stress due to this lockdown. When someone is in prolonged stress, their body immunity becomes weak. So even a minor infection could result in major.

    f. Hiranandani Fortune city (HFC) has imbibed all Covid19 related safe behaviors for its residents and staff (fig. 1) to make it as a way of life.

In spite of the HSE professionals' efforts, it is relevant to note that as per recent estimates released by the ILO, each year 2.78 million workers die from occupational accidents and work-related diseases (of which 2.4 million are disease-related) and an additional 374 million workers suffer from non-fatal occupational accidents (ILO, 2019). 'Safety as a way of life' objective seems far away. Nevertheless, 'Safety to be a way of life' is to be on the syllabus in all education levels as reinforcement constantly from school to university to employment etc. Life-long learning helps to achieve such global perspective to save human lives. Education is the great equalizer, wrote the American educational reformer Horace Mann (1848). A motherly-motivational

observer who would use social-media to reflect observations/spot-correction of self and others daily is all what is needed everywhere in society to make safety a way of life.

Figure 1: Covid19 related safe behaviors

3. HSE professionals question Behavior Based Safety Management (BBSM)

BBS can spread from industry to community through awareness webinars, sessions by trained BBS mentors and experts for developing observers in communities for observation and spot-correction to make safety and health a way of life (Kaila, 2019). In this regard, the HSE professionals clarified certain questions and answers as below.

• Do you think BBSM is the future of safety culture? Yes, as behaviour is the root cause of all incidents, as also emphasized in ISO45001. Also culture drives the behaviours; hence BBS implementation focuses on developing safety culture.

• How can an organization successfully implement BBSM?: three phases, introduction of behavioural safety to top management and development of roadmap. Rolling out BBS in entire workforce. Sustain it by monitoring and rewarding employees every month.

• What are the challenges faced during the implementation of BBSM?: passive involvement of HODs, not letting it known till the last person at site, appreciation of observations by seniors.

• What are the advantages of successful implementing BBSM?: incidents control, saving from injuries, increased productivity without loss. As long as, you are focused on it, that would bring business outcomes and positive Implications. Further, link BBS with CSR and its community application especially in Covid19 scenario.

• Who are benefited through BBSM? Employees, management, contractors, even casual visitors and all stakeholders.

• What type of environment requires a change in its safety culture?: reactive and dependent safety culture/environment. Most managers at all levels were reactive before BBS implementation, BBS approach made them positive as they expressed.

• What are the important aspects of BBSM?: important aspects are observation, observers and spot-correction of at-risk behaviours. Forming BBS steering team, and sensitivity and communication of leaders for

implementation. Overall, behavioural safety and health approach is a 'caring' way of life and an art of positive living. It is an intense conversation and counselling for getting rid of any risks around.

• Who should take the first step in implementing BBSM?: top management involving all HODs and stakeholders.

• Do you think BBSM implementation has improved over the past decade? Yes, almost 10,000 units in India have implemented and frequency and severity of incidents have significantly reduced at sites.

• Why do you think BBSM must be an integral part of safety systems?: BBS focus is on behavioural issues of safety, no other systems do that. Moreover BBS alone can't bring total safety culture. So BBS is to be integrated with safety systems. Question remains whether safe conditions prevail to live safely? Or, are we privileged for conditions to live safely? Essentially, safe behaviours plus safe conditions would rebuild safe-societies.

Implications for social policy and planning

This paper would raise certain questions whether our way-to-life itself is on right path.

1,48000 people were killed in traffic accidents in India during 2019. By 2030, traffic deaths are expected to account 1.25 million deaths across the world each year according to the World Health Organization. Fortunately, a planned intervention called the Swedish Indian Transport Innovation and Safety Partnership (SITIS), comprises companies (such as Volvo Group, Autoliv, SAAB, Manipal Hospitals, and Altair; research institutes such as Chalmers, RISE, IIT-TRIPP and IISC; and authorities such as VTI, ARAI, Swedish Administration Authority, and Niti Aayog) could help put a stop to these unnecessary suffering (Ericsson, 2020) and make road safety a way of life.

Though there are efforts being put in the direction that would ensure "safety to be a part of our daily lives", but it is a long time multi-pronged journey for countries. It is also increasingly recognised that the ambitious initiatives such as safety-as-a-way-of-life is complexly determined by socio-cultural factors at many different levels of scale (Lomas, 2015). Toward this, some specific suggestions are described below that could help consolidate our deeds and increase the probability to make safety a way of life.

- "Safety and health - a way of life" need be definable, observable, correctable on-the-spot, measurable, implementable and sustainable. Also the difference between a planned/long-term and unplanned/short-term behavioural safety and health culture intervention, is to be made for effective social change program as a way of life (New Brunswick, 2000). For an example, Health & Safety - Choices for Life: An activity-based resource was developed for New Brunswick schools, grades K to 12 to make it as a way of life for children. This is the high time to introduce safety and health in schools syllabus. A safety professional said, "to make safety a way of life in the society, only way is to make base strong, and for that we should incorporate the inputs at an early level of the educational system. Definitely if we start now, it will give results after some stipulated time span, may be by next 10-12 years. If we focus now on the generation who are going to take charge of society in coming years, then it will give results". This needs to be implemented in a phased and resilient approach (Habersaat, et al., 2020).

- There is a need to work with people down the levels in their language to make safety culture as a way of life (Janis et al. 2020). India witnesses a life casualty every 4 minutes in a road accident. Mother India Care is working as a pressure group to educate and encourage the people in general and drivers in particulars for safe driving (Mother India Care, 2020).

- There are hundred thousand of community groups across the globe that organize people towards social goals and indirectly contribute to providing safe mindsets and behaviours. On the other hand, certain sections of society that are not organized or part of any planned group remain at higher risk whenever any health or safety disaster occurs than others which are directed towards planned growth and income (WHO, 2020). CSR projects in India focused on community development, skill development as well as road safety (Mitra, 2018).

- Several companies (fig. 2) organized behavioural safety programs for organisational transformation and emphasised need to involve everyone empowering them to bring a change. Many companies' sites initiated behavioural safety culture programs for communities around under CSR and BBS Project activities like road/home safety/employee families/villages/school/college etc. Dorf Ketal, under CSR, adopted certain schools, and prepared a manual for them which covered precautions to be taken by all students/teachers, staff and parents with regard to COVID 19. Precautions include what they should do at home, during travel, in school and after returning back to home. It focuses on how to maintain social distancing, sanitization, use of mask, hand wash, disinfection of vehicles, school premises etc. as our objective is to see behavioural safety as way of life. Dorf Ketal's quality, health, safety, security and environmental systems are purposely designed to maintain corporate and community resiliency for the long-haul in every country where we operate (Dorf Ketal, 2020).

Figure 2: Empowering employees to be the change catalysts

- In order to make safety and health a way of life, the change leaders/catalysts need to monitor regularly, monitor personally, monitor frequently, monitor numbers of change, interact with change observers team, make site visits, be an inclusive catalyst with vision and mission (Hariton, 2020). Leaders need to review whether empowerment is going down, core incompetence of organizations need to be managed, evaluate to develop, and check whether most human abilities are being wasted than being used.

- Strong leaders drive culture of safety and health. They influence to make it a way of life through their programs and actions. Organisational cultures and community expectations are powerful drivers of change and collectively influence the nation's health and safety culture (Safe Work Australia, 2020).

Organizations, through their CSR activities, need to raise community's awareness levels on safety and health. Frequency and clarity of communication of safety behaviours among communities improve safety culture.

- Managing safety culture is a big challenge, as It is hard for people to perceive the safety and health risks, those who belong to communities that did not emphasize an interdependent safety culture. It is personal behavioural safety pattern of individuals which is influenced by social cognition and culture. Social cognition perspectives shape social milieu and social response. Most behavioural applications use social cognition frameworks for social change management like establishing behavioural safety culture as a way of life in societies (Cynthia, 2020). Department of Science & Technology, Govt. of India (2020) emphasized that safety should evolve as a habit of every person, and needs to be propagated as the culture. Safety should be of prime concern as it plays an important role in the socio-economic sectors in a significant way which will affect the growth of the institutions and have an impact on a national level. Thus, safety implementation and financial performances are correlated vertically and horizontally.

- Difference between safety cultures of Indian and other countries needs to be understood. Yet, to date, the relationship between national culture and safety culture has received relatively little attention. The researchers have examined the relationship between organizational culture and the dimensions of national culture (Mark et al., 2015). Organizational culture and behaviour in multinational organizations vary according to the national cultural norms of the countries. Associations exist between safety culture and Hofstede's (2001) five critical dimensions of national culture namely Power Distance, Individualism - Collectivism, Masculinity, Uncertainty Avoidance, and Long-term Orientation. Moreover, the management of OSH in a culturally diverse working environment demands an approach that includes multiple voices, and one in which it is possible to considerably broaden the knowledge base for alternative decisions and to increase the number of possible paths leading to solutions to problems (European Agency for Safety and Health at Work, 2020).

- This article redirects that 'safety-culture-as-a-way-of-life' mission is possible to prevail among societies when it is not reactive, least dependent on others, its independent and also interdependent. The distancing between these cultures is crucial to manage. This mission is possible when it begins with family, school and social values and a long-term orientation and also uncertainty situations are not avoided. It is a planned intervention. Then the societies are believed to be safe for their futures. The unplanned would not be safe. 'Safety as a way of life' is a conscious effort of everyone. Critically speaking, the enablers and barriers would keep interplaying and safety and health at-risk behaviors would continue as it is, depending upon the cultural values and compliances of the country's population, and so would be implications in terms of incidents, injuries and fatalities, as being witnessed. Developing and maintaining HSE culture remains a continual journey for all. However, a collective mindset of the world leaders might help move us out of an array of the multiple crises (HSE crisis, natural and political disasters) that have gathered the humanity. The losses are certain and

immense whether they are of human lives or economic ones. It would obviously be a longterm affairs and testing times ahead across the globe. An elevated mind is a solution toward the united goals with myriad wisdoms that would prevail with a practice of education, meditation and continuation of persuasion, for safe life of everyone with a sense of equality and quality of caring, and making it a way of life (Long, 2015). For example, the UN-Volunteers supported the COVID-19 response efforts through the network of Indian District Youth Volunteer Coordinators (UNV, 2020) as a social reform. Thus, the safety/health culture is to be elevated to a symbolic level of solar energy for an immense power, so as to make safety-a-way-of-life in communities with support of government/non-government bodies. A new thinking, focus and energy are needed to meet this goal in question, which would involve many factors like change concept and process, leaders, educational tools, timeframes, coordinators and volunteers, monitoring and tracking procedures, government controls, projects management strategies etc. In this regard, an exemplary services of India needs a mention of the hundred thousands of Accredited Social Health Activists who are large scale grassroot community health workers (CHWs like ASHA/AWW/ANMs) across the nation to combat the health disaster (Government of India, 2020). Similar multilevel national safety initiatives would help and are need of the times. It is crucial to unite more such initiatives, and the national budget must support considerably to make 'safety and health a way of life'.

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Swot Analysis of Indian Textile Industry

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Abstract

The Indian Textile Industry renders a widely diverse spectrum of bodily functions with the hand-spun and hand woven sector at one terminal, and the capital intensive sophisticated mill sector on the other. The decentralized power loom, hosiery and knitting sectors form the biggest part of the Textiles Industry. The tight linkage of the Industry to agriculture and the traditions and ancient culture of the land get the Indian textiles sector unique in comparing to the textile industry of other lands. The Textile Industry has been a major contributor towards the national economy in terms of direct and indirect employment generation and net foreign exchange earnings72 . The sector contributes around 14 per cent to industrial production, 6 per cent of the gross domestic product (GDP), and 13 per cent of the country's export earnings. In India it is largest employment provider73, offers direct employment to over 45 million people across the country. The textiles sector is the second biggest provider of employment after agriculture. Therefore, the development and growth of this textile industry has providing needed buzz to the improvement of Indian economy.

Keywords : Indian Textile Industry, Capital Intensive, National Economic, Employment, Agriculture.

Introduction

The Indian Textile Industry renders a widely diverse spectrum of bodily functions with the hand-spun and hand woven sector at one terminal, and the capital intensive sophisticated mill sector on the other. The decentralized power loom, hosiery and knitting sectors form the biggest part of the Textiles Industry. The tight linkage of the Industry to agriculture and the traditions and ancient culture of the land get the Indian textiles sector unique in comparing to the textile industry of other lands. The Textile Industry has been a major contributor towards the national economy in terms of direct and indirect employment generation and net foreign exchange earnings72 . The sector contributes around 14 per cent to industrial production, 6 per cent of the gross domestic product (GDP), and 13 per cent of the country's export earnings. In India it is largest employment provider73, offers direct employment to over 45 million people across the country. The textiles sector is the second biggest provider of employment after agriculture. Therefore, the development and growth of this textile industry has providing needed buzz to the improvement of Indian economy.

SWOT ANALYSIS

STRENGTHS

I. **Abundant Raw Material Availability** Raw material availability is one of the central key capabilities of the Indian textile sector. India is considered among the greatest manufacturer, consumer and exporter of various natural and synthetic fibre. At an overall level India produces around 11 million tons of fibre and filaments annually75 .

II. **Availability of skilled and Low Cost Manpower** Availability of skilled workers at relatively low wages is one of the key strengths of Indian textile and apparel industry. Though the wages across the world are consistently increasing, wage rate growth in India is still lower than various other textile apparel exporting countries.

III. **Government Support for Textile Sector** The Indian Government has been calling for many policy measures and initiated several schemes to support textile sector. These scheme provide numerous benefits to Indian textile manufacturers. Besides the central government, many state

governments are also making attempts to attract investments in their states. States like Andhra Pradesh, Tamil Nadu, Maharashtra, Gujarat, Karnataka, Punjab Rajasthan, and Madhya Pradesh have come away with a host of investment related incentives in the industry. The state policies provide financial backing in addition to central government schemes like RRTUFS, consequently, attracting more investments. These support mostly include continuous power supply at subsidised rates, demotion of stamp duty, reimbursement of state taxes, etc.

IV.   **Presence of Complete Textile Value Chain** India is sanctified with a complete set activity required to make garments. India is one of the few textile manufacturing countries in the universe where all stages of textile value chain i.e. from fibre/ filament to garment manufacturing are present. It has taken the unique identity to the Indian Textiles.

V.   **Growing Economy and potential Domestic and International Market** India is developing at a rapid pace and per capita income of the people increasing significantly. As a result of this consumer spending on garments in India, increasing steadily. Indian Textile and Apparel market is estimated to touch US$ 237 billion by 202376 (both domestic consumption and exports).

VI.   **Industry has large and diversified segments that provide wide variety of products** Fabric Industry in India is widespread and has its roots in almost all regions of the state. As masses of this rural area has many cultures and traditions they bring on a extensive scope of forms of garments. In one hand mill and power loom products serve the requirement of people in India as well as other countries, on the other hand the handloom products with the finest quality and designs have demand across the Earth.

VII.   More Innovation and Improved Marketing Strategies Every year, the Industry seems to come upward with a lot of raw and improved ideas. Besides, the demand for traditional cloths and home furnishing, the usage of new product lines like technical and nonwoven products has been increasing. And along the strategy front, market demand continues to be served by increasing emphasis on "becoming green" and "Buy American".

WEAKNESSES

I.   Unorganized Fabric Processing and Manufacturing Sector The fabric handling and weaving sector is mostly unorganised in India. The unorganized units suffer from want of capacity and many of them use timeworn technologies. Exfoliation as well as quality is key areas of vexation for the unorganized sector units. These unorganized units are lagging behind in product evolution, design other production related area and can't compete with the changing demands of the consumers.

II.   Low Efficiency Labour productivity in textile industry is relatively low in India in comparison with major textile manufacturing countries including China, Bangladesh, Turkey, etc.

III.   Quality and Cost of Power In some parts of India, there is erratic and limited power supply with poor quality. Cost of power in India on average is higher compared to key competing countries like China, Bangladesh and Vietnam.

IV.   Poor focus on product and process development Indian textile industry has been made poor attention towards product design and development. A significant attention is required in the Indian textile trade. Research and Development is still far away from the actual requirement most of the companies do not have product development and innovation centers. The average contribution of Indian Textile firms towards R&D is very low.

V.   Lack of Technological Development Engineering evolution is nonetheless a long far distance for Indian Textiles. As the bulk of the Indian Textile manufacturing units are unorganized the industry can't exploit full of its chances. The Indian government has been spending big sums to develop various technologies to ameliorate the functioning of this sector.

VI.   Rise in Hank yarn prices Price of Cotton hank yarn, which is the primary input to textile Industry has been invoked, as a result of the growth in the price of hank yarn, total cost of cloth production is also increasing.

VII.   Infrastructural bottlenecks Infrastructural blocks are one of the major problems faced by the Industry. Poor road connectivity to the cargo terminals like ports and warehouses, poor logistics and supply chain management are major hurdles. Inadequate information infrastructure, which is a principal concern to compete in global trade.

VIII.   Highly fragmented industry with a large bit of small scale and technically out dated industries The textile Industry in India is extremely fragmented and unorganised. The bulk of the looms used are technically outdated which yields very poor output and increases stress on the workers.

IX.   Transaction time at ports and Transportation Time One of the major kerbs to the rapid development of the Industry is a lengthy transaction processing and transportation time, which scales down the overall operation of the Indian Textile trade

OPPORTUNITIES

I.   Growth in Domestic Market The domestic textiles and apparel market in India is one of the emerging markets in the world. Rising income levels of consumers and rapid urbanisation are key factors for the increase in demand in the domestic market. The organised retailing sector flourishing and further inviting FDI into the sector. As a result of this several International companies are interested in starting up their business functions in India soon. These all are a clear evidence that the Indian domestic trade is going to touch heights. At current, the domestic T&A market is worth USD 59 billion (INR 3, 25,460 crore), and is expected to grow at 9% per year to hit USD 142 billion (INR 7, 82,080 crore), by 2023.

II.   Increased retail industry and malls provide huge opportunities The retail sector in India is highly distributed and largely unorganized. This sector has approximately 13 million retail outlets and which has occupied roughly 95 to 96 percent of the whole retail industry in India. However, going forward, growth in organised retailing is expected due to economic growth, changing lifestyle of the people and globalisation. Furthermore, Indian retail sector is showing a solid growth, as high expenditure spending by the Indian consumer, especially the younger generation and escalation in the disposable incomes of the mass.

III.   Increased disposal income and purchasing power of Indian consumers It is interesting to remark that the disposable income of the home has been increasing and it is perceived more than doubled since 1985. With the advance in income, the patterns of consumer choices have changed and a new middle class has originate, which is developing at a fast rate. Several studies have estimated that in the next decade, middle class would be the predominant part of the Indian population.

IV.   Great investment and FDI opportunities As the Indian textile industry appearances for faster development, many companies across the world showing interest in investing their funds in India. The amount invested in the country on textiles during April- May 2015 is FDI of $11.70 million.

V.   Shift from unorganized to organized retail The current share of organised retail in India is very low compared to over 80% in developed regions like US and EU. Organized retail of textiles in India is set to double by 2018 rising from $8 billion in 2013 to $18 billion in 2018 at a CAGR of 16 per cent.

VI.   China vacating space in International trade China is required to rescind nearly $100 billion of global trade space over the next 5- 6 years due to rising labour cost, appreciating currency, energy costs and concentrate on domestic market. Countries including India, Vietnam, Bangladesh and Sri Lanka potential gainers.

VII.   Raising cost of labour in China As mentioned above labour cost in China is increasing significantly which forces them to reduce textile production.

VIII.   Non- compliance of textiles units in Bangladesh to the global safety standards Some issues like child labour, human rights, and environmental pollution and management standards have started sounding to the exporting countries. In Bangladesh concern, the country is not so far able to reach all these safety standards immediately.

IX.   High cost of credit in Vietnam Credit rates in Vietnam is increasing significantly and the investments in the textile sector estimated to be slower down. Consequently, the Indian textile industry will find more opportunity in increasing its share in the global textile and apparel trade.

THREATS

I.   Competition from other exporting countries The Indian textile industry has been facing a competition from other nations like China, Germany, Bangladesh, Sri Lanka, Turkey, Vietnam, Italy, etc. These nations have already built up their core competencies and well-known USPs in the worldwide market.

II.   Rising input costs Monetary value of inputs in India indicating the huge cost increase, which in yield would be a problem of increased production cost. It requires immediate attention by the regime. All sectors in the textile industry are affecting adversely due to faster hike in raw material costs.

III.   Low cost imported fabrics Indian textile manufacturers face the force per unit area of cheap import of synthetic yarn from other states. In 2014- 15, stable fibre import rose to $197 million as compared to $149 million in the same period of 2013- 14.

IV.   Treat for traditional market for handloom products As the demand for ready-made garments, increasing most of the people like to purchase designer and stylish apparel. Because of this the traditional handloom sector affecting worse ever in front.

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Impact of FDI on Indian Economy

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Abstract

Foreign direct investment is one of the measures of growing economic globalization. Investment has always been an issue for the developing economies such as India. The world has been globalizing and all the countries are liberalizing their policies for welcoming investment from countries which are abundant in capital resources. The countries which are developed are focusing on new markets where there is availability of abundant labors, scope for products, and high profits are achieved. Therefore Foreign Direct Investment (FDI) has become a battle ground in the emerging markets. The objective behind allowing FDI is to complement and supplement domestic investment, for achieving a higher level of economic development and providing opportunities for technological upgradation, as well as access to global managerial skills and practices. As India is a developing country, capital has been one of the scare resources that are usually required for economic development. Capital is limited and there are many issues such as Health, poverty, employment, education, research and development, technology obsolesce, global competition.

The flow of FDI in India from across the world will help in acquiring the funds at cheaper cost, better technology, employment generation, and upgraded technology transfer, scope for more trade, linkages and spillovers to domestic firms.

Keywords : FDI, Globalization, Investment, Developing, Upgradation, Technology.

Introduction

Foreign Direct Investment (FDI) is a type of investment in to an enterprises in a country by another enterprises located inanother country by buying a company in the target country or by expanding operations of an existing business in that country. In the era of globalization FDI takes vital part in the development of both developing and developed countries. FDI has been associated with improved economic growth and development in the host countries which has led to the emergence of global competition to attract FDI. FDI offers number of benefits like overture of new technology, innovative products, and extension of new markets, opportunities of employment and introduction of new skills etc., which reflect in the growth of income of any nation. Foreign direct investment is one of the measures of growing economic globalization. Investment has always been an issue for the developing economies such as India. The world has been globalizing and all the countries are liberalizing their policies for welcoming investment from countries which are abundant in capital resources. The countries which are developed are focusing on new markets where there is availability of abundant labors, scope for products, and high profits are achieved. Therefore Foreign Direct Investment (FDI) has become a battle ground in the emerging markets.

Foreign investment plays a significant role in development of any economy as like India. Many countries provide many incentives for attracting the foreign direct investment (FDI). Need of FDI depends on saving and investment rate in any country. Foreign Direct investment acts as a bridge to fulfill the gap between investment and saving. In the process of economic development foreign capital helps to cover the domestic saving constraint and provide access to the superior technology that promote efficiency and productivity of the existing production capacity and generate new production opportunity. India's recorded GDP growth throughout the last decade has lifted millions out of poverty & made the country a favoured destination for foreign direct investment. A recent UNCTAD survey projected India as the second most important FDI destination after China for transnational corporations during 2010-2015. Services, telecommunication, construction activities, computer software & hardware and automobile are major sectors

which attracted higher inflows of FDI in India. Countries like Mauritius, Singapore, US & UK were among the leading sources of FDI in India.

FDI inflow routes: An Indian company may receive Foreign Direct Investment under the two routes as given under:

1. Automatic Route: FDI in sectors /activities to the extent permitted under the automatic route does not require any prior approval either of the Government or the Reserve Bank of India.

2. Government Route: FDI in activities not covered under the automatic route requires prior approval of the Government which are considered by the Foreign Investment Promotion Board (FIPB), Department of Economic Affairs, and Ministry of Finance.

FDI is not permitted in the following industrial sectors:

- Arms and ammunition.
- Atomic Energy,
- Railway Transport.
- Coal and lignite.
- Mining of iron, manganese, chrome, gypsum, sulphur, gold, diamonds, copper, zinc.
- Lottery Business
- Gambling and Betting
- Business of Chit Fund
- Agricultural (excluding Floriculture, Horticulture, Development of seeds, Animal Husbandry, Pisciculture and cultivation of vegetables, mushrooms, etc. under controlled conditions and services related to agro and allied sectors) and Plantations activities (other than Tea Plantations) . Housing and Real Estate business.
- Trading in Transferable Development Rights (TDRs).
- Manufacture of cigars, cheroots, cigarillos and cigarettes, of tobacco or of tobacco substitutes.

FDI POLICY FRAMEWORK IN INDIA

Policy regime is one of the key factors driving investment flows to a country. Apart from underlying overall fundamentals, ability of a nation to attract foreign investment essentially depends upon its policy regime - whether it promotes or restrains the foreign investment flows. This section undertakes a review of India's FDI policy framework. There has been a sea change in India's approach to foreign investment from the early 1990s when it began structural economic reforms about almost all the sectors of the economy. a) Pre-Liberalisation Period: Historically, India had followed an extremely careful and selective approach while formulating FDI policy in view of the governance of „import-substitution strategy" of industrialisation. The regulatory framework was consolidated through the enactment of Foreign Exchange Regulation Act (FERA), 1973 wherein foreign equity holding in a joint venture was allowed only up to 40 per cent. Subsequently, various exemptions were extended to foreign companies engaged in export oriented businesses and high technology and high priority areas including allowing equity holdings of over 40 per cent. Moreover, drawing from successes of other country experiences in Asia, Government not only established special economic zones (SEZs) but also designed liberal policy and provided incentives for promoting FDI in these zones with a view to promote exports. The announcements of Industrial Policy (1980 and 1982) and Technology Policy (1983) provided for a liberal attitude towards foreign investments in terms of changes in policy directions. The policy was characterised by de-licensing of some of the industrial rules and promotion of Indian manufacturing exports as well as emphasising on modernisation of industries through liberalised imports of capital goods and technology. This was supported by trade liberalisation measures in the form of tariff reduction and shifting of large number of items from import licensing to Open General Licensing (OGL). b) Post-Liberalisation Period: A major shift occurred when India embarked upon economic liberalisation and reforms program in 1991 aiming to raise its growth potential and integrating with the world economy. Industrial policy reforms slowly but surely removed restrictions on investment projects and business expansion on the one hand and allowed increased access to foreign technology and funding on the other. A series of measures that were directed towards liberalizing foreign investment included:

1) Introduction of dual route of approval of FDI–RBI"s automatic route and Government's approval (SIA/FIPB) route.

2) Automatic permission for technology agreements in high priority industries and removal of restriction of FDI in low technology areas as well as liberalisation of technology imports.
3) Permission to Non-resident Indians (NRIs) and Overseas Corporate Bodies (OCBs) to invest up to 100 per cent in high priorities sectors.
4) Hike in the foreign equity participation limits to 51 per cent for existing companies and liberalisation of the use of foreign "brands name".
5) Signing the Convention of Multilateral Investment Guarantee Agency (MIGA) for protection of foreign Investments.

These efforts were boosted by the enactment of Foreign Exchange Management Act (FEMA), 1999 [that replaced the Foreign Exchange Regulation Act (FERA), 1973] which was less stringent. In 1997, Indian Government allowed 100% FDI in cash and carry wholesale and FDI in single brand retailing was allowed 51% in June, 2006. After a long debate, further amendment was made in December, 2012 which led FDI to 100% in single brand retailing and 51% in multiple brand retailing.

CURRENT STATUS OF FDI IN INDIA RETAIL SECTOR:-

As of June 2015, the Government of India allowed FDI in single and multi brand retailing along with the following conditions:-

1) Up to 100% FDI in single brand retail trading.
   (i) By only one non-resident entity whether owner or the brand or otherwise. 30% domestic sourcing requirement eased to preferable sourcing rather than compulsory.
   (ii) Further clarification on FDI companies that cannot engage in B2C e-commerce.
   (ii) Products to be sold should be of a "single brand". Product should be sold under the same brand internationally.
   (iv) "Single brand" product retailing would cover only¬ products, which are branded during manufacturing.
2) Up to 51% FDI in multi brand retail trading.
   (i) At least 100 million US$ must be invested into Indian company.
   (ii) At least 50% of the total FDI is to be invested in back end infrastructure within 3 years.
   (iii) At least 30% of the value of procurement of processed product shall be sourced from Indian small industry.
   (iv) Fresh agriculture produce is permitted to be sold unbranded.
   (v) Indian states have been given the discretion to accept of refuse the implementation of FDI.
   (vi) Retail outlets can be set up in cities having population of at least 1 million.
   (vii) Application needs to be approved by two levels at¬ Department of Industrial Policy and Promotion and Foreign Investment Promotion Board.

CURRENT STATUS OF FDI IN INDIA SERVICE SECTOR:-

FDI plays a major role in the dynamic growth of the service sector. The service sector in India has tremendous growth potential and as a result it attracts huge FDI.
(i) The Computer Software and Hardware enjoy the permission of 100% FDI under automatic route.
(ii) The limit of FDI in Telecom sector was increased from 49% to 74%. FDI up to 49% is   permissible under automatic route but FDI in the licensee company/Indian promoters including their holding companies shall require approval of FIPB.

PROBLEMS FOR LOW FDI FLOW TO INDIA:-

India, the largest democratic country with the second largest population in the world, with rule of law and a highly educated English speaking work force, the country is considered as a safe haven for foreign investors. Yet, India seems to be suffering from a host of self-imposed restrictions and problems regarding opening its markets completely too global investors by implementing full scale economic reforms. Some of the major impediments for India's poor performance in the area of FDI are: political instability, poor infrastructure, confusing tax and tariff policies, Draconian labour laws, well entrenched corruption and governmental regulations.

1. Lack of adequate infrastructure: It is cited as a major hurdle for FDI inflows into India. This bottleneck in the form of poor infrastructure discourages foreign investors in investing in India. India's age old and biggest infrastructure problem is the supply of electricity. Power cuts are considered as a common problem and many industries are forced to close their business.

2. Stringent labor laws: Large firms in India are not allowed to retrench or layoff any workers, or close down the unit without the permission of the state government. These laws protect the workers and thwart

legitimate attempts to restructure business. To retrench unnecessary workers, firms require approval from both employees and state governments-approval that is rarely given. Further, Trade Unions extort huge sums from companies through over-generous voluntary retirement schemes.

3.   Corruption: Corruption is found in nearly every public service, from defense to distribution of subsidized food to the poor people, to the generation and transmission of electric power. The combination of legal hurdles, lack of institutional reforms, bureaucratic decision-making and the allegations of corruption at the top have turned foreign investors away from India.

4.   Lack of decision making authority with the state governments: The reform process of liberalizing the economy is concentrated mainly in the Centre and the State Governments are not given much power. In most key infrastructure areas, the central government remains in control. Brazil, China, and Russia are examples where regional governments take the lead in pushing reforms and prompting further actions by the central government.

5.   Limited scale of export processing zones: India's export processing zones have lacked dynamism because of several reasons, such as their relatively limited scale; the Government's general ambivalence about attracting FDI; the unclear and changing incentive packages attached to the zones; and the power of the central government in the regulation of the zones. India which established its first Export Processing Zone (EPZ) in 1965 has failed to develop the zones when compared to China which took initiative for establishment only in 1980.

6.   High corporate tax rates: Corporate tax rates in East Asia are generally in the range of 15 to 30 percent, compared with a rate of 48 percent for foreign companies in India. High corporate tax rate is definitely a major disincentive to foreign corporate investment in India.

7.   Indecisive government and political instability: There were too many anomalies on the government side during past two decades and they are still affecting the direct inflow of FDI in India such as mismanagement and oppression by the different company, which affect the image of the country and also deject the prospective investor, who is very much conscious about safety and constant return on their investment.

DETERMINANTS OF FDI:-

The determinant varies from one country to another due their unique characteristics and opportunities for the potential investors. In specific the determinants of FDI in India are:

1)   Stable policies: India stable economic and socio policies have attracted investors across border. Investors prefer countries which stable economic policies. If the government makes changes in policies which will have effect on the business. The business requires a lot of funds to be deployed and any change in policy against the investor will have a negative effect.

2)   Economic factors: Different economic factors encourage inward FDI. These include interest loans, tax breaks, grants, subsidies and the removal of restrictions and limitation. The government of India has given many tax exemption and subsidies to the foreign investors who would help in developing the economy.

3)   Cheap and labour: There is abundant labour available in India in terms of skilled and unskilled human resources. Foreign investors will to take advantage of the difference in the cost of labour as we have cheap and skilled labours. Example: Foreign firms have invested in BPO's in India which require skilled labour and we have been providing the same.

4)   Basic infrastructure: India though is a developing country, it has developed special economic zone where there have focused to build required infrastructure such as roads, effective transportation and registered carrier departure worldwide, Information and communication network/technology, powers, financial institutions, and legal system and other basic amenities which are must for the success of the business.

A sound legal system and modern infrastructure supporting an efficient distribution of goods and services in the host country.

5)   Unexplored markets: In India there is large scope for the investors because there is a large section of markets have not explored or unutilized. In India there is enormous potential customer market with large middle class income group who would be target group for new markets. Example: BPO was one sector where the investors had large scope exploring the markets where the service was provided with just a call, with almost customer satisfaction.

6)   Availability of natural resources: As we that India has large volume of natural resources such as coal, iron ore, Natural gas etc. If natural resources are available they can be used in production process or for extraction of mines by the foreign investors.

NEED FOR FDI IN INDIA

As India is a developing country, capital has been one of the scare resources that are usually required for economic development. Capital is limited and there are many issues such as Health, poverty, employment, education, research and development, technology obsolesce, global competition.

The flow of FDI in India from across the world will help in acquiring the funds at cheaper cost, better technology, employment generation, and upgraded technology transfer, scope for more trade, linkages and spillovers to domestic firms.

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Conceptual Framework of Non-Performing Assets

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Abstract

Financial sector reforms help to maintain the stability of the financial system. For the overall economic growth of the nation, healthy and sound financial institutional set up have a greater importance. To prevent the bank failures, in 1988, the BIS [Bank of International Settlements have prescribed certain minimum standards in the form of capital which was based on the Basel Committee Report. For financial stability and good health of the financial institutions and banks, they have to focus on the NPAs related issues. But in India, the problem of NPA was not taken as a matter of serious concern, as the Indian financial system was not followed to international prudential standards relating to assets classification, income recognition, provisioning etc.

Keywords :	**Financial Sector Reforms, Economy Growth, NPA, Prudential Standards, Assets Classification, Income Recognition**

Introduction

The banking sector indicates the health and prosperity of any nation. Banking sector constitute a major part of the financial sector which account for about twothirds of the assets of organized financial sector. Although banking sector made rapid increase in terms of geographical and functional coverage, its operational efficiency in terms of profitability, growing proportion of NPAs, low capital base, low of proper disclosure norms, administered structure of interest rates, high levels of preemption in reserve ratios and all these factors leads to banks in crisis.

Likewise other business the goal of the banking business is to earn profit and if profit is not earned, like the other business banking business cannot survive in the economy. The main and primary function of a bank is to accept deposits and lending credit or loans. There were lot of bank fails to recover the loans which is converted into bad loans, world over in the eighties.

A healthy banking system is necessary for a healthy economy of any nation and healthy banking system is mainly depends on a sound asset structure. And an unsound asset structure means banks have facing a problem of NPAs which not earn any income in real sense, which makes banks unprofitable and sick and it"s harmed the economy as a whole. NPAs have not only affects profitability or productivity of the banks but also affect financial system of the country.

If we go through the literature we found the series of banking and financial crises in various parts of globe during the nineties. And there were number of reasons for that like; excess fiscal deficit, industrial recession, unsustainable monetary policy, unsound banking practices, weak supervision, unfavorable macroeconomic conditions, and excess short term capital flows etc. Financial crisis results into the financial instability and as a result, over 130 countries developed and developing both, have experienced banking crisis in one form or the other during the last twenty years, and most of the problems in the financial sector resulted from high levels of NPAs, its affects all sectors, however is on the financial system through economy as a whole, which results in the weakness in the banking and other financial institutional system.

Financial sector reforms help to maintain the stability of the financial system. For the overall economic growth of the nation, healthy and sound financial institutional set up have a greater importance. To prevent the bank failures, in 1988, the BIS [Bank of International Settlements] have prescribed certain minimum standards in the form of capital which was based on the Basel Committee Report. For financial stability and good health of the financial institutions and banks, they have to focus on the NPAs related issues. But in India, the problem of NPA was not taken as a matter of serious concern, as the Indian financial system was not followed to international prudential standards relating to assets classification, income recognition, provisioning etc.

NPA concepts are not new as it was earlier a part of "Health Code System", which was implemented by banks in the year 1985. Under "Health Code System" banks were to classify certain category of loan accounts like doubtful, recalled, suit filed, decreed as NPAs. Depending upon securities available with such

accounts banks were also required to make adequate provisions. Based on "Health Code System". RBI clarified the guidelines related minimum acceptable standards but to follow a more prudent policy regard to income recognition and the concepts are not entirely new because it was earlier linked to "Health Code System". But, however the system was not implemented in a true manner before. There was "Health Code System", exist in financial system, still the problem of NPAs was not known and its seriousness was not recognized. So, in a year April 1992, RBI issued revised instructions to banks, on income recognition, provisioning and identification of NPAs.

To adopt international standards, to suggest methods of global standards in Indian banking system, the government of India appointed a committee under the chairmanship of Dr. M. Narsinham, a former governor of RBI. RBI implemented the prudential norms on asset class, provisioning and income recognition for 3 years starting from 1stApril, 1992, suggested by the committee, on "Financial System Reforms".

In the year 1992, after the application of international best practices of prudential regulatory norms relating to the income recognition, assets classification and the CRAR [Capital to Risk Weighted Assets] the profile and the importance of NPAs was recognized. Based on recommendations of Narsinham Committee the RBI has advised banks that as per practice followed internationally, income on NPAs is not to be recognized on accrual basis but it is to be booked only when it is actually realized, because when assets ceases to generate income then it becomes non-performing. Thus, NPAs related issues are highly important. Increased NPA level reduces the capital and net worth of the banks and financial institutions which weakened the financial sector and make banking system more instable or paralyzed.

MEANING AND DEFINITIONS OF NPAs

The development of any country is usually nourished by its sound dynamic banking system. In India banking system play a quite significant role in the nourishment of Indian economy. In recent years, in the banking sector NPA has become a burning topic, as it affects the profitability, soundness and stability of the banks. In the past- nationalization era the activity of credit lending of the banking sector have been relying more on purpose oriented approach to satisfy the needs of agriculture sector, industry sector and service sectors, less on security approach. So, as a result costs have been risen, technological development and dis-intermediation etc., all these leads Indian banking sector in pressure. The banking sector should try to reduce the level of NPAs. One of the parameter to judge the efficiency, finance and administration of banks is its profitability, hence much attention paid on profitability of the banks. Profitability is the pre-condition for success, survival and growth of any industry likewise in banking sector too. As increasing level of NPAs adversely affect the financial position or profitability of the banking sector.

One of the main purposes of any banking unit is to accept deposit and to give loans and advances. It charges higher interest on loans advances as compared to deposits received and differences between both the interests is called "SPREAD" for the banks. The main assets of the banks are loans and advances given by the banks as these assets will be earning income in kind of interest to bank annually or quarterly. And as the interest is being received regularly, these assets are regular earning assets means performing assets. Which means there is no question of arising non-performing assets. But when the interest is being not received regularly from the performing assets is become non-performing assets. The non-performing assets are those types of assets which cease to earn interest to the bank.

For differentiate a performing assets and non-performing assets payment of interest in time was taken as an indicator or standard. Performing assets are the best assets, which does not disclose any problem related to past due means, it only carry normal risk which is attach to the normally in business. Whereas non-performing assets does not generate any income for the bank, but there is also the possibility that bank will sustain some loss. For classification of assets, income recognition, provisioning for bad debts and to find out the actual financial position of a bank with the help of preparing balance sheet, there is an urgent need to identify NPAs and remove it. In the post reform period NPA is a major factor which affect the whole scenario to a large extent. The Indian banking sector has improved rapidly but still its legs behind in some areas like quality of services, market expansion, efficiency and segmentation.

The banking sector reforms introduced in the year 1992 to improve the financial health of the banking sector. One of the main objectives of banking sector reform is to improve efficiency, productivity, profitability and financial position and make banks internally viable and internationally competitive. So, the main focus of those reforms is on the non-performing assets in banks. To solve the problem of banks Government and Reserve Bank of India appointed various committees. One of this committee is Narsinham Committee which expressed its view on the NPAs and has critically commented on the implications of high level of NPAs. As NPAs do not earn any profits to the banks, in fact NPAs locked up the fund which is not available for productive purpose any more, which become the loss in future of the banks and bank has to write it off and to write off these NPAs banks has to charge more interest on productive loans.

So, Narsinham Committee which recommended to adopt uniform accounting practices to banks in regard to income recognition, classification of assets and provisioning of bad debts on the introduction of prudential norms like assets classification, prudential norms and provisioning, the balance sheet reveals the quantity in terms of assets and liabilities and also quality in terms of sound functioning and banking sector started to take remedial steps by restructuring their credit priorities to improve their profitability.

According to Narsinham Committee report, the loan was to treat as NPA; if a borrower of a loan had not paid interest on a loan for two successive quarters.

A concept of NPAs has been defined as a credit facility in respect of which interest and/or installment of principal has remained / past due/ for a specified period of time. The specified period was reduced in a phased manner like,

- During the year ended on 31st March,1993 - Four quarters (specified period)
- During the year ended on 31st March,1994 – Three quarters (specified period)
- During the year ended on 31st March,1995 - Two quarters (specified period)

The concept of „past due" was incorporated and it was classified that an amount should be classified as past due when it has not paid within 30 days from the due date. This past due concept was continued up to the year ending March 31st 2000, and it was decided to dispense with „past due" concept with effect from March31, 2001 because there is improvements in the payment and settlement system, recovery climate and up gradation of technology in the banking system.

Accordingly from 31st March, 2001, a non-performing asset shall be an advance where;

1. In respect of a Term Loan, Interest and /or installment of principal remain overdue for a period of more than 180 days ,
2. In respect of an overdraft/ cash Credit(OD/CC),the account remains 'out of order' for a period of more than180 days,
3. In the case of bills purchased and discounted, the bill remains overdue for a period of more than   180 days,
4. In the case of an advance granted for agricultural purpose, interest and/ or installment of   principal remains overdue for two harvest seasons but for a period not exceeding two half years, 5. In   case   of other accounts, any amount to be received remains overdue for a period of more than   180 days.

But, from the year ending 31st March, 2004, for identification of NPAs, it has been decided to adopt the „90 days" instead of 180 days, for moving towards international best practices and to ensure greater transparency. So, with effect from 31st March, 2004, a non-performing asset (NPA) shall be a loan or an advance where,

1. In respect of a term loan, interest and /or installment of principal remain overdue for a period of more than 90 days ,
2. In respect of an overdraft/ cash Credit(OD/CC),the account remains 'out of order' for a period of more than 90 days,
3. In the case of bills purchased and discounted, the bill remains overdue for a period of more than   90 days,
4. In the case of an agriculture advance, A loan granted for short duration crops, the installment of principal or interest thereon remains overdue for two crop seasons,
5. In the case of an agriculture advance, A loan granted for long duration crops, the installment of principal or interest thereon remains overdue for one crop seasons,
6. In respect of a securitization transaction undertaken in terms of guidelines on securitizations dated February 1, 2006, the amount of liquidity facility remains outstanding for more than 90 days.
7. In respect of derivative transactions the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

Here, Out of Order of order means, an account will be treated as „out of order" when outstanding balance remain continuously in excess of the sanctioned limit/drawing power, for 90 days. In the principal operating account, if the outstanding balance is less than the sanctioned limit/ drawing power, but the credits are not enough to cover the interest debited during for 90 days as on the date of balance sheet or there have been no credits continuously for 90 days as on the date of balance sheet, those accounts should be treated as „Out of Order".

Overdue - Any amount due to the bank under any credit facility is „overdue" if it is not paid on the due date fixed by the bank.

In the above term loans include term loans, demand loans, bridge loans, bonus loans, personal loans, loans against government securities or shares, loan against bonds, own deposits etc. In overdraft and cash credit, packing credit, overdraft against fixed deposit/ receipts/ government securities or shares, and advances against trust receipt should be included. Both bill demand and bill usance purchased or discounted, cheques purchased, FBP, UFBAS" etc. are includes in bills purchased and discounted. And other accounts include other facilities which are not mentioned in term loans, CC/OD, bills purchased and discounted. For example advance bills duty drawback.

To summarize, NPA means all those assets which do not generate regular income are known as NPA, which can be called non-earning, dormant, non-profitable assets. All kinds of loans or credit on which interest or installments have not been paid for the last three months are called NPAs.

CLASSIFICATION OF ASSETS

Based on the recommendations of the Narsinham Committee the RBI has redefined guidelines relating to assets classification and advised the banks to classify their advances into 4 broad categories taking into account the degree of well defined credit weaknesses and extent of dependence on collateral security for realization of dues. The classifications of the 4 groups are as under:

1   Standard Assets
2.   Sub-Standard Assets
3.   Doubtful Assets
4.   Loss Assets

Standard Assets:

Standard asset is not an NPA. These are the best assets, because it earns interest regularly. Standard asset is one which does not disclose any problems and which does not carry more than normal risk attached to the business. Even if there are deficiencies of temporary nature in an account but there is no threat of loss in recoverability of bank dues, so the account may be treated as performing assets or standard assets.

Sub - standard Assets:

A sub-standard assets would be one which was classified as NPA for a period less than or equal to 12 months, with effect from 31st March, 2005. In other words, in such assets, the current net worth of the guarantor or borrower or the current market value of the securities charged is not enough to ensure recovery of the dues to the bank in full. In such cases, an asset will have well defined credit weaknesses that may threaten the liquidation of the debt and are characterized by the distinct possibility that the bank will sustain some loss, if deficiencies are not corrected.

Doubtful Assets:

A doubtful asset would be one which has remained in the sub-standard category for a period of 12 months with effect from 31st March, 2005. A doubtful asset has all the weaknesses inherent as that of sub-standard account and also has other characteristics that the weaknesses make collection or liquidation of outstanding dues in such an account in full, on the basis of currently known facts, conditions and values, highly questionable and improbable.

Loss Assets:

A loss asset is one when the chances of realization of bank"s due from all the available sources are practically negligible or zero. A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly. In such cases bank does not hold any tangible security worth realizable. In other words, such an asset is considered uncollectible and of such little value that it's continuance as bankable asset is not warranted although there may be some salvage or recovery value.

CONCEPT OF GNPAs AND NNPAs

The net performing assets may be Gross NPAs or Net NPAs. The explanation of both the concepts is as under:

Gross NPAs (GNPAs):

As per RBI guidelines GNPAs are the sum total of all loan assets that are classified as NPAs as on balance sheet date. In simple words, GNPA is the amount outstanding in the borrower account, in books of the bank other than the interest which has been recorded and not debited to the borrower account. GNPA reflects the quality of the loans made by banks.

As per RBI circular, Gross advance means all outstanding loans and advances including advances for which refinance has been received but excluding rediscounted bills and advances written off at head office level (technical write off). GNPA reflects the quality of the loans made by banks. It consists of all the non-standard or non-performing assets like as sub-standard assets, doubtful assets and loss assets. In short, GNPA indicates an advance that is irrevocable, for the bank has made provisioning and which is still in the bank"s books of accounts. It is an indicator reflecting the quality of asset. The Gross NPA is always expressed as a

percentage of advances. The percentage of Gross NPA to advances includes interest suspense account. A formula for deciding the Gross NPA has prescribed by RBI, which is as under:

$$\text{Gross NPAs} = \text{Gross NPA} / \text{Gross Advances}$$

Net NPAs (NNPAs):

Net NPAs shows the actual burden of banks. Net NPAs are those type of NPAs in which the bank has deducted the provision regarding NPAs.

According to RBI circular, Net NPA is derived from gross npa by deducting following;

i.   Balance in interest suspense account, if applicable;
ii.   DICGC / ECGC claim received and kept in suspense account pending adjustment;
iii.   Part payments received and kept in suspense account;
iv.   Total provision held.

The net npa is always expressed as a percentage of advances. A formula for deciding the Net NPAs has prescribed by RBI, which is as under;

$$\text{Net NPAs} = \text{GNPAs - Provisions} / \text{Gross Advances – Provisions}$$

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A Study on Scheduled Tribal Population in India

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Abstract

The Tribal Constitute of the oldest ethnic group of India's national population, and or often referred to as "Adivasis" or 'Original Inhabitants' of the country. The origin of these tribes can be traced to such races as the Proto-Austaloids, who were then believed to have practically covered the whole of India. The Tribal communities have lived for centuries in forest and hilly regions. Scheduled Tribe is a special category envisaged by the constitution. The scheduled areas have been notified in the states of Andhra Pradesh, Bihar, Gujarat, Madhya Pradesh, Maharashtra, Odisha and Rajasthan under the provision of Fifth Schedule of the Constitution. The scheduled tribes and scheduled areas commission setup under article 339 of the Constitution and headed by Sri. U. N. Dhabi, had in its report submitted in 1961, suggested that the scheduled areas had been constituted with a view to developing them and to promoting the economic, educational and social progress of the scheduled tribes living therein and to assist them in enjoying their rights unhindered and undisturbed.

Keywords : Tribal, Population, Constitution, Scheduled Areas, Scheduled Tribe

Introduction

Tribal's have a long and rich cultural past. Their history goes back to the prehistoric period. Unfortunately, because they lack a written tradition, it is difficult for historians and anthropologists to chronicle their past. It is said that even the subsequent history of the tribal's upto the Aryan invasion is shrouded in obscurity. Some stone implements of prehistoric man have been discovered. However, there has been no discovery of skeletons of the people who used these implements. By studying the human fossils anthropologists are not able to conclude whether India had a prehistoric period. However, according to Nadeem Hasnain "it has now become an established fact that the aboriginal tribes in India are, in most cases, survivals from the later prehistoric groups". The Aborigines of India do not form a uniform race. They come from various regions of Asia and they belong to various races, as mentioned earlier. The ancient scriptures of the Vedic period contain some references to the tribals. The Vedic period witnessed the pouring in of the Aryans from the North-Western parts of India and their fighting against the non-Aryans. The word 'Tribe' or 'Adivasi' brings to our mind a picture of half-naked men and women, with arrows and spears in their hands, feathers in their heads, and speaking an unintelligible language, their lives often combined with myths of savagery and cannibalism. However, any person having visited a tribal village will be surprised and thrilled to see a community living close to nature, peace-loving, equitable and with advanced cultural/ social forms. Our knowledge about the tribals is very limited, leading us to believe many myths at the cost of their dignity. Even when majority of the communities in the world kept changing their life-styles, competed with each other and developed materialistic instincts to keep pace with the 'progress' of the world, there were communities still living in line with their traditional values, customs and beliefs. The exploitative mindset of the mainstream society made these communities recede often into forests and high-altitude Mountains, where they could continue to live in peace with Nature and their unpolluted surroundings. As the so-called civilized communities of the mainstream society neither could comprehend the values and ideals of these communities nor had the patience to understand their lifestyles, the mainstream world branded them variously as natives, uncivilized people, Aboriginals, Adivasis/ Girijans. In spite of the merciless treatment by 'civilized' men and the socioeconomic perils faced by these communities all over the world, the tribals continue to live in the continents of Africa, Asia, North America and Australia (Nazeer, 2012). The Scheduled Tribes (ST) differs considerably from

another race, language, culture and beliefs in their myths and customs. The groups are speaking about 105 languages and 225 subsidiary languages. The areas inhabited by the tribals constitute a significant part of the under-developed areas of the country. The tribals live mostly in isolated villages or hamlets. A smaller portion of their population has now settled in permanent villages as well as in towns and cities. 'The Tribe' occupies a unique position in human society. It is considered to represent a beginning stage in the development of human society. The term was applied in early western classical literature to a political division of the Roman people, originally representing one of the three primitive tribes of Rome. It was a social group comprising numerous families, clan and generations together with slaves and dependent slaves. The founders of the discipline started their work by collecting materials from travelers, missionaries and traders. Towards the end of nineteenth century AD in the early twentieth century, the term 'Tribe' was discussed in most general works on Sociology and Social Anthropology.

The tribal communities in India may be classified into four board categories. The first category consists of primitive tribes inhabiting remote, inaccessible areas and pursuing pre-agricultural occupations, such as food gathering, fruit gathering, hunting and fishing. The second category comprises those tribes practicing shifting cultivation and is supposed to be little more advanced because of their contact with outside world. The third category consists of those tribals who may be regarded as in transition. They are partly acculturated, following settled cultivation and responding positively to the development initiative. The last category comprises the acculturated tribals who have adopted modern ways of life and technology and are almost indistinguishable from the non-tribals (Prasad, 1982) a large chunk of the tribal population belongs to the second and third categories. The tribal communities in India are undergoing transformation as a result of both voluntary and induced changes. While the voluntary changes are due to the contact of tribal communities with other communities, the induced changes are caused by the Government intervention as well as the efforts of Christian missionaries and voluntary agencies. The phenomena of transformation have been variously described as assimilation, acculturation, integration, peasantization, detribalization, retribalization, etc. The nature and extent of transformation varies from one tribal community to another depending upon several factors such as the degree of association or contact with other communities, access to developmental programmes and extent of participation in the development process. Before analyzing the human development among tribals an attempt is made to define the concept of Tribe, concept of Human Development and tribals Human   Development.

Table -1.1

State Wise Scheduled Tribal Population India, Census-2011

S.No	State / Union Territory	Total	Rural	Urban
1	Jammu & Kashmir	1,493,299	1,406,833	86,466
2	Himachal Pradesh	392,126	374,392	17,734
3	Punjab	NST	NST	NST
4	Chandigarh #	NST	NST	NST
5	Uttarakhand	291,903	264,819	27,084
6	Haryana	NST	NST	NST

7	NCT of Delhi #	NST	NST	NST
8	Rajasthan	9,238,534	8,693,123	545,411
9	Uttar Pradesh	1,134,273	1,031,076	103,197
10	Bihar	1,336,573	1,270,851	65,722
11	Sikkim	206,360	167,146	39,214
12	Arunachal Pradesh	951,821	789,846	161,975
13	Nagaland	1,710,973	1,306,838	404,135
14	Manipur	902,740	791,126	111,614
15	Mizoram	1,036,115	507,467	528,648
16	Tripura	1,166,813	1,117,566	49,247
17	Meghalaya	2,555,861	2,136,891	418,970
18	Assam	3,884,371	3,665,405	218,966
19	West Bengal	5,296,953	4,855,115	441,838
20	Jharkhand	8,645,042	7,868,150	776,892
21	Odisha	9,590,756	8,994,967	595,789
22	Chhattisgarh	7,822,902	7,231,082	591,820
23	Madhya Pradesh	15,316,784	14,276,874	1,039,910
24	Gujarat	8,917,174	8,021,848	895,326
25	Daman & Diu #	15,363	7,617	7,746
26	Dadra & Nagar Haveli #	178,564	150,944	27,620
27	Maharashtra	10,510,213	9,006,077	1,504,136
28	Andhra Pradesh	5,918,073	5,232,129	685,944
29	Karnataka	4,248,987	3,429,791	819,196
30	Goa	149,275	87,639	61,636
31	Lakshadweep #	61,120	13,463	47,657
32	Kerala	484,839	433,092	51,747
33	Tamil Nadu	794,697	660,280	134,417
34	Puducherry #	NST	NST	NST
35	Andaman & Nichobar Islands #	28,530	26,715	1,815
	INDIA	104,281,034	93,819,162	10,461,872

Source: Ministry of Tribal Affairs, 2011 Census.

Union Territories

According 2011 Census, State wise percent distribution of tribal population is clearly indicates that the highest proportion of tribal population resides in north eastern states namely; Mizoram (94.4%), Nagaland (86.5%), Meghalaya (86.1%), Arunachal Pradesh (68.8%), Manipur (35.1%), Sikkim (33.8%) and Tripura (31.8%). A part from north eastern states tribal population in Lakshadweep islands comprises of (94.8%). Numerically, the highest tribal concentration is in Madhya Pradesh, which is 14.7% of total tribal population of India. Maharashtra (10.1%) and Odisha (9.2%) together an additional 19.3% tribal population in the country. In contrast, lowest tribal concentration is in UT of Daman and Diu (0.01%). No ST population is recorded in Punjab, Haryana, Chandigarh, Delhi and Pondicherry States/UTs. ST population is mainly distributed in two parts of the country, namely the Central India including South India and North Eastern India. More than half of the ST population is in Central South India belt in the States of Maharashtra (9.4%), Gujarat (14.8%), Madhya Pradesh (21.1%), Odessa (22.8%), Andhra Pradesh (7%), Chhattisgarh 30.6%), Jharkhand (26.2%), Bihar (1.3%) and West Bengal 5.8%). Non-Tribal population is also sizeable in these states except in some pockets because there are no restrictions on the migration and settlement of non-tribal in the tribal designated scheduled areas.

Fig-1: Percentage of Scheduled Tribes in India, 2011
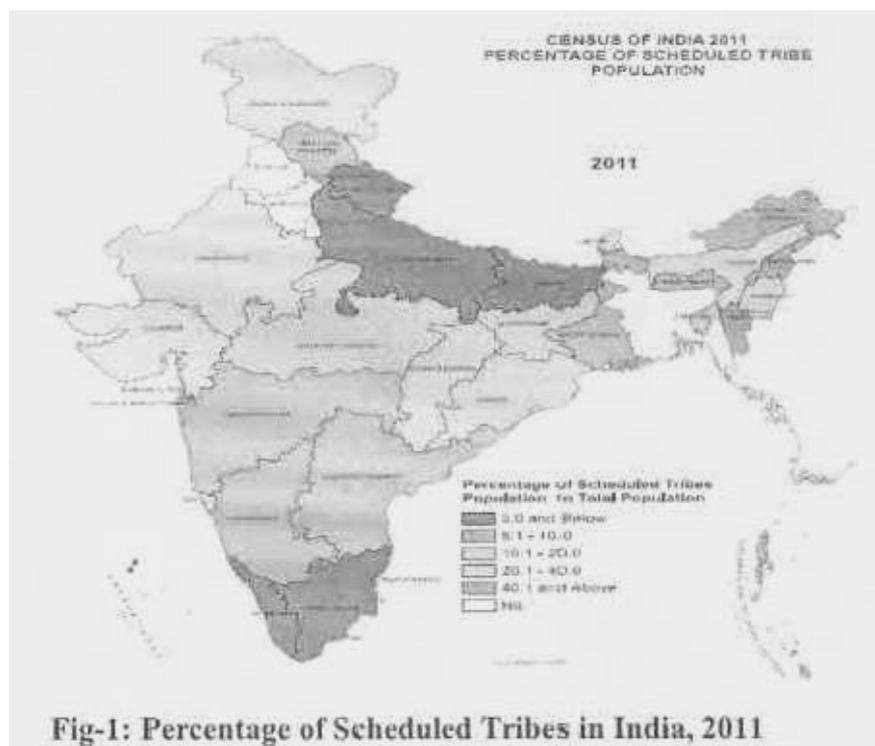
According to the 2011 census Sex ratio among tribals in India is 990 females for 1000 males; it is higher than the national sex ratio of 943. Sex ratio among tribals 6 are highest in Goa (1046) and lowest in Jammu and Kashmir (924). The child sex ratio among tribals in India is 957 females for 1000 males. It is highest in Chhattisgarh (993) and lowest in Lakshadweep (907).

According to the 2011 census Literacy rate among tribals (excluding children aged 0-6 years) are 59%; and it is 68.5% among males and 49.4% among females. Literacy rate in tribal is lower than the national average of about 74%. There is literacy gap of 19.1% between males and females and it is higher in rural area (19.9%) as compared to the urban areas (12.9%). Overall literacy rate among tribal is the highest in Lakshadweep (91.7%) and lowest in Andhra Pradesh (49.2%). According to the 2011 census State wise dependency ratio and aging index among tribals overall dependency ratio in India is 73.7%, and is highest in the state of Jammu & Kashmir (93.1%) and lowest in Goa (48.1). the young and old age dependency ratio is 61.7% and 12% respectively. Similarly ageing index of India is 19.4%, and it varies from 11.3% in Meghalaya and 42.7% in Goa (Tribal Health Bulletin, 2014). 1.2 Demographic Profile Most of the scheduled tribes inhabit, in underdeveloped areas which are remote having low density of population with inadequate

access to basic amenities (Annual Report, Govt. of India, 2011). However, ST population for the last five decades has maintained positive growth rates.

Table-1.2
Population and Decadal Growth Rates of STs in India (1971-2011)

(Figures in Millions)

S.No	Census Years	Population		Decadal Growth Rates	
		Total	STs	Total	STs
1	1951	361	19.1(5.3)	13.3	41.2
2	1961	439.2	30.1(6.8)	21.6	33.8
3	1971	548.1	38 (6.9)	24.8	26.3
4	1981	683.4	51.6 (7.6)	24.7	35.8
5	1991	846.3	67.8 (8.08)	23.5	31.4
6	2001	1028.0	84.32 (8.2)	22.6	24.5
7	2011	1210.7	104.3(8.6)	17.7	23.7

Source: Govt. of India from 1951 to 2011 Census of India.

As per 2011 Census, total population of the scheduled tribes is 10.43 crores accounting for 8.6 percent of the total population. The growth rate of population has declined over the Census years. However, the growth rate of S.T population, though decreasing, has always been higher than that of the total population. The decadal growth rate of the tribal population during 2001-2011 is 23.7% which is higher than India's total decadal growth 17.6% and found low during 1971 where decadal growth rate of tribal population is 26.3% when compared to India's total decadal growth with 24.8%. South India is a region of India that includes the entire Indian Penisula, South of the Vindhya ranges. The Narmada and Mahanadi Rivers form the Northern boundaries of the region, while the Arabian Sea, Indian Ocean and the Bay of Bengal surround the peninsula in the West, South and East respectively. South India comprises the four Indian states of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu and the Union Territory of Pondicherry, whose inhabitants are collectively referred to as South Indians. Ethnically, South Indians are primarily linked by the Dravidian origin of their languages, although some Communities such as the Konkani-speaking population of Karnataka and the Toda tribals of Nilgiris retain district identities. During its history, a number of dynasties including the Cholas, Pandyas, Cheras, Chalukyas, Hoysalas and Vijayanagara ruled over different parts of south India prior to the British occupation of India. South Indian dynasties conquered Sri Lanka and Srivihaya and had great cultural influences which can still be seen today. More number of tribes is found in Goa with 10.2%, followed by Andhra Pradesh and Karnataka with 7%, Kerala with 1.5% and Tamil Nadu 1.1%.

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Students Politics in India: An Overview
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Abstract

Historically, student politics has been found as an important area for social and political change. Students across the countries in the world have been recorded their active participation in the movements to secure and uphold the democratic values. Students are the only group in society who can speak their minds honestly, and they have always played a major role in social movements. Student activism is found to be a prominent feature in the politics of any nation and almost every campus witness student protest. Political interference and widespread inequality in university campuses have disturbed students, leading to their participation in political activities. When there is disillusionment among students because of the restrictions on student's rights, it helps maintain the status quo.

Keywords : Students Politics, Social, Political, Movements, Status Quo.

Introduction

Youth, particularly students, worldwide have been appreciated fully for their participation in the democratic processes. Students' participation affects political, environmental, economic, and social change, including all possible areas of students' reactions. The students' reactions are not against the rules, norms and procedural regulations of an institution, but against the undemocratic and unconstitutional processes. In this process university education plays an important role. The universities are seen as a crucial fields for the political socialization of students. (Loader et al. 2015). Student politics is an important part of campus life; where students participate in local issues as well as in national and international issues. Student activism has always been influential in mobilizing people from different sections of the society. Thus, involvement of students in political processes is an important area of study.

Student leaders are regarded as future leaders of the society. The levels of their strength and role in society is positively associated with the development of national politics. Student politics can be understood through their political participation in democratic processes. Further, student politics is an important factor in laying a foundation to, in the evolution and strengthening of, democratic processes of a nation. If the student community is active in the political process and aware of the issues, it helps develop a democratic atmosphere on campus. Loader, further mentioned, the attentiveness of the university campuses has long been considered as an essential area to make students active in campus politics.

Historically, student politics has been found as an important area for social and political change. Students across the countries in the world have been recorded their active participation in the movements to secure and uphold the democratic values. Students are the only group in society who can speak their minds honestly, and they have always played a major role in social movements. Student activism is found to be a prominent feature in the politics of any nation and almost every campus witness student protest. Political interference and widespread inequality in university campuses have disturbed students, leading to their participation in political activities. When there is disillusionment among students because of the restrictions on student's rights, it helps maintain the status quo. "The university campus," however "provides an important space for non-politicos to be exposed to political ideas and debates and a range of opportunities to engage in civic activities more broadly" (Loader et al. 2015: 823).

Various political organizations understand the importance of students' involvement in political activities; hence, they give importance to student politics. Often, student organizations are highly politicized and affiliated with political parties. There are several student organizations working on the student's issues on campus. Infect, political parties have their student wings active on university campuses. These student groups compete with each other through campus electoral processes to gain positions in student unions. In this way, many mainstream political organizations make inroads into campus activities with an aim to develop a student base for their organizations. As Munshi (2014) argued, the student organizations in the university campuses are fundamentally the student wings of the political parties. These kind of the student's organizations used the big amounts of resources in the elections in university campuses. Because of such kind of students organizations oftentimes it provoke conflict and violence in the among the students organizations

Students Politics in India: A Historical Overview

Students in India have played a significant role in the national freedom fight movement against colonial rule (British rule). This period is of great significance in the history of modern India. Since long time students have been actively participating in the country's political life. The students have formed a central vibrant component of educational institutions. After the nationalist movement for independence from colonial

forces, students continued to be active. However, there was a shift in the direction and socio-political issues of interest among students. As mentioned by Philip G. Altbach (1974).

"Student unrest in India has been one of the most serious educational and political problems for over a century"

The beginning of the student movement in India started with the freedom fight movement. According to (Chopra 1978) the Calcutta Student Association is the first student organization in India founded by Surendra Nath Banerjee. . Later, the Student Literary and Scientific Society was by Dadabhai Navaroji in Mumbai in 1884 Hinnells & Willams (2008). Basically, these groups were initiated to create a platform for student youth to discuss the struggle for independence. The concerns of student politics in the country ranged from issues related to academic life to larger country-wide social issues. For the purpose of freedom struggle, many movements emerged from the youth, with the primary aim of achieving independence from the British. Jayaram (1979). The focus of student movements changed, narrowing down to local issues, particularly at the university level post-independence. In 1960s, colleges and universities witnessed several student protests; In order to understand this shift, in the subsequent sections, some of the significant historical student movements are discussed.

Pre-Independence Student Politics

Swadeshi movement

The first swadeshi movement had developed in west Bangal on the decision of its partition declared by British. It was in the early twentieth century. Sarkar (1973). The core principle of Swadeshi was adopted by the freedom fighters to fight against the economic exploitation by British. It been a landmark movement in the history of India which later contributed to develop sentiments of nationalism in the Indian society. The genesis of the movement was rooted in the Partition of Bengal in 1905. This movement brought in a major political trend adopting the principle of Swadeshi as an integral part of the freedom struggle. Tasneem (2015) confirms by saying, the ideas of Boycott and Swadeshi that emerged by this movement became an important weapon that was utilized in the freedom struggle. Further Bayly states, "Post 1905, the import of British made cloth into India and the ensuing destruction of Indian handicraft production became the key theme of Indian nationalism" (Bayly, 1986: 228).

As stated by Papari Mala Bhuyan (2016) in the year 1905, the Swadeshi Movement with its seed in the partition of Bengal, at this time the Indian National Movement took a major leap forward. Myron Weiner (1962) added, Perhaps the most appealing clarification of student unrest lies in its relations to the larger political actions that have transformed India from colonialism to democracy. As early as 1905 during the Partition of students of Bengal have registered their strong protest.

Tinitial focus was on economic strategies against British rule, the scope of the movement increased when M.K. Gandhi entered the scene. "The Bengal Swadeshi Movement was limited in scope compared to Gandhi's later movement, which received greater attention from scholars" Trivedi agrees by saying, "It is notable that the quick success of Gandhi's subsequent movement was facilitated by the prior existence of a discourse of Swadeshi which Gandhi converted for his own specific purpose. The Swadeshi movement covered the way for a revolutionary outlook on the part of youth and students. Students formed the pillars of Swadeshi and Boycott movement from its beginning" (Trivedi, 2003: 16)

Non-Cooperation Movement

The non – cooperative movement is historic, under the leadership of Lala Lajpat Rai the national level conference of students has been held at Nagpur on the issue of influence of Britishers on Indian education system.

(Philip G. Altbach 1974) mentioned, "The student movement was probably the most radical element in Indian political life during this period. On January 23rd 1923, visit of M.K.Gandhito Calcutta aggravated the agitation. He praised students and advised them to boycott every government college and take up the Charkha. Swaraj first and education after, was his slogan. Students from the colleges in Calcutta, with the aid of the National Council of Education, founded the Bengal National University". Long after the Great Rebellion of 1857, the non-cooperation movement led by Gandhi exemplified one such significant never before seen mass movement. India surprisingly saw a leader who had the capacity to battle face to face.

Quit India Movement - 1942

The Quit India movement was the most widespread and effective mass movement in the series of movements led by Gandhi over the period of the freedom struggle. The Quit India Movement was Gandhi's last attempt to protest against the British. A call for Quit India movement was given during the Second World War. However, "On August 8, 1942, AICC met at Kranti Maidan, Bombay, and Gandhiji put forward his proposal before AICC giving the slogan of Quit India. It was decided to launch widespread Civil Disobedience Movement to force the British Government to Quit India giving the slogan Do or Die. This

movement occupies a special place in the history of Indian struggle for freedom for taking the final step towards India's independence under the leadership of Mahatma Gandhi" (icdeolhpu.org).

After Independence

After the independence got from the Britishers the Indian leaders of congress party had a feeling that there is no need of student's politics in India because the aim of student's politics has been achieved by the independence. "The student Congress did dissolve itself and called for the creation of a National Union of Students" (Weiner 1963) "Since Independence, a kind of mass tradition has developed and along with localism, it has contributed to changing values in campus life" (Joseph, 1966). "Eager to push students out of politics and into development work, Congress lost ground to the opposition parties, who in the meantime were winning student participation for electioneering work against the government and support for various movements against existing authorities"(*ibid*). The communist-led AISF (All India Students Federation) had been working continuously with students since 1936. Joseph Di Bona (1966) reports, "Immediately after independence, leftist parties were most powerful on the Indian campus".

Anti – Emergency

"Recognizing the disruptive potential of the student movement, Mrs. [Indira] Gandhi's government dealt harshly with student activism and jailed many key student leaders" (Jayaram, 1979). "The various measures taken by the Congress government to suppress student activism may be broadly classified as direct and indirect. Among the direct measures, at the outset, the government arrested, detained, and tortured student leaders belonging to or sympathetic to the opposition parties" (Ibid).

Navnirman Movement

Navnirman Movement in Gujarat was the collective agitation of people, particularly students, against corruption in public life. "It was the first successful movement after independence that overthrew the elected government. The Navnirman movement which led to the dissolution of the state assembly changed the country's political arithmetic in the 1970's" (Shah, 2002). Powerful campaigning was done by the students of Gujarat under the banner of the Navnirman Samiti which was mainly headed by students and young teachers. The dissatisfaction of students against the rise in their mess bill turned into a mass level movement against the corruption and prices hike. "In Gujarat, probably for the first time in the history of the Indian student movement, larger societal issues like rampant corruption in high places, black market, rising prices, and unemployment became the crucial issues, and the real might of student-power was witnessed" (Sinha, 2007).

These demonstrations soon gained larger support and emerged as a state level mass movement against the government. "In Gujarat, for the first time, seasoned politicians had to accept their defeat; this is a unique contribution of Gujarat students and its people to the functioning of democracy in India" (Mehta, 1975). The movement developed adequate strength to pressurize the government to dissolve the state assembly. As Desai wrote, "It has achieved two of its three goals. First, it has succeeded in exposing and eliminating the discredited Chimanbhai ministry in the state. Second, it has compelled the central government to dissolve the State Assembly. However, the third goal and the most important one is yet to be achieved. This is that of eliminating corruption, arresting the rise in prices of items of essential consumption and putting an end to the manipulation of their distribution by private traders."(Desai, 1974: 625)

J.P Movement

The Sampurn Kranti Movement also known as J. P. Movement, it was basically began from the state of Bihar uner the leadership of Jay Prakash Narayan. The movement was corrupt practices in the government system in Bihar. "The JP movement marked the culmination of a phase of socio-political agitation that first manifested in Gujarat. This state was suffering the effects of a sharp economic crisis and a particularly corrupt leadership with the result that there accrued a popular uprising, in which the main protagonists were students" (Christophe, 1999).

Under this context the students from the Patna University got obilised and form their organisation called Chatr Sangharsh Samitee. The main student leaders of that movement were Sushil Kumar Modi, Narendra Singh, Basisth Narayan Singh and Ram Vilas Paswan and they had chosen Lalu Prasad Yadav as president for this movement. "The BCSS widened the scope of its demand to include measures to contain the prices of food grain and other essential commodities, lowering of tuition fees and prices of textbooks, better amenities in hostel, role of elected students in the various decision-making bodies of the colleges and universities" (Krishna 2010). Krishna further noted that, "this was the time that JP believed that the situation was ripe for revolution as it had been in 1942 and declared that he felt an inner urge to give a call to the youth to enter the political scene" (Krishna, 2010). "The movement led by Jaya Prakash Narayan aimed at larger societal issues like electoral reforms, eradication of corruption, availability of essential commodities and reorganization of the educational system. The movement was non-violent and rose above caste considerations and party politics" (Hingorani, 1974: 45).

As a result of the popularity of the JP Movement, there was increasing discontent against the Prime Minister Indira Gandhi, who then imposed the emergency to save her position. JP opposed the declaration of emergency and called for her to resign. Subsequently, Indira Gandhi withdrew the nationwide emergency and announced elections as she was not able to contain the successful agitation. Under JP's guidance, the Janata Party was formed consolidating the opposition against Indira Gandhi. The Janata Party won the election and formed the government in centre. It was first time in Indian history that non-congress party established the government in centre, the party also won the elections for Bihar state government.

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Role of Commercial Banks in Entrepreneurship Development in India

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Abstract

In a developing country banks can play an important role in the economic development by improving the standard of living of the people, eliminating poverty and backwardness. The rate of economic development depends on the efficient and effective use of physical natural resources by the human resources. In labour abundant and capital shortage economy like India, there is a limitation to the government providing job opportunities to all unemployed persons. India today is the second largest populated country in the world, only next to the China. According to the census report 2011, India"s population was 1210.19 million (17.31percent of the total population of the world). India is experiencing an increase in the working age ratio and this is being hailed as India"s opportunity to undergo faster growth. However, the rate of growth depends upon the productive employment of the human resources.

Keywords : Banks, Economy Development, Poverty, Backwardness, Employment

Introduction

It is not possible on the part of the Government to provide gainful employment in the public sector alone. That is why, the Government of India since 1970 chalked out different entrepreneurship development programme for creating self employment opportunities among the unemployed people. Inspite of this, unemployment rate in 2001-02 was 8.87 percent when the total number of labour force was 378.21 million9. The rate of unemployment has slightly decreased in 2004-05 to 8.22 percent when labour force has increased to 417.24 million. It is a matter of satisfaction that in 2009- 10; the unemployment rate has declined to 6.53 percent when labour force in the country was 428.910. This is mainly due to the Governments initiative to provide gainful employment opportunities by launching a number of special employment generation programmes for self and wage employment in rural and urban areas. The direct attack on poverty and generation of employment opportunities first started in 1978-79 in 2,300 development blocks in the name of Integrated Rural Development Programme (IRDP) which was later on extended in the entire country. The NREP also commenced at the same time as part of the Sixth plan and aimed at helping the segment of population which depended largely on wage employment and had virtually no source of income during the lean agricultural period. The RLEGP was launched on August 15, 1983, with the objectives of expanding the employment opportunities for the rural landless. However, with a view to making the implementation of this wage employment programmes more effective, NREP and RLEGP were merged into a single rural employment programmes namely Jawahar Rojgar Yojana (JRY), since April 1, 1989. The Training of Rural Youth for Self Employment (TRYSEM) was introduced at that time for skill development. After 1990 the various programmes that were implemented and experimented providing employment .Prime Minister Rozgar Yojana (PMRY) was launched on 2nd October 1993 for providing self employment to the educated unemployed .The programme was discontinued its operation from April 2008. In August 2008 the Government introduced new employment generation credit link subsidy scheme titled Prime Minister Employment Generation Programme (PMEGP) in August 2008, for setting up micro enterprises in rural and urban areas by merging Prime Minister Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP).

The other wage employment generation programme for the rural poor includes SGSY, SGRY (launched in September 2001) and MGNREGS (in February 2006). For urban areas NRY was launched in October 1981 which was merged into the Swarnajayanti Shahari Rozgar Yojans in 1978-79.

It may be mentioned that for the successful implementation of the schemes, the commercial banks play an important role. The banks come forward the entrepreneurs" productive activities by starting their own projects or industries or business units rather than depending on some employer for employment and livelihood. When more and more persons come forward to starting their own enterprises and manage them efficiently and effectively, it is possible to eliminate poverty, backwardness and unemployment problem. But, a society constrained by the suppressive socio-economic factors cannot generate the much-needed entrepreneurs to help the entrepreneurs in its own that too among rural masses. The Industrial Policy Resolutions passed since independence has given added thrust to growth and development of this micro and small scale sector.

In spite of providing various incentives and easy loans by the commercial banks, the success rate of many units is very poor. What are the problems of poor financial health and as well as poor performance of many micro and small scale industrial units? What role played by the banks for development of these units, more particularly which are located in the under developed region? The present study makes an endeavour in this direction.

Entrepreneurship

Entrepreneur and entrepreneurship are quite separate from each other. Entrepreneur is basically a human being and entrepreneurship is his quality24. Though they are the two sides of the same coin, conceptually they are different. The entrepreneurship is a golden practice and excellent discipline, a dynamic and continuous process of economic development and social reformation. Entrepreneurship demonstrates the inner quality; a creative and innovative response of the entrepreneur to changing environment, such creative and responsible response can take place in any field of social endeavour25. Thus, entrepreneurship is a perennial and perpetual process of development and reformation in every field of socio-economic endeavour. Thus the dynamic process of entrepreneurship may be effectively utilised in any field of social activities like economic and commercial.

Entrepreneurship is a multidimensional task defined differently by different authorities. The few such definitions are as:

According to Cole, A.H. (1949), an „entrepreneurship‟ is the purposeful activity on individual or a group of associated individuals, undertaken to initiate, maintain or organize a profit- oriented business unit for the production or distribution of economic goods and services26 . Robert Ronstadi1(2000), had defined entrepreneurship is the dynamic process of creating incremental wealth by assuming major risks in terms of equity, time and/ or career combination of providing value for some product or service.”. Adam Smith to Marshall, the economists made no efforts to define or includes entrepreneurship in their economic literature. Cantillon also evaluated entrepreneurship as forth factor of production but fail to recognize it as a premier force in economic development28 . Basically, the English economic theory was extremely aggregative and therefore individuals at micro level were treated as suppressed in the competition. J. A. Schumpeter (1934), for the first time considered entrepreneurs as innovators.

Thus, the term „entrepreneurship‟ has a plethora of definitions, but consensus has to date emerged on what skills and abilities a person should possess to become an entrepreneurs, how an entrepreneurial class can be developed, or how the supply of entrepreneurs in a particular society can be increased. It may appear a little surprising that despite the subject of entrepreneurship having been under discussion for more than two countries, the concept still remains a little clouded.

Micro and Small Entrepreneurs In a way, small and large scale enterprises are two legs of industrialization process of a country. Hence, small-scale enterprises are found in existence in every country. The definition of small scale industry varies from one country to another and from one time to another in the same country depending upon the pattern and stage of development, Government policy and administrative set up of the particular country. The Fiscal Commission, 1950 (GOI 1950), for the first time, defined a small scale industry as one of which is operated mainly with higher labour usually 10 to 50 hands. The Government of India set up the Central Small Scale Industries Organisation and Small Scale-Industries Board in 1954-55 for promoting the small scale industries. Small Scale-Industries Board at its first meeting held on January 5th and 6th 1955, defined small scale industry as a unit employing less than 50 employees if using power, and less than 100 employees without the use of power and with a capital asset not exceeding Rs. 5 Lakhs30 . The investment limit and employment vary from time to time in India (Table 1.1).

Table 1.1

Investment criterion Small Scale Industries in different years

Year	Investment Criterion		Employment Criterion
	SSI unit	Ancillary unit	
1958	Fixed capital investment upto Rs.5 lakhs.	Same as SS unit.	Employment upto 50 workers if using power or upto 100 if not using power.
1959	The value of machine was taken as the original price paid irrespective of new or old machinery.	Same as SSI unit.	Employment upto 50 workers if using power or upto 100 if not using power.
1960	Gross value of fixed asset upto Rs. 5 lakhs.	Gross value of fixed asset upto Rs. 10 lakhs.	Employment criterion dropped
1966	Rs.75 lakhs.	Employment dropped	Employment criterion dropped
1975	Rs.10 lakh.	Employment dropped	Employment criterion dropped
1980	Rs.20 lakhs.	Rs.25	Employment criterion dropped
1985	Rs.35 lakhs.	Rs.45	Employment criterion dropped
1991	Rs.60 lakhs.	Rs.75	Employment criterion dropped
1997	Rs. 3 crore	Rs.3 crore	Employment criterion dropped
1999	Rs. 1 crore	Rs.1 crore	Employment criterion dropped

Source: Khanka, S.S. (2013). *Entrepreneurial Development*. New Delhi: S.Chand, 250-251

The Government of India passed "The Micro, Small and Medium Enterprises Development Act" 2006 31 after wide consultation with more than 300 industry associations, different government departments and multiple stake-holders across the country. In accordance with the provision of MSMED Act 2006 the Micro, Small and Medium Enterprises are classified in two classes:

1.   Manufacturing Enterprises: The enterprises engaged in the manufactured or production of goods pertaining to any industry specified in the first schedule to the industries (Development and Regulations Act, 1951) or enjoying plant and machinery in the process of value addition to the final product having a distinct name or character or use. The manufacturing enterprises are defined in terms of investment in plant and machinery. The new definition is as follows:

(i).   A micro enterprise, where the investment in plant and machinery does not exceed Rs. 25 lakh; (ii). All enterprise, where the investment in plant and machinery is more than Rs. 25 lakh but not exceed Rs. 5 crore and;

(iii).   A medium enterprise, where the investment in plant and machinery is more than Rs. 5 crore but does not exceed Rs. 10 crore.

2.   Service Enterprise: The enterprises engaged in providing or rendering of services and are defined in terms of investment in equipment. The new definition of service enterprise as follows:

(i).   A micro enterprise, where the investment in equipment does not exceed Rs. 10 lakh;

(ii).   A small enterprise, where the investment in equipment is more than Rs. 10 lakh but does not exceed Rs. 2 crore and;

(iii).   A medium enterprise, where the investment in equipment is more than Rs. 2 crore but not exceed Rs.5 crore.

Entrepreneurship Development in India

In the pre colonial times the Indian trade and business was at its peak. Indians were experts in smelting of metals such as brass and tin. Kanishka Empire in the 1st century started nurturing Indian entrepreneurs and traders. The process of industrial transition in the British period is broadly divided into industrial growth during the 19th century and industrial progress during the 20th century. It was mainly the private sector, whether indigenous or foreign, that carried industrialisation forward. Only after the First World War some protection was granted to Indian industries, otherwise Indian industry had to weather all storms and face world competition on its own strength. However, Indians joined the ranks of industrialists early in the middle of the 19th century and their role grew throughout the period, continuously and steadily Development of Entrepreneurship refers to all those activities undertaken to encourage a prospective entrepreneur to set up an industrial unit. It is cordial to industrial development as any other economic factor. A sound understanding of the entrepreneurship development in India must evolve itself within the context of economic development in India. In the early years after independence, the government policy towards entrepreneurship development focused mainly on the building up of infrastructural facilities and the provision of concessions and subsidies. The government relied mainly on the indirect method of entrepreneurship development than the direct method34. The indirect approach to entrepreneurship development includes all those measures which are intended to create a suitable environment for the entrepreneurs to operate. It includes provision of financial assistance, financial incentives like tax concession, concessional finance, preference in government purchase, creation of infrastructural facilities, encouraging capital formation etc. Besides, other facilities which are provided to the entrepreneurs under indirect method approach include marketing assistance, equipment leasing and sale of machinery on hire purchase basis, pro-type development and research and development facilities through various government sponsored institutions. The assumption underlying this approach is that the various financial facilities available would induce people to set up an entrepreneurial activity.

In recent years, the government has formulated a National Equity Fund to enable the tiny and small scale units to bridge the gap in margin requirements while borrowing term loans.

The direct approach focuses on the development of the man rather than environment. Its main aim approach is to train people to perform the role of the entrepreneur. It includes, developing entrepreneurial aptitude among those people with identifiable entrepreneurial traits. Training is provided to potential entrepreneurs in all aspects of establishing and managing an enterprise. The training agency even assists to selecting a project and setting up the unit. The government also provided a package of consultancy services through a network of technical organizations. In addition to that, the government adopted the Entrepreneurship Development Programme as an important instrument to develop small entrepreneurs in the country.

Role of Banks and Financial Institutions

The economic and industrial developments of a country largely depend upon how efficiently the funds are managed by its banks and financial institutions. Efficacious management of banks and financial institutions will not only improve their profitability but also enhance their contribution to the industrial and economic development of a country vis-à-vis entrepreneurial development.

Before nationalisation of commercial bank in India in 1969, the commercial banks neglected the small entrepreneurs. They had to borrow a lion‟s share of capital required by them from money lenders at an exorbitant rate of interest. Adequate finance and credit, had therefore, been a major problem of the small entrepreneurs.

The commercial banks, particularly after nationalisation, have been playing a key role in the in the economic and social transformation and development of our country. These banks have expanded incredibly fast in respect of number of branches as well as in diversifying its services in many directions. Financing schemes of banks and its capital assets alone would not bring about the much needed economic progress; promotional and developmental functions are equally important to banking institutions as the financing role. Over the period, commercial banks have evolved several comprehensive programmes for entrepreneurship development with a purpose to motivate first generation entrepreneurs to set up risk bearing ventures especially in industrially backward areas of the country.

The Entrepreneurship Development Programmes conducted by the banks are more or less similar in nature. The basic features of the EDPs are as:

(i).   Identification and careful selection of entrepreneurs for training;

(ii).   Development of the entrepreneurial capabilities of the trainees;

(iii).   Equipping the trainees with basic managerial understanding;

(iv).   Ensuing a viable industrial project for each potential entrepreneurs; and

(v).   Helping him to secure necessary financial and related assistance. However, the main functional area through which banks can help development of entrepreneurship is the deployment of credit.

All India level financial institutions like Industrial Finance Corporation of India (IFCI), Industrial Credit and Investment Corporation of India (ICICI), Industrial Credit Bank of India (IDBI), and National Bank for Agricultural and Rural Development (NABARD) either provide the financial assistance to the big industries in the large and medium sector or refinance the assistance given by commercial banks, Co-operative Banks, Regional Rural Banks, and State Financial Corporations, in the region North Eastern Industrial and Technical Consultancy Organization (NEITCO), Indian Institute of Entrepreneurship (IIE). North Eastern Industrial Consultants Ltd (NECON) has been actively involved in entrepreneurship development activities like training, consultancy in the region. Their efforts have been supported by the North Eastern Council (NEC) in general and financial institutions like Industrial Development Bank of India (IDBI), North Eastern Development Finance Corporation Limited (NEDFi) and various commercial banks in particular.

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Tribal Education in India : Issues and Challenges

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Abstract

Our constitution laid down various provisions for uplift of tribal communities but still they are confronted with various challenges. Despite several initiatives taken by the Government to enhance educational status ever since independence, the literacy rate among Schedule Tribes has remained low. Objective of this paper is to analyse the status of tribal education and the government initiatives to promote education among tribals and the challenges faced by the tribals to achieve education.

Key words: Educational Status, Tribal Communities, Literacy, Schedule Tribes, Tribal Education

Introduction

A nation‟s development is directly related to the accessibility and opportunities to avail educational facilities by the people. Since the attainment of independence special attention has been paid to provide education to the people but unfortunately, even after the passage of seventy glorious years of independence, it has always been a great challenge for the government to provide education to all tribal people. It is a universally accepted notion that education serves as a pivot for the tribals to establish a camaraderie with the rest of the Indian population.

It is quite evident that tribals fail to keep up the pace in every sphere of life in comparison to non tribal communities. And education is considered to be the most important means to enhance potentiality of subaltern class and literacy can cultivate and make them dexterous and transform them from a mere human being to a resourceful person, so they can easily develop their internal quality by themselves and easily overcome the barrier of their day to day life. Government should ensure that this marginalized section enjoys the nectar of economic and social prosperity. The government has taken several programs to promote education among tribals. Even the framers of the Indian Constitution considered the situation of the tribals of our country and laid down several provisions for uplift of their social, economic and educational condition

Constitutional safe guard :

Framers of the Indian Constitution realized that certain marginalized section in India were excluded from the national main stream and suffered extremely from social, educational and economic backwardness. They considered that this section needed special constitutional safeguard to protect their rights and interests as to enable them to join the national main stream. List of constitutional provision for Scheduled Caste are as follows:

Educational status of Scheduled Tribes :

Literacy rate is one of the most popular and important way to measure the percentage of literates among the population. Here we discuss the literacy rate of the tribal people and compare to national literacy rate and analyse the gap between all social group and the tribal community since independence.

It is clearly seen that all India literacy rate significantly increased along with the literacy rate of Scheduled Tribes from the year 1961 to 2011 but the matter of concern is that, the gap between these two groups is still 14.03 in 2011. After independence many government initiatives in the form of different plans and increase in allocation of funds for education facilitate and encourage enrolment of students from different social groups.

Table:1

Comparative literacy rate of scheduled tribes and total population(in percent)						
Census	1961	1971	1981	1991	2001	2011
All social groups	28.3	34.45	43.57	52.21	64.84	72.99
STs	8.53	11.30	16.35	29.60	47.10	58.96
Gap	19.77	18.15	19.88	21.61	18.28	14.03

Source Statistic of school education – 2010-2011

Table: 2

Gross enrollment Ratio		
Class	ST	All Categories
Class - I-V	137	116
Class- VI-VIII	88.9	85.5
Class -IX-X	53.3	65
Class -XI-XII	28.8	39.3

Source Statistic of school education – 2010-2011

The data we get from Statistic of School Education 2010-2011, is not so much optimistic regarding ST"s enrolment. If we analyse the data, it is clearly visible that the tendency to drop out starts from class VIII onwards. The gap at this stage between ST and all India level is as much as 11.7. Drastic fall in GER is quite significant at this stage. There is no hope as well in post matric level. It is 10.5 lower than the all India level. But we must say that situation is quite better at the elementary level (I – VIII) where GER of ST student is quite higher than all India level. So it is high time for the government to give priority to enrolment of ST students in matric and post matric level in the education policy.

Table: 3
Dropout Rates (in percent)

class	ST(boys)	All(boys)	ST(Girls)	ALL(girls)	ST(total)	All(total)	Gap
Class I-V Primary Stage	37.2	28.7	33.9	25.1	35.6	27	8.6
Class V-VIII Middle Stage	54.7	40.3	55.4	41	55	40.6	14.4
Class –I-X Secondary stage	70.6	50.4	71.3	47.9	70.9	49.3	21.6

Source Statistic of school education – 2010-2011

Dropout is an important indicator through which the number of students pursuing their education in different stages is measured. Rate of dropout among tribal boys and girls is almost same in all these three stages (see table – 3) but when we compare the gap between tribal and all social group we can see it is really high at the secondary level which is 21.6 but it is quite low at the primary level with 8.6. From the table 3, we can see that rate of dropout at the primary level is 35.6 that means 74 S.T students out of 100 is pursuing next stage of education but finally when it comes to the secondary level (I-X) number of ST students drastically fall to almost 29 which is very low in comparison to national level dropout of students.

Scheme and programme for tribal development
Tribal Panchsheel: It was Pandit Jawaharlal Nehru, the first prime minister of free India who anticipated the necessity of the development of tribal people and for this sake he laid down five principles of tribal

development which is called Tribal Panchsheel. It was ratified by Dhebar commission and enshrined in "A Philosophy for North Eastern Frontier Area" written by Verrier Elwin. These five principles are:

1. People should develop along lines of their own genius and we should avoid imposing anything on them. We should try to encourage in every way their own traditional arts and culture.
2. Tribal rights on land and forests should be respected.

3. We should try to train and build up a team of their own people to do work of administration and development. Some technical personnel from outside will, no doubt be needed, especially in the beginning. But we should avoid introducing too many outsider into tribal territory.
4. We should not over-administer these areas or over-whelm them with multiplicity of schemes. We should rather work through, and not in rivalry to, their own social and cultural institutions.
5. We should judge results, not by statistics or the amount of money spent, but by the quality of human character that is evolved. (source : "A Philosophy for NEFA" by Verrier Elwin).

Post- Matric Scholarship For Scheduled Tribe Students:
This scheme was introduced to encourage the ST students pursuing Post–Matriculation, in professional, technical as well as non-professional courses in various recognized institution by providing them financial support. Students having family income not more than Rs.1,0800 per year, are entitled for this scheme. This scheme is in operation since 1944-1945, and implemented by state government and UTs administration with 100% central assistance.

Hostel for ST students girls' and boys':
A plan for providing hostel accommodation for ST girls" was started during third five years plan period and for the boys" this programme was launched in 1989-1990 and both these schemes merged in 10th five year plan. Aim of this scheme is to facilitate hostel accommodation to the peripheral ST students who are unable to pursue their education due to their financial condition and location of their residence .

Rajiv Gandhi National Fellowship Scheme (RGNF):
RGNF was introduced in the year 2005-2006 with the objective to encourage the students belonging to ST community to pursue higher education such as M.Phil and Ph.D by providing them financial assistance. University Grant Commission (UGC) took the responsibility to implement this scheme on the behalf of Ministry of Tribal Affairs.

Vocational Training Center in Tribal Areas:
Aim of this scheme is to develop the skill of ST students depending on their qualification and present market trends. This vocational training would enable them to get suitable employment or enable them to become self sufficient.

National Overseas Scholarship Scheme for ST:
This scheme provides financial support to those meritorious tribal students who wish to pursue their studies in abroad (Masters, Doctorate, Post-Doctorate) in specified field of Engineering, Technology, and Science.

Scheme of Top Class Education for ST Students:
A scheme of scholarship was introduced by Ministry of Tribal affairs in 2007-2008 to encourage brilliant students of tribal community for continuing their study at degree or post-degree level.

Ashram School in Tribal Sub-Plan Area:
This scheme was started in 1990-1991 with a view to provide education with residential facility to ST students.

Tribal Research Institute:
Fourteen Tribal Research Institutes (TRIs) have been set up in Andhra Pradesh, Assam, Bihar, Gujarat, Kerala, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, West Bengal, Uttar Pradesh, Manipur and Tripura.

Book Bank:

In order to reduce dropout rate among ST students from professional institutes/ universities, funds are allotted for purchase of books under this scheme.

Coaching for ST:

Under this scheme free coaching classes are provided to ST students to enhance their skill and capabilities for various competitive examinations, so that they can compete with main stream students in all competitive examinations.

Challenges:

Despite constitutional provisions and safe guard with various government initiatives and programme, educating tribal children is still a major concern for the government. There are so many socio-cultural, economical, geographical, and administrative obstacle (report Ministry of Tribal Affairs, GOI, 2013) for which literacy rate of tribal people has never been at par with entire population, and gap between them is always high, for example the gap between tribals and whole population in literacy rate was 19.7% in 1961 which increased to 21.6% in 1991 and has declined to 14.3% in 2011(see table-1).

However the contemporary challenges faced by the tribal people in order to acquire education are as follows.

Socio-economic and cultural:
Economic conditions : Most of the tribal community is economically backward. It is very difficult for them to fulfill their basic needs. Sending their children to school is much like a luxury to them. They prefer to send their children to work to supplement the family income.

Reluctance of parents towards education:

Illiteracy of parents and their attitude towards education is indifferent, as well as their community never encourages the pupils to pursue study. Besides parents are not willing to send their daughters to co-educational institutions.

Infrastructural challenges:

Most of the schools located in tribal areas have minimal infrastructural facilities. These schools are not equipped with teaching learning materials, study materials, even minimum sanitary provisions are not maintained. Lack of communication plays pivotal role in discouraging tribal children to come to school regularly.

Language related challenges:

In most of the states, official/regional languages are used for class room teaching and these are not understood by the tribal children at primary level. For them these languages seem to be a foreign tongue as they speak only in their mother tongue.

Teacher related challenges:

Irregularity of the teachers in school fail to establish communication bridge among the tribal students. Besides inadequacy of trained teachers is a big problem in imparting education to tribal children.

Recommendations
1.   Government should take some specific initiative through various programmes like awareness camp, street drama, counseling, etc which can create awareness among the tribals about the importance of education.
2.   Emphasis should be given to career or job oriented courses.
3.   Infrastructural requirement has always been neglected. It should be taken under consideration. School in tribal areas should be furnished with adequate class rooms, teaching aids, electricity, water supply, separate toilet for girls and boys, boundary walls, play ground etc.
4.   Teachers should be locally recruited who understand and respect tribal culture and practices and most importantly are acquainted with the local language.
5.   New teacher training institutes should be opened in tribal sub plan areas to meet the requirement of trained teachers.
6.   Teaching and learning should be imparted in local language.

7. Representation of tribal students in higher education is very low; to counter this problem there must be some career counseling programmes at secondary level along with providing scholarship for pursuing higher education.

8. There is no sufficient higher secondary schools in tribal areas, so government needs to establish residential school in such areas under various governmental schemes.

9. There must be strong machinery to protect students from abuse, neglect, exploitation, and violence.

10. In order to bring the tribal students in the main streams of national development, community involvement is necessary through panchayati raj institutions.

11. Establish separate school for girls in tribal areas, as some parents hesitate to send their daughters to co-educational institutions.

12. Proper monitoring by high level officials at regular interval is necessary for smooth functioning of school administration.

Conclusion

Education is a driving force of history, no civilization could flourish without educating its people. Since the attainment of independence, government of India has taken several initiatives, schemes and programmes and allotted funds to different plans to spread education among the tribals. No doubt all these efforts are significant and highly appreciable, but despite all these efforts, growth rate of education among the tribals is very sluggish. Representation of tribals in higher education does not meet its expected level. Now the time has come to take drastic decision and effective plan to reduce the obstacles in pursuance of education by tribal children. Apart from government‟s initiative, if various NGOs and local media play an important role in creating awareness among the tribals, only then can they bask in the auroral radiance of economic development.

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Concept of Accounting Standards in India

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Abstract

Accounting standards provide a framework of preparation of financial statements. Accounting standards seek to suggest rules and criteria of accounting measurements. On one hand, the rules and criteria cannot be rigid and on the other, they cannot permit irrational and totally expedient accounting measurements. Formulation of proper accounting standards, therefore, is a vital step in developing accounting as a science and as a language of business. Accounting standards are a benchmark for evaluating the quality of financial statements. As a matter of fact, accounting standards are more than a framework; they are similar in nature to laws. Accounting standards are also important in resolving the conflicts between groups of diverse interests. Accounting standards function as an important mechanism in resolving the conflicting interests. Accounting standards command credibility among various groups of diverse interests. They seek to ensure that the users of financial statements get credible information about the organisation. Formulation and implementation of accounting standards, therefore, achieve a special significance in the present scenario.

Keywords : Accounting Standards, Financial Statement, Benchmark, Organization,

Introduction

Accounting is the art of recording, classifying and summarising in a significant manner and in terms of money, transactions and events which are, in part at least, of a financial character, and interpreting the results thereof/ In its broadest sense, accounting is concerned with the measurement of transactions, usually involving money as the medium of exchange but may also result from barter, transformations i.e. the conversions through the process of production and events i.e. all other economic occurrences, external and internal.

A business accounting system consists of two parts viz., external and internal. Accounting information is user oriented. The persons receiving accounting information are termed as 'users'. A very wide variety of different groups of people, wholly divorced from the management of an organisation, are interested in reading and using the financial statements of the organisation. These groups have a legitimate interest in the affairs of the organisation.

In many cases, they have a legal right to information. They include shareholders and potential shareholders, suppliers of capital and finance such as banks and financial institutions, creditors, suppliers of goods and services, customers and employees, various government agencies and departments such as Income Tax department. Sales Tax department, Customs and Excise Duty department etc. and the public at large. They are also known as 'stakeholders'.

According to Ijiri (1975 and 1983), the accountant has two roles in the organisation- first, as the supplier of information to the management inside and second, as a person accountable to outsiders. He has to supply accounting information to the managers inside the organisation and also to the different stakeholders. They all take their decisions based on this information. These groups have an interest, which is sometimes legally enforceable, in ensuring that the financial statements they use and rely upon, present a fair picture of the position and progress of the organisation. The stability and growth of the economic system depend upon the confidence which the users repose in the fairness and reliability of the financial statements. Every organisation has freedom to evolve its own system of financial reporting and to set its own internal standards. The financial information may be tailor-made to suit the internal requirements for planning, directing and controlling the operations of the organisation. Various groups also use the financial statements in measuring the efficiency of the management. The financial statements help in assessing the skills of the management, in knowing the profitability of the organisation, in foreseeing the progress of the organisation, and in evaluating its solvency and liquidity position. These various external groups often have conflicting interests which are frequent and real. For example, existing shareholders and potential shareholders have opposite interests in assessing the profitability and in arriving at the valuation of the company. Potential shareholders may be dismayed if they buy shares of the company on the basis of financial statements which later prove to be 'rosy', whereas the existing shareholders who sell under the circumstances are likely to be satisfied with the outcome. And certainly they will be even more satisfied if they retain the holdings on the basis of 'over optimistic' financial reports. Sometimes, the management may be interested in suppressing the profit figures of the company so that it may

not have to pay more bonus to the employees and more dividend to the shareholders. It may be interested in creating secret reserves which may not find approval of others.

Modern business is regarded as an integral part of the society. It, therefore, must have the society's sanction to function successfully. The operations of business organisations affect a wide spectrum of society. Many people are affected by their operations. Therefore, it is essential that a business organisation should be socially responsive so that a balance is struck between the conflicting interests of various groups. The concepts of 'social responsibility' and 'social responsiveness' are relevant in this context. In 1953, Howard R. Bowen, in his book 'Social Responsibilities of Businessmen', suggested that, "businessmen should consider the social implications of their decisions." 'Corporate Social Responsibility' is, "to seriously consider the impact of company's actions on society".^ The concept of 'social responsiveness' means, "the ability of a corporation to relate its operations and policies to the social environment in ways that are mutually beneficial to the company and to the society".

In this context, Ijiri has coined two new terms-'accounter' and 'accountee'. When the accountee is the society at large and the accounter is the organisation as a whole, the scope of accounting would cover social accounting, including environmental costs and benefits. Professional accountants will have to play a significant role in such 'social' accounting in future. The conflicting interests between 'ethics and privacy' and 'ethics of public disclosure' will then become more pronounced. Caught in the crossfire, the accountant will have to contemplate on the dilemma of revealing the truth. Accounting is the 'language of business'. The end result of accounting is the publication of financial statements. These financial statements may be classified into two categories: general purpose and special purpose. Various conflicting groups use the general purpose financial statements. Therefore, they should strike a right balance to provide necessary information to the concerned groups. If necessary, special purpose supplementary financial statements may be prepared for use of a particular group.

It becomes empirical to consider the overall purpose of financial statements, more so the annual reports of companies. Financial statements provide a basis for taking decisions and actions by the external users. The annual reports are historical in nature in as much as the financial data portrayed in the annual reports are a part of history. Even then, they provide a basis for planning future actions and taking decisions. They form a basis for taking investment and lending decisions. The settlement of claims, such as taxes payable to government, bonus payable to employees etc., is based on financial statements.

Financial statements provide a bird's-eye view of the progress of the organisation as well as the stewardship function of the management. Social and legislature attitudes and policies are formulated on the basis of information provided by the annual reports. Matters such as the tax structure, the balance between the private sector and the public sector, the levels of taxation, the quantum of government grants to industries and individual companies, the amount to be spent to protect the environment, the amount to be earmarked for consumer
and social welfare etc. may be influenced by the annual reports.

Accounting is a developing science. Unlike other physical sciences, it is not rigid in nature. A certain amount of flexibility is allowed in accounting practices. Due to revision of economic and political policies, rapid changes in the commercial and industrial world are taking place. Therefore, it is but natural that the accounting policies and practices should also be suitably amended to keep pace with the changes. Though, a certain amount of flexibility can be allowed, it does not mean that the accounting principles should be bent to suit individual whims and wishes. Latitude to a certain degree is permissible but it should not strike at the soul of the basic accounting principles. It is, therefore, necessary to see that the
accounting principles are followed in spirit. There is, thus, a great need to standardise the accounting principles so that the financial statements prepared by various organisations possess the attributes of uniformity, consistency and comparability. Formulation of accounting standards plays a vital role in this direction.

MEANING AND PURPOSE OF ACCOUNTING STANDARDS

Accounting resembles a language where some rules are definite and some are not. There are many areas in which difference of opinions exists about the manner of recording a particular transaction. But it is expected that a shrewd accountant should be able to differentiate between a 'good' accounting practice and a 'bad' accounting practice. Just as languages evolve and change in response to the changing needs of the times, so do the accounting rules. Some rules which are currently in parlance may have to be modified to suit the changing business environment.

The rules and conventions of accounting are commonly referred to as 'principles'. The term 'principle' is used to communicate "a general law or rule as a guide to action, a settled ground or basis of conduct or practice". Thus, an accounting principle is simply *a guide to action.* Accounting principles do not exactly

prescribe how each business event should be recorded. There are many matters in accounting practice, which differ from enterprise to enterprise. These differences are inevitable because a single set of rules cannot be applied to enterprises of different nature. An accountant has freedom to use his discretion to record a particular event. This freedom is to be used within the confinements of the 'generally accepted accounting principles'. The user of the accounting statements may not know the precise meaning of a particular item unless he knows the context. For example, the term 'cost' has several connotations. The 'cost' of a car includes the purchase price *plus* cost of major repairs *minus* the residual value. Now, the exact cost cannot be computed till the car is sold. It is not possible to wait for a long period for ascertaining the cost because accounting statements are to be prepared every year. In such a situation, an accountant is compelled to proceed on the basis of estimates. He has to make an estimate about the expected life of the car and the residual value it may fetch. The accuracy of the figure of 'cost' will depend upon the validity of the accountant's estimate. These estimates are subjective and may differ from person to person. But even then, a general agreement on the definition of the term 'cost' may be arrived at. To restrict the accountant's choice of freedom, it is necessary that he should be provided with some framework. The accounting concepts and measurements should be 'standardised' as far as possible. A 'standard' is, "a quality or measure serving as a basis or example or principle to which others conform or should conform or by which the accuracy or quality of others is judged".

When accountants all over the world start abiding by these standards, the accounting statements will become consistent, comparable and reliable since the degree of freedom of choices will be reduced to a great extent.

The financial statements are thus important documents in the modern society, and it is essential that they should conform to certain standards. The environment of accounting is changing rapidly. These changes, economic and political, such as globalisation and liberalisation of trade, foreign trade policy etc., have given rise to critical financial problems never imagined ever before. Indian companies, while applying for enlistment in foreign stock
exchanges like Dow Jones, NASDAQ etc., are required to prepare and present their financial statements and reports as per international accounting standards. Their financial statements then become comparable with similar other international companies and it becomes possible for the potential investors to take investment decisions. The modern day demands have definitely affected the goals and contents of accounting. Today, there is a great need than ever before for the business entities to function more intelligently. This calls for a better understanding of basic accounting concepts. Accounting principles are usually rules and conventions which have been adopted as a general guide to action by the accounting profession.^ An accounting principle should be *useful* in coping with a practical recording system, it must be reasonably *objective,* that is, provide a similar answer in the hands of qualified practitioners, and finally it must be *feasible,* that is, it should not be expensive to apply.

Accounting principles should not be ambiguous and vague but should be clear and well defined so that they are universally acceptable and applicable. They should be uniformly implemented and incorporated by all corporate and non-corporate bodies all over the world while preparing the financial statements so that they are interpreted in a uniform fashion. This will ensure that the financial statements of all the organisations possess the attribute of comparability and reliability. But at the same time, accounting principles, like principles of other physical sciences, are not rigid in nature. Accounting is not a closed system. It is susceptible to changes. It does not have a fixed set of rules. The Accountant has a fair degree of freedom in recording a particular transaction taking into consideration the policies adopted by the organisation. This latitude hampers the attribute of comparability. One organisation may adopt one principle, whereas others may adopt different principles. But accounting is a constantly evolving body of knowledge. This gives birth to a number of problems. The various conflicting groups have at least one common interest i.e. the financial statements they use and rely upon must present a *true and fair* picture of the financial position without concealing any material facts. Based on this knowledge, the different groups judge the financial position of the organisation and form their opinions about its future progress. Therefore, it is imperative that the financial statements of different organisations should be consistent and comparable. However, accountants are paid employees and this poses a serious problem. They have to follow the professional code and at the same time they are under obligation to obey the orders of their employers. Their position is very precarious. They are guided by the ethical standards and have to protect themselves. They are on the horns of dilemma. A solution is that nothing should be left to discretion and various accounting norms should be codified into formal laws. This will not leave any scope for manipulation even within the prescribed limits. It is inadvisable to leave the accounting norms to be left entirely to the market forces (Chau, 1986). In authoritarian states, like the Mouryans in ancient India, it was considered unsafe to leave everything to 'voluntary norms'.

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A Study on Trafficking and Abduction or Kidnapping

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Abstract

     The Immoral Traffic (Prevention) Act, 1986 is a special law in India which deals with trafficking for the purpose of prostitution. Under this Act there are provisions which punish acts by third parties facilitating prostitution like brothel keeping, living on earnings, procuring, etc. This Act also deals with trafficking for commercial sexual exploitation and provides punishment even for attempt to traffic a person. Therefore, even before a person is physically trafficked the law comes into operation. The offence of trafficking also finds an explanation under section 5 IT(P) Act, 1956 which speak about procuring, taking and /or inducing a person for the sake of prostitution. Even attempt to procuring, taking and /or inducing a person for the sake of prostitution is also included in the trafficking. Child trafficking is defined under the Goa Children Act 2003 for the first time in India. Under this Act child trafficking means procurement, recruitment, transfer, transportation, harbouring or receipt of children by means of threat, force coercion, abduction, fraud, deception, abuse of power or position of vulnerability or of payments or benefits to achieve the consent of person having control over the victim for monetary gain or otherwise.

Keywords : Traffic, Punish, Prostitution, Abduction, Deception.

Introduction

The concept of child trafficking means the criminal practice of exploitation of an innocent child by others and treating them just like as articles and commodities for illegal gain. Child trafficking is an act of commercialization of human lives, perpetrated by organized rackets of criminals. 20 According to the Oxford Dictionary "traffic" means trade especially illegal. The word trafficked or trafficking is described as dealing something especially illegally. There is no common definition of trafficking and number of definitions given under different international instrument differently like the Convention for the Suppression of the Traffic in Persons and of the Exploitation of the Prostitution of Others,21 the United Nations General Assembly, 1994 by a Resolution 49/166,22 the Global Alliance Against the Trafficking of Women (GAATW), Office of Drugs Control and Crime Prevention (ODCCP) , SAARC etc Most comprehensive definition of trafficking is given by the UN Protocol to Prevent, Suppress and Punish Trafficking in Persons Especially Women and Children, 2000, which has been signed by India. 24 According to the protocol, Trafficking in persons means the recruitment, transfer, transportation, harbouring or receipt of persons, by use of force, threat, coercion, fraud, deception, abuse of power or position of vulnerability or payments or benefits to achieve the consent of a person having control over the victim for the purpose of exploitation. Exploitation includes the exploitation of the prostitution of others or other forms of sexual exploitation, forced labour, slavery or practices similar to slavery, servitude or the removal of organs. The consent of the victim of trafficking is irrelevant.

     SAARC defined the term 'trafficking' means the moving, buying or selling of women and children for prostitution within and outside a country for considerations with or without the consent of the victim.

     The Immoral Traffic (Prevention) Act, 1986 is a special law in India which deals with trafficking for the purpose of prostitution. Under this Act there are provisions which punish acts by third parties facilitating prostitution like brothel keeping, living on earnings, procuring, etc. This Act also deals with trafficking for commercial sexual exploitation and provides punishment even for attempt to traffic a person. Therefore, even before a person is physically trafficked the law comes into operation. The offence of trafficking also finds an explanation under section 5 IT(P) Act, 1956 which speak about procuring, taking and /or inducing a person for the sake of prostitution. Even attempt to procuring, taking and /or inducing a person for the sake of prostitution is also included in the trafficking. Child trafficking is defined under the Goa Children Act 2003 for the first time in India. Under this Act child trafficking means procurement, recruitment, transfer, transportation, harbouring or receipt of children by means of threat, force coercion, abduction, fraud, deception, abuse of power or position of vulnerability or of payments or benefits to achieve the consent of person having control over the victim for monetary gain or otherwise.

     Indian Penal Code, 1860 is the main criminal substantive law in India which prohibits and punishes the act of buying and selling of minors, 28 importation of girls etc. In addition, there are some provisions of IPC deals with rape, assault, abduction, forced labour, etc which are also connected with the crime of

trafficking. But by the recent amendment of the IPC provides a clear and specific definition of trafficking by substituting section 370, which defined trafficking of a person for exploitation. If a person (a) recruits, (b) transports, (c) harbours, (d) transfers, or (e) receives, a person or persons, by using threats, force, coercion, abduction, fraud, deception, abuse of power, or inducement for exploitation including prostitution, slavery, forced organ removal etc.

The Victims of Trafficking and Violence Protection Act 2000 of United States describes the sex trafficking is most severe forms of human trafficking in which commercial sex act is induced by force, fraud or coercion or in which the person induced to perform such act has not attained 18 years of age or the recruitment, harbouring, transportation or obtaining of a person for labour or services through the use of force, coercion or fraud for the purpose of subjection to involuntary servitude, peonage, slavery or debt bondage.

From the above definition and discussion, it appears that the child trafficking generally means exploitation of children by means of selling, buying, transporting or any other means through deceit, fraud or force, seduction, coercion etc whether with or without consent of the victim for the purpose of unlawful gain. Consent of the victim of child trafficking is always irrelevant as they are the child and not capable of giving a valid consent. A broader understanding of the issue is that illegal movement of any human being in any part of the world is considered trafficking both the Indian law and the UN protocol and make consent of victim irrelevant to determining a person's status trafficking. The child trafficking means not only for the purpose of flesh trade or
prostitution but also present in other forms like child labour, begging, selling of children, organ trade of children, trafficking through and for marriage and through adoption etc.

Child trafficking is an ugly reality that stares in the face of the civic society and it is an unbearable social menace as well as a curse to the society. The crime of trafficking involves the violation laws and basic human right. It becomes a great threat to the modern society because traffickers operate across the borders of the country with the involvement of organized criminals. Although the practice of child trafficking as well as human slavery was banned about a century ago still children are trafficked and forced into various illegitimate activities. Even for the last couple of decades there has been a considerable growth of the incidents of child trafficking. Child trafficking
threatens the very fabric of the society as because not only offenders but also the laws enforcing authority are also widely involved. In the 21st century, the rights of children universally recognized worldwide, despite that they are exploited abused daily throughout the world.
Incidents of trafficking are growing day by day as because it is the one of the easiest source of income and most lucrative illegal trades, considered as the next to arms and drug smuggling undertook by highly organized away by the criminals. Human trafficking at the global level is generating an approximate 7 billion dollar worth business per year.

Victims of Child Trafficking

It was the traditional conception that the girl children are the subject matter of trafficking as because trafficking was assumed to be synonymous with prostitution or flesh trade. But in the modern era, it is established that both girls and boys are subject to trafficking depending upon the purpose of such trafficking. Nonetheless, the girl child is more vulnerable than boy child. The children in the younger age are most prone to trafficking as they are used for prostitution, domestic work, camel racing ,begging and pornography. In the case of adoption, mostly it is the infant who is often trafficked.
Some of the common kinds of victims of child trafficking to be found as under:
(a) Belong to poor families
(b) Illiterateracy or with very low levels of literacy
(c) Belong to the marginalised sections of the society such as SC, ST or OBC
(d) Victims of natural disasters/calamities
(e) Displaced due to development projects
(f) Child victims of internal disturbance or military and political conflict
(g) Victims of ethnic violence
(h) Street children
(i) Differently able children

Child Traffickers

Trafficking of children generally took place through the organised network. In India, a study conducted by the Joint Women's Programme in the year of 1986 shown that parents are selling unborn female children. According to the study, about 33% of victims had been sold by their parents and relatives

and 19 % by the criminal trafficking gangs, 6 % by the friends, 10% by the strangers, and 6% by the lawyers, doctors and other professionals. The study is believed to be the most authoritative and reliable report on prostitution. The study claims that some deals are made when foetuses are only three months old for a price of Rs. 3,500/ only. When born, most of these girl children are sold into prostitution.

A gang of notorious traffickers was apprehended by police for selling Nepali girls to Indian brothels. The victim a 20-year-old girl was brought by her relative and brother-in-law alluring her for marriage with rich husband in their area.36 Often parents used to sell their children into the labour market. There are some instances that fathers have pushed their daughters into flesh trade. In the case of trafficking through marriages, the grooms are involved in trafficking as they used to sell their wife to others or directly force them into prostitution. Many young tribal women of the region are sold off by parents into marriage with strangers from outside the state. 37. In some cases, women are treated like slaves by their in-laws and sometimes forced into prostitution. There is no doubt that the traffickers can exercise some degree of authority on the victim. The authority might be attributed to various factors like the age, socioeconomic position of the trafficker. Further, both men and women are involved in the trafficking racket. About 60% of the girl children among traditional entertainer groups in Andhra Pradesh, Madhya Pradesh, Rajasthan, and Karnataka are taken in the sex trade by their family members. 38 Following categories of persons may be included in the term of child traffickers:

(a) Parents, relatives, husband and friends
(b) Local politicians, Neighbour, Villagers, village headmen and School teachers
(c) Unemployed youth as agents in flesh trade
(d) Employment agents, Local criminal nexus, local police, border police, officials on
duty at the airport, passport officials and social workers
(e) Government and non-governmental organisation or institutions such as children's
homes, shelter Home etc.
(f) Pimps, Brothel keeper and clients of prostitute
(g) Tourists and travel agencies
(h) Both male and female paedophiles. 39
(j) Medical personnel or doctors who run adoption agencies.

Trafficking and Migration

Migration is a process by which a person moves from one place to another for whatever purpose. Trafficking involves migration if the person is moved from one place to another; however, with an element of deceit, coercion, lure, compulsion or force. In migration, there is no element of the lure, deceit, coercion etc. Therefore, migration is a voluntary act. However, when children migrate with their parents it may not be voluntarily and because of the fact that they are children, 'voluntarily' has no relevance.

As regards trafficking too the consent of the child has no relevance because a child trafficked even with consent is a victim. Migration could be within the country or outside; similarly, trafficking could also be within the country or outside. Migration may be for a genuine purpose, such as job, employment, better opportunities etc. or because of compulsions due to calamities whether man-made or natural. Trafficking is always for illegal purposes.

Trafficking and Abduction or Kidnapping

Abduction or kidnapping is taking a person out of one's guardian by force or deceit. As regards trafficking, the issue of guardianship has no relevance. A person may have been lured or deceived or tricked into an exploitative situation and thus trafficked.

Even a guardian can be the trafficker. Therefore, the question of guardianship makes abduction or kidnapping distinct from trafficking. Kidnapping a minor, wherein the word minor has a larger scope and includes males less than 16 year and females bellow 18 years of age. Trafficked people are usually the most vulnerable and powerless and they often brought from the poorer areas where opportunities are limited, they often are ethnic minorities, displaced persons like refugees.

Trafficking in women and children is the gravest form of abuse and exploitation of human beings. Women are particularly at risk from sex trafficking. Criminals exploit them and then force to become prostitutes. Through agents and brokers who arrange the travel and job placements, women are escorted to their destinations and delivered to the employers. Upon reaching their destinations, some women learn that they have been deceived about the nature of the work they will do; most have been deceived about the financial arrangement and conditions of their employment and find themselves in abusive situations from which escape is both difficult and dangerous.

Trafficking and Slavery

Trafficking is the modernized version of slavery. It is important to note that trafficking is not confined to the sexual exploitation of women and children alone. In India, a large number of children are trafficked not only for the sex trade but also for other forms of non-sex based exploitation that include (I) Labour like domestic worker, agricultural labourer, construction workers , labour in carpet industry, garment industry, fish / shrimp export as well as other sites of work in the formal and informal economy, (II) Illegal Activities like begging, organ trade , drug peddling smuggling, arms carrying and child soldiers , (III) Sexual Exploitation like forced prostitution, socially and religiously sanctified forms of prostitutions, sex tourism, pornography, (IV) Entertainment and Sports like circus, dance troupes, beer bars camel jockeys etc (V) For and through marriage , (VI) For and through adoption.

Child trafficking is not only committed by organized criminal networks but also by friends, relatives and even parents of the children. Child trafficking is a highly complex multidimensional problem, with many contributing factors that can be differentiated as supply or pushes factors and demand or pull factors. 43 Supply or push factors of child trafficking are : poverty, female feticide , infanticide, child marriage, natural disasters (floods, cyclones etc), domestic violence, unemployment, lure for job or marriage with false promises, domestic servitude traditional or religious prostitution like devadasi, lack of employment opportunities, lack of access to education, armed conflict and oppression. Demand factors of child trafficking are: globalization, materialism or consumerism cultural and religious belief, migration, hope for jobs or marriage, demand for cheap labour, demand for commercial sex, enhanced vulnerability due to lack of awareness, creation of need and market by sex traffickers for experimental and 'tender' sex, sex tourism, internet pornography, organized crime generating high profits with low risk for traffickers.

Trafficking and Smuggling

The human trafficking is different from the smuggling in many angles. In the smuggling, people voluntarily request the service of smuggler for fees etc, and there may be no prospect deception involved in the agreement between them. On arrival at their destination, the person smuggled usually becomes free. On the other hand, in trafficking, the victim remains as enslaved or they are highly exploited. The trafficker takes away the basic human rights of the victim. Victims are sometimes tricked and lured by false promises or by forced. Some traffickers use coercive and manipulative technique including intimidation, deception, feigned love, isolation, use of physical force. People who are seeking entry to foreign countries may be easily picked up by the traffickers and may mislead them into thinking that they will be free after being smuggled across the border. In some cases, the victims are captured through slave raiding.

A person smuggled is aware that he is being smuggled and is party to the act of smuggling activities. But a person trafficked is not a party to the crime because his consent may not have been obtained at all or it could be that the consent was obtained under lure, blackmail, coercion, deceit, intimidation or force. Therefore, trafficked person, irrespective of nationality, is a victim of crime and a smuggled person is essentially a part of the crime. In human smuggling, the migrant pays the smuggler for passage. In the case of trafficking, the trafficker deceives or coerces the migrant and sells them as labour. Smuggling is an offence, which has an end, but trafficking is a continuing offence.

Many victims of human trafficking begin their journey by consenting to be smuggled from one State to another. Therefore, one should be careful before drawing a conclusion that the person is an illegal immigrant or not. However, there is every possibility that a smuggled person may be trafficked. The smuggler may have deceived the person even before being smuggled. In such a situation, the willingness of the person has no relevance as the offender had clear mens rea. Therefore, the victim should be treated as a trafficked person and not an illegal immigrant. Moreover, if the victim is a child at the time of being smuggled, he or she is a victim of smuggling and should not be treated as an accomplice at all.

Source, Transit, and Destination of Trafficking

The crime of trafficking involves the violation laws and basic human right, especially for the women and children. It becomes a great threat to the modern society because traffickers operate across the borders of the country with the involvement of organized criminals. The source, transit and destination point of child trafficking are briefly discussed under following heads:

International Perspective

Human trafficking has also become a matter of serious concern at the international level. It is estimated that more than 800,000 people are smuggled or trafficked per year across the international borders and about 50% are children. The ILO in 2005 estimates that 9,80,000 to 12,25,000 children are in a forced labour situation due to trafficking. Around 3,00,000 to 4,50,000 people are trafficked per year within Asia,

out of whom 50% take place within South Asia. Further women and children, particularly girls are trafficked within the country and across region beyond South Asia.

In some cases, workers are voluntarily migrated from India to other country due to fraudulent recruitment practices subsequently they become victim of trafficking or directly fall into situations of forced labour or debt bondage to pay or incurred huge amount of recruitment fees and leave them vulnerable to exploitation by unscrupulous employers in the destination countries. Some are subjected to conditions of involuntary servitude, including non-payment of wages, restrictions on movement, unlawful withholding of passports and physical or sexual abuse. India has border sharing with seven countries which are not properly fenced. Therefore with the connivance of border police of the respective countries these victims entered in to India. On the other hand political instability and economic compulsions are the root cause for young girls of Bangladesh, Nepal, Myanmar and Uzbekistan migrated to other countries through India.

As such the ILO Convention No. 182 on the Worst Forms of Child Labour trafficking includes of slavery or practices similar to slavery" and the same should be immediately eliminated, irrespective of the level of development of a country. The Roadmap for the elimination of the worst forms of child labour by 2016, was adopted at the Child Labour Conference held at Hague in May 2010, which called for international cooperation for the elimination of the worst forms of child labour and to combat child trafficking.

The International law forbids trafficking, forced labour, slavery, debt bondage, detention, torture and other practices similar with trafficking. The most important International Conventions regarding trafficking of children are: 49 (I) The Convention on the Rights of the Child 1989, (II)The Optional Protocol to the Convention on the Rights of the Child on the Sale of Children, Child Prostitution and Child Pornography 2000,(III) The Convention on the Elimination of All forms of Discrimination against Women (CEDAW) 1979, (IV) The Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, (V) Declaration on Social and legal principles relating to the Protection and Welfare of Children, with special reference to Foster placement and adoption nationally and internationally 1986, (VI) SAARC Convention on Regional Arrangement for the Promotion of Child Welfare 2002.

Indian Perspective

One-third of the population of India constitutes children that mean India is the home to 400 million children and every sixth child of the world lives in India. India has been identified as a source, transit and destination point in the global circuit of child trafficking and also a large number of children are trafficked within the country itself. The country is a source area as because large numbers of children are trafficked from the country to Middle East, Europe and other parts of the world. Further, a large numbers of children are trafficked from Nepal and Bangladesh to the Middle East and other parts of World through India as the transit point. Large numbers of children also
trafficked from Nepal and Bangladesh to India as a destination point for traffic victims.

In the year 2006, an NGO report reveals that total 378 districts in India are affected by human trafficking and 10% is inter-country and 90% is inter-state. Andhra Pradesh, West Bengal, Karnataka and Tamil Nadu are the most affected source states. Intrastate or Inter districts trafficking is high in the state of Assam, Andhra Pradesh ,Bihar, Karnataka, Meghalaya, Maharashtra, Rajasthan, Tamil Nadu and Uttar Pradesh. A state like Goa and NCT Delhi are receiver states. Poor border protection with Bangladesh, Nepal and Pakistan are basic reasons cited for high levels of children being trafficked every year.54 In India children are also trafficked for the purpose of commercial sexual exploitation and forced labour. Internal forced labour is the main problem of child trafficking in the country. Children are forced to work in industries such as brick kilns, rice mills, and agriculture and embroidery factories as debt bondage. Although no comprehensive study of forced and bonded labour has been carried out, some NGOs estimated that this problem affects 10 millions of Indians.

North Eastern Perspective

The US "TIP report 2013" reveals that North-east India has emerged as a high source area for trafficking of women and children. The state of Assam is emerging not only as the biggest source area but also as a transit route and destination for the traffic victims. Women and children are sold, kidnapped, forced to work as bonded labour, sex trade which is in a huge rise in the entire North-east region especially in Assam. Around 4,000 children go missing from the state of Assam per year. Those children are sold off at the rate of Rs 1 lakh for the purpose of marriage, Rs 1.50 lakh for prostitution and Rs 5000-Rs 6000 for bonded labour as per BBA report.

According to the NHRC report,57 "The situation in the North-east demands special attention. Trafficking of women and children in this region cuts across not only to the different place like Delhi,

Haryana, Mumbai, Gujarat but also to Bangladesh, Myanmar etc. It is estimated that 6 numbers of women and girls are trafficked from North East per day. According to the State Commission for Women around 20,000 women and children are trafficked per year from North East region.

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Ageing Trends in India

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Abstract

There are both positive and negative connotations of getting old. On the positive side, especially in the traditional Indian context, old age is associated with wisdom, respect and the potential for spiritual growth. It relieves them from family responsibilities and gives them freedom of action. On the negative side, it is associated with physical and mental decline, stereotyped as self-pitying, unhappy, complaining and unproductive. The negative effects probably derive from a loss of authority, absence of a meaningful role in social life, marginality in social relationships, material insecurity, and dependence and attenuated intergenerational relationships.

Keywords : Positive, Negative, Old Age, Wisdom, Relationship.

Introduction

The use of the words" elderly persons" and „senior citizens" in both popular and scholarly work gives the impression that they are a homogeneous group, but in fact they are heterogeneous. There is a great deal of variation between and among various categories of older people. Population ageing is a multidimensional phenomenon and as such it is difficult to provide a clear definition. Different writers have viewed ageing in different contexts as the outcome of biological, demographic, sociological, psychological or other processes. Ageing in its demographic sense is not the same as the biological process of ageing which is dynamic and continuous. Chronological age does not measure physiological or psychological age (Hermanova, 1988).

A chronological definition of old age is often made by governments for administrative purposes, and is a poor indicator of functional ability of the person. Many developed nations have 65 years as the age of retirement, whereas, in India 55 years has been common. Retirement age, currently between 60 and 62 years, differs among states and occupations (Sivaramayya, 1999).

In terms of cultural practice, the marriage of the first son generally heralds old age, especially for the mother, since it signifies major shifts in her role and status in the family (Sati, 1996). For the mother, the entrance of the daughter –in- law into the household invariably meant passing now to her the management of the household and often competing with her for the sons affection. For the father, it meant giving up the mantle of hardship of the household in substance if not in name. A special religious ceremony called shashtipoorti (completion of 60 years) is generally performed to celebrate reaching age 60. In general, 60 years has been used as a yardstick for old age (Prakasah 1999). Indian censuses have also used 60 as a cut-off point for classification and we shall also use 60 plus as guideline for defining old age.

The life span enjoined by the Vedas, the ancient Hindu scriptures, divided life into four ashramas (stages): Brahmacharya (student life with sexual abstinence), Grihastha (married life with righteous living), Vanaprastha (retired life, with religious study), and Sanyasa (renunciation with spiritual practice). Although, no strict ages were specified, the stages were functionally different and non-overlapping (Thorsby, 2001). The onset of the vanaprastha or retirement stage is meant to coincide with the first son"s reaching maturity and eager to take over authority. These injunctions, of course, were meant mainly for the upper castes. There were no special life plans for the women since she was expected to follow her husband throughout her life (Prakash, 1999). In the agriculture sector and in the rural and urban informal sectors, there is no set age at which people retire and stop working. Both men and women continue to work as long as they are physically able, although the type of work they do may change and they may work with diminished capacity (Dandekar, 1996). This is true for both men and women.

There are both positive and negative connotations of getting old. On the positive side, especially in the traditional Indian context, old age is associated with wisdom, respect and the potential for spiritual growth. It relieves them from family responsibilities and gives them freedom of action. On the negative side, it is associated with physical and mental decline, stereotyped as self-pitying, unhappy, complaining and unproductive. The negative effects probably derive from a loss of authority, absence of a meaningful role in social life, marginality in social relationships, material insecurity, and dependence and attenuated intergenerational relationships (Bali, 1999).

GLOBAL SCENARIO OF AGEING

The population of the world in 1995 was 5.7 billion, and it is expected to reach 10.8 billion by 2050. Between 1950 and 2150, the world population will have increased fourfold. Increasingly, between 1995 and 2000, it is estimated that 81 million people have been added to the world population each year (United Nations, 1998). The likely future scenario of world population is shown in table 01.

The percentage of elderly in the world population will increase rapidly from 9.5 in 1995 to 20.7 in 2050 and to 30.5 in 2150. In absolute numbers, this will mean an increase from 542 million in 1995 to 1.9 billion in 2050 and 3.3 billion in 2150. Although the number of children below 15 years in 1995 was estimated to be 3.3 times higher than the aged 60 and above, the elderly are expected to surpass the number of children by 2050.

Among the elderly, the number of the oldest old – those aged 80 or over-will increase more rapidly. According to the projections, the number of those aged 80 and over will multiply by a factor of 17 between 1995 and 2150 from 61 million in 1995 to 320 million in 2050 and to 1054 million by 2150.

Table -1: Projections: Global Scenario of Aged, 1995-2150

Year	Population (in billions)	Percent aged 60+	Percent aged 65+	Percent aged 80+
1995	5.687	9.5	6.5	1.1
2000	6.091	9.9	6.8	1.1
2025	8.039	14.6	10.8	1.7
2050	9.367	20.7	15.1	3.4
2075	10.066	24.8	19.1	5.3
2100	10.414	27.7	22.0	7.1
2125	10.614	29.2	23.6	8.6
2150	10.806	30.5	04.9	9.8

Source: United Nations, 1998. World Population Projections to 2150. Dept. of Economics and Social Affairs, Population Division.

According to the assessment of the United Nations, only Western Europe in the whole world had a proportion of elderly above 15 percent in 1950. In 2000, all three regions of Europe except Eastern Europe registered a proportion above 20 percent. In the next 50 years, the proportion of the aged is expected to grow more rapidly. As of today, Southern Europe has the highest proportion of elderly (21.5 percent) and is expected to reach 37.02 percent by 2050. In the developing countries, one in every 12 persons is now elderly; the ratio is expected to become one in five by 2050, equaling that in the developed countries. The latter is projected to reach one three by 2050.

AGEING TRENDS IN INDIA

India has 1210 million populations, after China, the most populous country in the world. Its elderly constitute the fastest growing segment of the population and is expected to cross 200 million by 2025.

Demographic scenario in India shows a steep rise in the number and proportion of elderly in the next few decades. The size of the elderly population has raised from 77 million in 2001 to 100 million in census 2011. By 2025 the number would be about 177 million elderly in the country. And in the next 25 years this figure would be almost double. Added to this, majority of the elderly people are in rural areas.

According to the United Nations (1998) projections, the population of the aged in India is likely to be almost equal to that of Europe by the year 2020. During the twenty year period of 1980-2000, the aged population (60+) is believed to increase by 93.5 percent in India. 78.8 percent in Japan, 60.9 percent in China and 57 percent in the world as a whole (Guha Roy, 2002). The growth rate of the elderly population would be higher than those of young and adult segments.

The United Nations (1999) has projected that much of the expected increase of the aged population in the twenty-first century will be in the developing countries, particularly, in China and India. It turns out that about 24 percent and 15 percent of the world''s aged population will live in China and India at the end of the second decade of the current century.

Proportion of Elderly in the Indian Population by Age Groups, 1961-2011

The developing country India is in the grip of fast demographic transition. According to an estimate about every minute twenty three Indians become old. Fifty percent of the world''s elderly live in Asia and out of which twenty three percent live in India. The United Nations denotes that the ageing populations over 60 plus would be 8% by 2011.But India will have exceeded that proportion (8.3 percent) and is expected to reach 12.6 percent in 2025 and 20.6 percent in 2050.

Table - 2: Number and Proportion of Elderly in the Indian Population by Age Groups, 1961-2011

Age							Number (in Millions)						Percent of Elderly to the total population					
	1961	1971	1981	1991	2001	2011	1961	1971	1981	1991	2001	2011						
60+	25	33	43	57	77	100	5.6	6	6.49	6.76	7.5	8.5						
70+	9	11	15	21	29	39	2	2.1	2.33	2.51	2.9	3.2						
80+	2	3	4	6	8	N.A	0.6	0.6	0.62	0.76	0.8	0.9						
90+	0.5	0.7	0.7	1	N.A	N.A	0.1	0.1	0.1	0.2	N.A	0.2						
100+	0.01	0.01	0.01	0.01	N.A	N.A	0.02	0.02	0.02	0.02	N.A	0.04						

Source: Director General of Census, 2011. Last Six Population Census.   Provisional Census Data, 2011.

According to the United Nations, India''s is expected to have a total of over 91.6 million persons in 60 and above age groups in 2011, the second large population of the elderly persons in the world after China. Growing at a rate of over three percent per annum, this exceeds the annual average growth rate achieved by the younger (0-14 and 15-59 years) cohorts. The 2001 Census has shown that the elderly population of India accounted for 77 million. While the elderly constituted only 25 million in 1961, it increased to 33 millions in 1971, 43 million in 1981, and 57 million in 1991 and to 77 million in 2001. The proportion of elderly persons

in the population of India Improved life expectancy was contributed to an increase from 5.63 percent in 1961 to 5.96 percent in 1971 to 6.47 percent in 1981 to 6.80 percent in 1991 to 7.47 percent in 2001 and 7.98 per cent in 2011 and is expected to reach 12.6 per cent in 2025. This is true for other older age associates too. The elderly population aged 70 and above which was only 8 million in 1961 rose to 21 million in 1991 and to 29 million in 2001. Besides, the proportion of elderly above 70 in the total population increased from 2.0 percent in 1961 to 2.9 percent in 2001. The Indian population census reported 99,000 centenarians in 1961 their number rose to 138,000 in 1991. The growth rate among different associates of elderly such as 60 plus, 70 plus and 80 plus during the decade 1991-2001 was much higher than the general population growth rate of 2 per cent per annum during the same period. However, the sex ratio among the elderly in India has favoured males as against the trend prevalent in other parts of the world (Table 2).

Table – 3: Sex Ratio and Growth Rate among the Indian Elderly, 1971-2011

Age	Sex Ratio of Elderly (males per 1000 females)					Growth of Elderly (percent)			
	1971	1981	1991	2001	2011*	1971-81	1981-91	1991-2001	2011*
60+	1066	1042	1075	1028	1052	2.78	2.72	3.04	3.50
70+	1030	1026	1084	991	N.A.	3.13	3.08	3.32	N.A.
80+	950	990	1090	1051	N.A	2.54	4.35	2.35	N.A
90+	897	892	1019	N.A	N.A.	0.66	5.08	N.A	N.A.
100+	798	844	896	N.A	N.A.	0.19	0.44	N.A	N.A.

Source: Last Five Population Censuses. , N.A. = Not available * Provisional Census Data, 2011.

Projections: Number, Proportion and Sex Ratio of the Elderly, 2001-2051

The India emerging scenario of ageing in the first half of the 21st century and for this, the elderly population has been projected for the next 50 years. Table 3 gives a profile of the elderly classified by ages 60 and above, 70 and above and 80 and above in terms of size, proportion and gender dimensions. The projection period ranges from 2001 - 2051.

Table – 4: Projections: Number, Proportion and Sex Ratio of the Elderly, 2001 2051

60 and above	2001	2011	2021	2031	2041	2051
Number (in millions)	77	96	133	179	236	301
Percentage to the population	7.5	8.2	9.9	11.9	14.5	17.3
Sex ratio (males per 1000 females)	1028	1034	1004	964	1008	1007
70 and above						
Number (in millions)	29	36	51	73	98	132
Percentage to the population	2.9	3.1	3.8	4.8	6.0	7.6
Sex ratio (males per 1000 females)	991	996	970	930	891	954
80 and above						
Number (in millions)	8	9	11	16	23	32
Percentage to the population	0.5	0.7	0.8	1.0	1.4	1.8
Sex ratio (males per 1000 females)	1051	884	866	843	774	732

Source: http://www.cehat.org S. Irudaya Rajan. 2006. P.4.

It is also important to note that projected elderly population above 60 years of age in 2051 were already born in 1991 and were 10 years old in 2001. Given our assumptions regarding mortality, the projections are likely to be valid. The size of India's elderly population aged 60 and above is expected to increase from 77 million in 2001 to 179 million in 2031 and further to 301 million in 2051. The proportion is likely to reach 12 per cent in 2031 and 17 per cent in 2051. However, the sex ratio among the elderly favours males, which is contrary to the experience of other developing nations. The number of elderly persons above 70 years of age (old-old) is likely to increase more sharply than those 60 years and above. The old-old are projected to increase five-fold from 2001-2051 (from 29 million in 2001 to 132 million in 2051).Their proportion is expected to rise from 2.9 to 7.6 per cent. Although there was an excess male in the age group 60 and above, the old-old sex ratio is favourable to females. The oldest old (80+) among the elderly in India is

expected to grow faster than any other age group in the population. In absolute terms, it is likely to increase four-fold from 8 million in 2001 to 32 million in 2051.

The table 4 Show the assessment of the emerging ageing scenario of India in the first half of the 21st century (2001-2051). It projected the elderly population of 25 states and seven union territories by dividing the country into six regions: south, west, central, east, north, and north east. The table also gives the distribution of the elderly falling in the 60+ category.

India"s elderly population aged 60 and above is expected to increase from 71 million in 2001 to 179 million in 2031 and further to 301 million in 2051. The proportion is likely to reach 12% in 2031 and 17% in 2051. As of 2001, South India has the highest number of elderly persons above 60 years and maintains its lead in the next 40 years (19 million in 2001 to 70 million in 2051). In fact, one-fourth of India"s elderly persons live in South India, indicating the low fertility and high expectation of life birth in the region. The lowest numbers are expected in North-east India. In fact, Central India, with the second highest number of elderly in 2001, is projected to increase its population at the same rate as South India by 2051. East India also follows South and Central India and is expected to reach 67 million in 2051.

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Education System in Ancient Period

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Abstract
    The main purpose of this research paper is to acquire an understanding of education in the ancient period. In the ancient period, major focus was put upon religious education. It was believed that inculcation of morals and ethics within the individuals would enable them to facilitate the achievement of the desired goals and objectives. Apart from the academic concepts, it is vital for the individuals to possess adequate knowledge in terms of morals, ethics, standards and principles and be appropriate in their conduct. It was believed that they would be able to enhance their living through possession of adequate knowledge in terms of morals, ethics, norms and values. The main areas that have been taken into account are, objectives of education in ancient India, fundamentals of ancient Indian education, Vedic period, Mauryan period, Gupta period, post-Gupta period, and Vedas.
Keywords: Ancient Period, Education, Fundamentals, Student, Teacher

Introduction

    The education in the ancient period is influenced by religious, political, or economic factors. The total configuration of ideals, practices and conduct is called Dharma. Ancient Indian education is also to be understood as being ultimately the outcome of the Indian theory of knowledge as part of the corresponding scheme of life and values. The scheme takes complete account of essential facts that are required to be understood. This gives a specific angle of vision, a sense of viewpoint and proportion in which the material and moral, physical and spiritual, the perishable and permanent interests and values of life are evidently defined and firmly differentiated. The Hindusare mostimpressed and affected by the fact of death as the central fact of life. The individual's supreme duty is thus to achieve his expansion into the Absolute, his self-fulfilment, for he is a potential God, a spark of the Divine. Education must assist in this self-fulfilment, and not in the acquisition of mere objective knowledge (Indian Educational System, n.d.).

    The worldly education represents various aspects of knowledge of physical sciences. Changes come about within the system of education, primarily for the benefit of the student.The primary objective of education is to inculcate knowledge and information among the students for leading to their operative development. Spiritual knowledge has been regarded as the means of achieving the final beatitude. For the realization of the great truth, deep meditation in privacy is indispensable and hence the individual has been bidden to take recourse to severe penance once again. The devotee of spiritual knowledge has been instructed upon to keep distant from material objects and to consume himself exclusively in self-meditation.The main elements constituting divine or spiritual knowledge cannot be understood and realized through hearing or by means of intellect. These can be realized only through divine graciousness.The ancient Indian system of education is pervaded with the aspiration for bringing about salvation along with complete physical development of the individual in the same manner as the philosophy of life is shot through by the spirit of religion. The Indian system of education caters to both physical and spiritual solitariness (Indian Educational System, n.d.).

Objectives of Education in Ancient India

The objectives of education have been stated as follows: (Education in India, n.d.).

1. In ancient India, education was a matter of individual concern. It primarily focuses upon personality development of the students.
2. Education is identified as a process, leading to one's inner progression and self-fulfilment.
3. The teachers implemented the techniques, procedures and approaches that would be easily understandable by the students.
4. It was believed that the progression of an individual primarily meant, the training of his or her mind as the instrument of acquiring knowledge. This knowledge would improve his or her creative abilities.
5. The thinking principle was estimated higher than the subject of thinking. Thus, the primary subject of education was the mind itself.

Fundamentals of Ancient Indian Education

The fundamentals of ancient Indian education have been stated as follows:

Knowledge related to Life

During the ancient times in India, the students primarily dedicate themselves towards listening to their teachers. They would sit at the feet of their teachers and comprehend all the complicated problems of life through listening and meditation. During the ancient times, books were not used as sources of learning. The students would acquire practical knowledge of the world and society through establishing communication with the people. An attempt was made to make the students capable of experiencing the Supreme Truth himself and bring about changes and transformations within the society. In the acquisition of education, students are required to give up all the material wealth and comforts (Indian Educational System, n.d.).

Close Association between Teacher and Student Led to Development

The residence of the pupils are at the house of the teacher. During the entire period of acquisition of education, the students resided at the house of the teacher. Apart from academic knowledge, they acquired knowledge in terms of values, cultures, norms, morals, principles and ethics. The teachers train them, how to become responsible members of the society and work towards leading to well-being of the community. Main focus was put upon religious education. The students establish a close contact with the teachers and through this contact, they are able to indoctrinate all their qualities and skills. This was also regarded as an important aspect in leading to personality development of the students. The reason being, teacher were vested with the responsibility to symbolize ideals, norms, principles and behavioural traits, from where the students came (Indian Educational System, n.d.).

Development of Social Work

The students were made aware regarding social work. This is an important characteristic of the ancient Indian education that the same was committed to the practical purposes of life. The students were instructed to make use of their knowledge and skills towards social work, so that they can lead to progression of the society. The residence of the students within the house of the teachers enabled them to develop social contacts and acquire knowledge in terms of household tasks and functions. It was the sacred duty of the students to collect fuel-wood, supply water, look after the livestock and perform other household tasks for the teachers. In this way, they are able to develop their skills and abilities in terms of domestic work and also learn the lesson of the dignity of labour and social service (Indian Educational System, n.d.).

Vocational Training

Students are provided training in terms of occupations such as, animal husbandry, agriculture, dairy farming and so forth. Since, they consume their meals too within the teacher's house, hence, they need to provide assistance in the preparation of meals as well. Rearing of livestock was regarded as one of the important domestic jobs and students were provided training in terms of how to take care of the needs and requirements of the livestock in an appropriate manner. The ancient Indian education was not merely theoretical, but was related to the realities of life. The students were able to acquire efficient understanding that besides academic knowledge, it is essential for them to acquire knowledge in terms of household chores and social service. The modern concept of education, which is learning by doing, is the essence of education in ancient India (Indian Educational System, n.d.).

Development of Personality

The individuals acquire education not only to sustain their living conditions adequately, but for the development of their personality as well. The development of the personality of the individuals is primarily focused upon the inculcation of morals, values and ethics among them, so that they are able to develop into honest, and truthful human beings. In order to lead to the development of personality, it is essential for the individuals to acquire knowledge in terms of norms, cultures, principles and standards. Religious education is the major aspect of education in ancient India. When the students, wholeheartedly dedicated themselves to the understanding of the values and norms and implement them effectually, then they would be able to lead to development of personality and character.

Making Formal and Informal Education Responsible

As it has been understood, education renders an imperative contribution in not only generating awareness among the individuals to fulfil their daily needs and requirements. But they are able to acquire knowledge and understanding in terms of number of aspects. These are, differentiating betwen moral and immoral, acquiring understanding regarding the implementation of household responsibilities, developing effective communication terms with others, and developing into moral, and ethical human beings. The acquisition of formal education enables the individuals to carry out the tasks and functions in terms of their occupations in an appropriate manner. Whereas, informal education assists individuals how to deal with others and cope up with problems and challenges. The individuals cannot lead their lives or implement their tasks

and functions in isolation. It is vital for the individuals to adequately deal with others and maintain appropriate terms and conditions.

Focusing on Discipline

In the ancient system of education, which primarily took place in gurukuls or ashrams, the students were meant to observe strict discipline. They were meant to follow certain rules and policies with regards to the system of education as well as in terms of their daily tasks. In focusing upon discipline, the students were meant to exercise self-restraint. The discipline that was rooted in morality and religion was indoctrinated among the students. The students were required to give up lust, greed, anger and egotism. The students were not supposed to get engaged in gossip, gamble, hurt the feelings of others, dance, sing or kill animals or birds. It was demanded of every student, whether he belonged to wealthy, high-status families or lower castes to lead a simple life in the gurukul or ashram (Progress of Education in Ancient Indian Education Review, n.d.). The students were required to be principled.

Providing Free Education

The education was free. The reasons being, students were not required to pay any fees and outside agencies were also not permitted to interfere in the matters of education. The gurukuls or ashrams were completely autonomous. They had their own rules and policies that students were meant to follow. Access to good education was not based upon wealth, the students did not pay any fees, but their skills, abilities and motivation was regarded important through which they acquired education. The student was never compelled, but on the basis of his desire, he could provide a field, cow, horse or vegetables, in accordance to his financial position. The teachers depicted satisfaction with the students, who were motivated and performed their tasks and functions appropriately. The abilities of the students enabled them to acquire education (Progress of Education in Ancient Indian Education Review, n.d.).

Adjusting School Hours

The school in the ancient system of education lasted for seven to eight hours per day. When the weather conditions were pleasant, the classes took place outside, beneath the trees. When the weather conditions were rainy, then the classes were organized in a set of apartments. Temple colleges of the past period had known for spacious classrooms, which could accommodate reasonable number of students. Gurukuls or the ashrams were generally located on the banks of the rivers or lakes (Progress of Education in Ancient Indian Education Review, n.d.). The whole atmosphere was calm, serene and peaceful. In this type of atmosphere, the teachers too could impart their learning appropriately and students too listened attentively. During the school hours, the students primarily focused upon their learning and concentrated wholeheartedly upon the expectations of their teachers. They did not pay attention towards any other aspect that was not part of school education.

Respect and Effective Communication

The teacher and the students showed immense respect, kindness and courtesy towards each other. The communication that took place between them was in a well-organised manner. The teacher played the role of the father to the students. He guided them and led them in the right direction. When the students felt any illness or health problems, he fed them and provided them with medical treatment (Progress of Education in Ancient Indian Education Review, n.d.). The students too, obeyed and listened to their teachers. The teacher would even ask them to go to the forests and fetch fuel-wood or vegetables or fruits, then they did the same, without any hesitance. The students gave respect to their teachers as their parents and teachers too treated them like their own children and took care of their needs and requirements. Respect and effective communication are regarded as aspects that not only facilitated learning, but teachers and students formed amiable terms and relationships with each other.

Societal Needs

The ancient Indian education primarily was based upon the needs and requirements of the individuals and the society. Instruction, training and motivation are regarded as an integral part of education. The recognition of social duties led to the acknowledgement of political and military science, laws, medicine and vocational preparation of the curricular subjects (The Ancient Indian System of Education, n.d.). This is one the reasons that efflorescence was natural. It had a definite ideal and a definite mission. The educational centres in ancient India, were located in the areas which were adorned by beauties of nature, amidst of flora and fauna and fountainheads of the Indian civilization and culture. The atmosphere in the ancient schools was of solitude and serenity. The major appliance of education was mental concentration (The Ancient Indian System of Education, n.d.). The teachers in ancient India evolved a special form of education, whereby synchronization was established between spiritualism and materialism and human life was thus advanced towards attaining precision and righteousness to a major extent.

Vedic Period

Learning in ancient India was imparted by the teachers, who were addressed by the term 'gurus'. The gurus imparted knowledge and information to the students, who gathered around them and came to live with them in their house as members of the family. Such a place was termed as Gurukul. The Gurukul was primarily a domestic school or the ashram,where learning of the students was developed by the guru, who gave personal instruction and attention to the students. In this period, education was primarily regarded as the privilege of the upper castes. Learning was an intimate relationship between the teacher and the pupil, called the Guru-ShishyaParampara. The process of learning normally began with a religious ceremony, called 'Upanayana', it was a sacred thread ceremony (Education in India, n.d.).

Education was normally imparted orally. It included memorization of texts like Vedas and Dharmashastras, completely or partially. Latersubjects like Grammar, Logic, and Metaphysics were taught and studied. The Maitrayani Upanishad teaches the individuals that the supreme knowledge (gyan) is the result of learning (vidya), reflection (chintan) and austerity (tapas). Through introspection (atmavishleshana), one was to realise goodness (Satva), purity of mind and satisfaction of the soul in phases. During this time, self-education was regarded as the proper method of attaining the highest knowledge. The best example of this can be found in the Taitteriya Upanishad, where Bhrgu, son of Varuna, approaches his father and asks him to educate him regardingBrahmana. The father tells him to find this out through meditation (Education in India, n.d.). Therefore, meditation is regarded as one of the most imperative areas of self-education.

Mauryan Period

During the Mauryan and the post-Mauryan periods, the Indian society went through a phase of rigorous change. With the growth of urban centres and trade, the mercantile community came to acquire an important position. The guilds of the merchants began to render an imperative contribution in making provision of education. They became centres of technical education. The education that they provided was in the areas of metallurgy, mining, carpentry, weaving, and dyeing. There were advent of new strategies and methods in building and architecture. With the emergence of urban life, there were evolvement of new architectural forms. The guilds also gave patronage to astronomy, i.e., the study of the position of stars, to help them in ocean navigation (Education in India, n.d.).

The astronomers and cosmologistsbegan a debate on time. This contributed in the development of a sharp sense of time in comparison to the past. Medical knowledge began to be systemised as Ayurveda. The components formed the basis of the Indian medical system. The right combination of the three components was necessary for a healthy body. Knowledge of the medicinal properties of herbs and their usage reached an advanced stage. Charaka became famous for medicine and Sushrutafor surgery. CharakSamhita' written by Charaka was an accurate, and comprehensive work on medicines (Education in India, n.d.).

Gupta Period

In the Gupta period, the Jain and Buddhist systems of education assumed a different dimension. The students were admitted in the Buddhist monasteries for ten years. The learning was imparted orally and later literary texts came to be put into practice for acquisition of education. The monasteries had libraries, where important texts could be found. Students from other countries, like China and South-East Asia came to the Buddhist monasteries for education. The maintenance of the monasteries were normally by the grants attained from kings and the rich mercantile class. The scholars came from distance as well as nearby places. Fa-Hien, a Chinese Buddhist Monk, also spent several years in the monastery at Pataliputra, studying Buddhist religious books. Besides Pataliputra, there were other centres of learning like Varanasi, Mathura, Ujjain and Nasik (Education in India, n.d.).

Nalanda University was known all over Asia for its high standards of scholarship. The subjects taught included, Vedanta, philosophy, study of the Puranas, epics, grammar, logic, astronomy, philosophy, medicine and so forth. Sanskrit, the court language was the medium of instruction. The Jains used Sanskrit literature like 'Adipurana' and 'Yashatilaka' for educational purposes in the earlier phase. To enable the individuals to obtain recognition of education, the medium was changed to Prakrit and other regional languages like Tamil, Kannada and so forth. Books in the Jain and Buddhist libraries were written on palm leaves that were tied together and were known as granthas. Gradually, Jainism and Buddhism lost royal patronage and their monasteries started declining as centres of education and learning. The 'mathas' supported by Brahmins were institutes equivalent to Jain and Buddhist monasteries. The functions and tasks implemented in the 'mathas' for educational purposes were like those of the ashrams (Education in India, n.d.).

Post-Gupta Period

During the reign of Harsha, art and education gained prominence. He encouraged education at all levels. Education was provided in temples and monasteries. For the acquisition of higher education, the universities of Taxila, Ujjain, Gaya and Nalanda gained prominence. In Nalanda, Hiuen Tsang spent several years studying Buddhist scriptures. The head was Shilabhadra, a renowned scholar. In the seventh and eighth centuries, the colleges attached to the temples emerged as new centres of learning. They provided

Brahmanical education and the medium of instruction was Sanskrit. Entry to these temple colleges was open only for the upper castes. The use of Sanskrit as the medium of instruction distance the common people from the acquisition of education. In this period, education became the privilege of only the upper-most sections of the society (Education in India, n.d.).

Vedas

Vedas are importantin ancient Indian education. The four Vedas have been stated as follows: (Progress of Education in Ancient Indian Education Review, n.d.).

Rig Veda

The Rig Veda is an ancient Indo-Aryan Indian collection of Vedic Sanskrit hymns along with the associated commentaries on liturgy ritual and mystical exegesis. It is one of the four canonical sacred texts of Hinduism, known as the Vedas. The core text known as the Rig Veda Samnita is a collection of 1,028 hymns in about 10, 600 verses, organized into ten books. The oldest layers of the Rig Veda Samhita have a claim of being among the oldest extant texts in any Indo-European language, perhaps of similar age as certain Hittite texts. Philological and linguistic evidence indicates that the oldest parts of the Rig Veda were composed in the north-western region of the Indian subcontinent, most likely between 1500 and 1200 BC, although a broad approximation of 1700–1100 BC has also been given. The initial codification of the Rig Veda took place during the early Kuru kingdom (1200–900 BC).

Some of its verses continue to be recited during Hindu rites of passage celebrations such as, weddings and prayers, making it possibly the world's oldest religious text in continued use. The associated material has been preserved from two shakhas or schools, known as Sakalya and Baṣkala. The school-specific commentaries are known as Brahmanas, i.e. Aitareya-brahmana and Kaushitaki-brahmana,Aranyakas, i.e. Aitareya-aranyaka and Kaushitaki-aranyaka, and Upanishads, i.e. partly excerpted from the Aranyakas: Bahvrca-brahmana-upanishad, Aitareya-upanishad, Samhita-upanishad, and Kaushitaki-upanishad.The Rig Veda contains praises for the dieties like Indra, Agni, Rudra and the two Ashwini Gods, Varuna, Maruti, Savitru and Surya.

Yajur Veda

The Yajur Veda is the Veda of prose mantras. An ancient Vedic Sanskrit text, it is a compilation of ritual offering formulas that were stated by a priest, while an individual performed ritual actions such as those before the yajna fire. Yajur Veda is one of the four Vedas, and one of the scriptures of Hinduism. The exact century of Yajur Veda's composition is unknown, and estimated by scholars to be around 1200 to 1000 BCE, contemporaneous with Sama Veda and Atharva Veda. The Yajur Veda is comprehensively grouped into two the black (Krishna) Yajur Veda and the white (Shukla) Yajur Veda. The term black implies the un-arranged, unclear, motley collection of verses in Yajur Veda, in contrast to the "white" which implies the well-organized and, clearYajur Veda. The black Yajur Veda has survived in four recensions, while two recensions of white Yajur Veda have survived into the modern times.

The earliest and most ancient layer of Yajur Veda samhita includes about 1,875 verses that are different yet derive and build upon the foundation of verses in the Rig Veda. The middle layer includes the SatapathaBrahmana, one of the largest Brahmana texts in the Vedic collection. The youngest layer of Yajur Veda text includes the largest collection of primary Upanishads, prominent to various schools of Hindu philosophy. These include the Brihadaranyaka Upanishad, the Isha Upanishad, the Taittiriya Upanishad, the Katha Upanishad, the Shvetashvatara Upanishad and the Maitri Upanishad. Yajur Veda contains different rituals and sacrifices to be conducted to please Gods. When a mantra is recited and its power is felt, then to make the mantra valuable, offerings are made to the God. Yajur Veda explains regarding the offerings to be made to Gods through Agni.

Sama Veda

The Sama Veda is a Veda of melodies and chants. It is an ancient Vedic Sanskrit text, and part of the scriptures of Hinduism. One of the four Vedas, it is a liturgical text which consists of 1,875 verses. All, except 75 verses have been taken from the Rig Veda. Three recensions of the Sama Veda have survived, and variant manuscripts of the Veda have been found in various parts of India. While its earliest parts are believed to date from as early as the Rig Vedic period, the existing compilation dates from the post-Rig Vedic Mantra period of Vedic Sanskrit, i.e. 1200 or 1000 BCE, but approximately contemporary with the Atharva Veda and the Yajur Veda.

Embedded inside the Sama Veda is the broadly studied Chandogya Upanishad and Kena Upanishad, considered as primary Upanishads and as significant on the six schools of Hindu philosophy, particularly the Vedanta school. The classical Indian music and dance tradition considers the chants and melodies in Sama Veda as one of its roots.It is also referred to as Sama Veda. Sama Veda contains verses to be sung. These verses are built in their root from using the seven notes. Sa, Re, Ga, Ma, Pa, Dha, Ni, which are the basis of

the classical music that is prevalent in India. These notes assist in the liberation of soul by stimulating the energy centres (chakras) in the human body.

Atharva Veda

The Atharva Veda is composed in Vedic Sanskrit, and it is a collection of 730 hymns with about 6,000 mantras, divided into 20 books. About a sixth of the Atharva Veda text adapts verses from the Rig Veda, and except for Books 15 and 16, the text is in poem form deploying a diversity of the Vedic matters. Two different recensions of the text, the Paippalāda and the Śaunakīyahave been present in modern times. Consistent manuscripts of the Paippalada edition were believed to have been lost, but a well-preserved version was revealed among a collection of palm leaf manuscripts in Odisha in 1957. In contrast to the hieratic religion of the other three Vedas, the Atharva Veda is stated to represent a popular religion, integrating not only formulas for magic, but also the daily rituals for initiation into learning i.e. upanayana, marriage and funerals. Royal rituals and the duties of the court priests are also included in the Atharva Veda.

The Atharva Veda was possibly compiled as a Veda contemporaneously with Sama Veda and Yajur Veda, or about 1200 BC-1000 BC. Along with the Samhita layer of text, the Atharva Veda includes a Brahmana text, and a final layer of the text that covers philosophical speculations. The latter layer of Atharva Veda text includes three primary Upanishads, important to various schools of Hindu philosophy. These include the Mundaka Upanishad, the Mandukya Upanishad and the Prashna Upanishad.Atharva Veda contains meaningful rituals to achieve worldly happiness. It contains description of the diseases, how to cure them, sins and how to remove their effects and means of acquiring wealth. Athava Veda is more applicable to the modern society since it deals with different subjects like science, medicine, mathematics, engineering, technology and so forth.

Conclusion

The education in the ancient period, which was evolved first was the Vedic period, then came the Mauryan period, then Gupta period and then the post-Gupta period. The system of education in ancient India was based on the Vedas, therefore, it was given the name of the Vedic educational system. The four Vedas are, Rig Veda, Yajur Veda, Sama Veda and Atharva Veda. The fundamentals focused upon, knowledge related to life, close association between teacher and student led to development, development of social work, vocational training, development of personality, making formal and informal education responsible, focusing on discipline, providing free education, adjusting school hours, respect and effective communication and societal needs. Education in ancient India was free from any control of any external organizations or agencies. The gurukuls and the ashrams functioned autonomously and had their own rules and policies.

The ancient system of education has influenced the other systems of education not only in India, but in other countries of the world as well. The main features of this education system were, the teachers and the students worked in co-ordination with each other. The teachers regarded students as their children and students showed respect to their teachers and obeyed their orders. The students, apart from academic learning got engaged into the performance of household chores and in this way, they developed their skills and abilities regarding household responsibilities. The main focus of the ancient system of education was upon religious education. Apart from academic learning, the students were imparted knowledge and information in terms of cultures, norms, morals, values and ethics, so that they can become responsible members of the society and work effectually towards promoting well-being of the community.

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New Economic Policy of 1991 : A Critical analysis

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Abstract

New Economic Policy refers to economic liberalisation or relaxation in the import tariffs, deregulation of markets or opening the markets for private and foreign players, and reduction of taxes to expand the economic wings of the country.   New Economic Policy of India was launched in the year 1991 under the leadership of P. V. Narasimha Rao. This policy opened the door of the India Economy for the global exposure for the first time. In this New Economic Policy P. V. Narasimha Rao government reduced the import duties, opened reserved sector for the private players, devalued the Indian currency to increase the export. This is also known as the LPG Model of growth.

Keywords : New Economic Policy, Economic Liberalisation, Deregulation,
Economic Wings, LPG Model

Introduction

New Economic Policy refers to economic liberalisation or relaxation in the import tariffs, deregulation of markets or opening the markets for private and foreign players, and reduction of taxes to expand the economic wings of the country.   New Economic Policy of India was launched in the year 1991 under the leadership of P. V. Narasimha Rao. This policy opened the door of the India Economy for the global exposure for the first time. In this New Economic Policy P. V. Narasimha Rao government reduced the import duties, opened reserved sector for the private players, devalued the Indian currency to increase the export. This is also known as the LPG Model of growth.

Former Prime Minister Manmohan Singh is considered to be the father of New Economic Policy (NEP) of India. **Manmohan Singh introduced the NEP on July 24,1991.**

Main Objectives of New Economic Policy – 1991, July 24
The main objectives behind the launching of the New Economic policy (NEP) in 1991 by the union Finance Minister Dr. Manmohan Singh are stated as follows:
1. The main objective was to plunge **Indian Economy** in to the arena of 'Globalization and to give it a new thrust on market orientation.
2. The NEP intended to bring down the rate of inflation
3. It intended to move towards higher economic growth rate and to build sufficient foreign exchange reserves.
4. It wanted to achieve economic stabilization and to convert the economy into a market economy by removing all kinds of un-necessary restrictions.
5. It wanted to permit the international flow of goods, services, capital, human resources and technology, without many restrictions.
6. It wanted to increase the participation of private players in the all sectors of the economy. That is why the reserved numbers of sectors for government were reduced. As of now this number is just Beginning with mid-1991, the govt. has made some radical changes in its policies related to foreign trade, Foreign Direct Investment, exchange rate, industry, fiscal discipline etc. The various elements, when put together, constitute an economic policy which marks a big departure from what has gone before.
       The thrust of the **New Economic Policy** has been towards creating a **more competitive environment** in the economy as a means to **improving the productivity and efficiency** of the system. This was to be achieved by removing the barriers to entry and the restrictions on the growth of firms.

List of all Five Year Plans of India
Main Measures Adopted in the New Economic Policy
Due to various controls, the economy became defective. The entrepreneurs were unwilling to establish new industries (because laws like **MRTP Act 1969** de-motivated entrepreneurs). Corruption, undue delays and inefficiency risen due to these controls. Rate of economic growth of the economy came down. So in such a scenario economic reforms were introduced to reduce the restrictions imposed on the economy.

Following steps were taken under the Liberaliation measure:

(i) Free determination of interest rate by the <u>commercial Banks:</u>
> Under the policy of liberalisation interest rate of the banking system will not be determined by RBI rather all commercial Banks are independent to determine the rate of interest.

(ii) Increase in the investment limit for the <u>Small Scale Industries (SSIs):</u>
> Investment limit of the small scale industries has been raised to Rs. 1 crore. So these companies can upgrade their machinery and improve their efficiency.

(iii) Freedom to import capital goods:
> Indian industries will be free to buy machines and raw materials from foreign countries to do their holistic development.

(v) Freedom for expansion and production to Industries:
> In this new liberalized era now the Industries are free to diversify their production capacities and reduce the cost of production. Earlier government used to fix the maximum limit of production capacity. No industry could produce beyond that limit. Now the industries are free to decide their production by their own on the basis of the requirement of the markets.

(vi) Abolition of Restrictive Trade Practices:
> According to **<u>Monopolies and Restrictive Trade Practices (MRTP) Act 1969,</u>** all those companies having assets worth Rs. 100 crore or more were called MRTP firms and were subjected to several restrictions. Now these firms have not to obtain prior approval of the Govt. for taking investment decision. Now MRTP Act is replaced by the competition Act, 2002.

1. **Liberalisation**
Removal of Industrial Licensing and Registration:
> Previously private sector had to obtain license from Govt. for starting a new venture. In this policy private sector has been freed from licensing and other restrictions.

Industries licensing is necessary for following industries:
(i)   Liquor
(ii)   Cigarette
(iii)   Defence equipment
(iv)   Industrial explosives
(v)   Drugs
(vi)   Hazardous chemicals

2. **Privatisation***:*
> Simply speaking, privatisation means permitting the private sector to set up industries which were previously reserved for the public sector. Under this policy many PSU's were sold to private sector. Literally speaking, privatisation is the process of involving the private sector-in the ownership of Public Sector Units (PSU's).

> The main reason for privatisation was in currency of PSU's are running in losses due to political interference. The managers cannot work independently. Production capacity remained under-utilized. To increase competition and efficiency privatisation of PSUs was inevitable.

Step taken for Privatisation:
The following steps are taken for privatisation:

1. **Sale of shares of PSUs:**
> Indian Govt. started selling shares of PSU's to public and financial institution e.g. Govt. sold shares of Maruti Udyog Ltd. Now the private sector will acquire ownership of these PSU's. The share of private sector has increased from 45% to 55%.

2. Disinvestment in PSU's:
> The Govt. has started the process of disinvestment in those PSU's which had been running into loss. It means that Govt. has been selling out these industries to private sector. Govt. has sold enterprises worth Rs. 30,000 crores to the private sector.

3. Minimisation of Public Sector:
> Previously Public sector was given the importance with a view to help in industralisation and removal of poverty. But these PSU's could not able to achieve this objective and policy of contraction of PSU's was

followed under new economic reforms. **Number of industries reserved for public sector was reduces from 17 to 2.**
(a) Railway operations
(b) Atomic energy

4. **Globalization:**
   Literally speaking Globalisation means to make Global or worldwide, otherwise taking into consideration the whole world. Broadly speaking, Globalisation means the interaction of the domestic economy with the rest of the world with regard to foreign investment, trade, production and financial matters.
Steps taken for Globalisation:
Following steps are taken for Globalisation:
(i) Reduction in tariffs:
   Custom duties and tariffs imposed on imports and exports are reduced gradually just to make India economy attractive to the global investors.
(ii) Long term Trade Policy:
Forcing trade policy was enforced for longer duration.
Main features of the policy are:
(a) Liberal policy
(b) All controls on foreign trade have been removed
(c) Open competition has been encouraged.

(iii) Partial Convertibility of Indian currency:
Partial convertibility can be defined as to convert Indian currency (up to specific extent) in the currency of other countries. So that the flow of foreign investment in terms of Foreign Institutional Investment (FII) and foreign Direct Investment (FDI).

This convertibility stood valid for following transaction:
(a) Remittances to meet family expenses
(b) Payment of interest
(c) Import and export of goods and services.

(iv) Increase in Equity Limit of Foreign Investment:
   Equity limit of foreign capital investment has been raised from 40% to 100% percent. In 47 high priority industries foreign direct investment (FDI) to the extent of 100% will be allowed without any restriction. In this regard **Foreign Exchange Management Act (FEMA)** will be enforced.
   If the Indian economy is shining at the world map currently, its sole attribution goes to the implementation of the New Economic Policy in 1991.

New Economic Policy Impact on Employment and Labour
   The basic purpose of NEP is to facilitate investment by corporate sector within a country and allow free flow of foreigii investment to imbibe latest technology and integrate national economy with the world economy. The NEP implies to the policies ofliberalization with big role for private sector, withdrawal of state support to the public sector, abolition of obstacles in investment by scrapping MRTP provisions promoting FDI by relaxing FERA restrictions. The government of India have maximized its all efforts to increase the output in economy on one hand with putting red carpet to foreign investors and facilitating domestic private investment on the other hand. It.is observed that millions of people deserving for their right to work, to live with dignity without state support was threatened at the mercy of the world financing bodies in the name of adjustment programme . Such actions restrict the acquisition of equilibrium in output-input ratio in economy there by destabilizing it in one or another way. In the country like India having socialistic approach to government planning and well aware about liabilities , being a democratic country of millions of poor and helpless masses required attention was not given to the prime aspect of employment generation or its shifting . The overall study and outcome of NEP shows that on employment generation and labour concerned aspects it has failed. Compare to Pre- NEP period even though overall economic development improved with increase in per capita GDP, actual employment generation capacity declined in post-NEP period. In overall economy there is marginal increase in tertiary sector of services only. So far as Labour is concerned, this total sector is under tremendous pressure with uncertainty. 0 According to national economy needs and government responsibilities desired reforms in the Labour and legislation sector were not brought about. Present form of

coalition and unstable populist governments would found to become incompetent to protect the interest of masses as well as the interest of national economy. In India we are also following Capitalism like majority of nations in the world including Communist countries since 1991. The , world's giant economy USA who has accepted capitalism, along with Britain in their economies realized that, the 20 Century New i Economic World Order proved in-effective actual employment 1 generation declined thereby increasing unemployment sharply on one , hand and widening gap between poor and rich, on resources allocation on the other hand. Number, of people suffering due to economic incapability were increased substantially impacting the social peace 1 'i and stability. To overcome it the advocates of market economy now : compelled to introduce restrictions on trade and economic activities in their countries. The developed nations are behind the hidden agenda ' of WTO and World Bank to pressurize needy developing economies to keep open their vast markets for benefiting developed economies in the name of globalization and liberalization. In the new global economic order with scarce natural resources at disposal the planners, economists and government machinery should and must review its approach towards NEP. The time has come to rethink, whether these policies advocated and implemented really help millions of hungry and starving masses or few individuals. If balance between imagination with blind faith and reality is not maintained the ever fast changing global economic conditions will i lead to collapse of economy if not realized and corrected in time.

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Concept and Benefits of Food Processing in India

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Absract

India is one of the key food producers in the world, with the second largest arable land area. It is the largest producer of milk, pulses, sugarcane and tea in the world and the second largest producer of wheat, rice, fruits and vegetables. India's Food Processing industry is one of the largest industries in the country - it is ranked fifth in terms of production, consumption, export and expected growth. The Indian food industry is estimated to be worth over US$ 200 billion and is expected to grow to US$ 310 billion by 2015. India is one of the world's major food producers but accounts for only 1.7 per cent (valued at US$ 7.5 billion) of world trade in this sector – this share is slated to increase to 3 per cent (US$ 20 billion) by 2015. The Indian food processing industry is estimated at US$ 70 billion. It contributed 6.3 per cent to India's GDP in 2003 and had a share of 6 per cent in the total industrial production. The industry employs 1.6 million workers directly.

Keywords : Food Producers, GDP, Indian Food Industry, Food Processing Industry.

Introduction

Food processing sector is indispensable for the overall development of an economy as it provides a vital linkage and synergy between the agriculture and industry. It helps to diversify and commercialise farming; enhance income of farmers; create markets for export of agro foods as well as generate greater employment opportunities. Through the presence of such industries, a wider range of food products could be sold and distributed to the distant locations. The term 'food processing' is mainly defined as a process of value addition to the agricultural or horticultural produce by various methods like grading, sorting and packaging. In other words, it is a technique of manufacturing and preserving food substances in an effective manner with a view to enhance their shelf life; improve quality as well as make them functionally more useful. It covers spectrum of products from sub-sectors comprising agriculture, horticulture, plantation, animal husbandry and fisheries. Food processing industry is one of the largest industry in India and is ranked 5th in terms of production, consumption and export. Earlier, food processing was largely confined to the food preservation, packaging and transportation, which mainly involved salting, curdling, drying, pickling, etc. However, over the years, with emerging new markets and technologies, the sector has widened its scope. It has started producing many new items like ready-to-eat food, beverages, processed and frozen fruit and vegetable products, marine and meat products, etc. It also includes establishment of post-harvest infrastructure for processing of various food items like cold storage facilities, food parks, packaging centres, value added centres, irradiation facilities and modernised abattoir.

The food processing sector comprises of two segments- Primary processed food and Value added food. Primary segment comprises of packaged fruit and vegetables, milk, flour, rice, spices etc and constitutes around 62% in value terms of the processed foods. Value added segment includes processed fruits and vegetables, juices, jam & jelly etc and holds around 38 % share in the total processed food.

In an emerging country like India, where growth with equity is a primary policy thrust, the optimum development of the food processing sector will contribute significantly in tackling several developmental concerns such as disguised unemployment in agriculture, rural poverty, food security, food inflation, improved nutrition, prevention of wastage of food etc. By serving as a bridge between agriculture and manufacturing and by dealing with a basic need of all Indian citizens – the assured supply of healthy and affordable food at all locations in the country, this sector has the potential to be a major driver in India's growth in the coming years. In fact the food processing sector has been growing faster than the agriculture sector. The food processing industry includes a diverse group of companies involved in the processing of products like fish, meat, milk, crops and water. It includes millions of Small & Medium Enterprises (SMEs) worldwide and also some of the largest companies in the world. Many of these companies deliver products directly to consumers, while others specialize in Business-to-Business activities (ingredients, commodity markets).

Some companies directly participate in all areas of food production, from farming activities through to final production and retail. Others are concentrated more at the top end of the production chain or buy through

commodity markets. In fact, Food processing is one of the world's largest industries from the perspective of the number of companies involved in the sector, as well as in terms of its total economic value.

Major Areas
The sector comprises of the following major areas –

Fruits & Vegetables
Beverages, Juices, Concentrates, Pulps, Slices, Frozen & Dehydrated products, Wine Potato Wafers/Chips etc.

Fisheries
 Frozen & Canned products mainly in fresh form

Meat & Poultry
Frozen and packed mainly in fresh form, Egg Powder

Milk & Dairy
Whole Milk Powder, Skimmed milk powder, Condensed milk, Ice cream, Butter and Ghee

Grain and Cereals
Flour, Bakeries, Biscuits, Starch Glucose, Cornflakes, Malted Foods, Vermicelli, Pasta Foods, Beer and Malt extracts, Grain based Alcohol.

Consumer Industry
Chocolates, Confectionery, Soft/Aerated Beverages/Drinks

Plantation
 Tea, coffee, cashew, cocoa, coconut etc

Benefits of Food Processing
        Benefits of food processing include toxin removal, preservation, easing marketing and distribution tasks, and increasing food consistency. In addition, it increases seasonal availability of many foods, enables transportation of delicate perishable foods across long distances and makes many kinds of foods safe to eat by de-activating spoilage and pathogenic micro-organisms. Modern supermarkets would not exist without modern food processing techniques, long voyages would not be possible and military campaigns would be significantly more difficult and costly to execute. Processed foods are usually less susceptible to early spoilage than fresh foods and are better suited for long distance transportation from the source to the consumer. When they were first introduced, some processed foods helped to alleviate food shortages and improved the overall nutrition of populations as it made many new foods available to the masses. Modern food processing also improves the quality of life for people with allergies, diabetics, and other people who cannot consume some common food elements. Food processing can also add extra nutrients such as vitamins.
The significant benefits for different stakeholders involved in food processing are:
Farmer – higher yield, better farm realization, lower risk
♣ Consumer – greater variety, lower prices, new products
♣ ompanies – new business opportunities, demand growth
♣ Economy/Government – Employment generation, reduced rural migration
Food Processing in a nutshell
There are different stages of processing of food as depicted hereunder –

Supply chain in Food Processing Industries
Inputs
Production
Procurement and Storage
Primary Processing
Secondary Processing
Retailing

        Primary Processing relates to conversion of raw agricultural produce, milk, meat and fish into a commodity that is fit for human consumption. It involves steps such as cleaning, grading, sorting, packing etc. Food Processing Industries usually deal with higher levels of processing where new or higher value food

products are manufactured. From an analytical perspective food processing can be viewed as different levels of processing – primary, secondary and tertiary. Hence processing includes –

(a) Manufactured Processes: If any raw product of agriculture, animal husbandry or fishing is transformed through a process [involving employees, power, machines or money] in such a way that its original physical properties undergo a change and if the transformed product is edible and has commercial value, then it comes within the domain of Food Processing Industries.

(b) Other Value-Added Processes: If there is significant value addition (increased shelf life, shelled and ready for consumption etc.) such produce also comes under food processing, even if it does not undergo manufacturing processes.

	Primary Processing	Secondary Processing	Tertiary Processing
Fruits & vegetables	Cleaning, Sorting, Grading & Cutting	Slices, Pulps, Flakes, Paste, Preserved & Flavoured	Ketchups, jam, juices, pickles, preserves, candies, chips, etc.
Grains & seeds	Sorting & Grading	Flour, Broken, Rice Puff , Malt & Milling	Biscuits, noodles, flakes, cakes, namkeen
Oilseeds	Sorting & Grading	Oil Cakes	Sunflower, groundnut, mustard, soya, olive oil, etc.
Beverages	Sorting, bleaching & Grading	Leaf, Dust & Powder	Tea bags, flavoured coffee, soft drinks, alcoholic beverages
Milk	Grading & Refrigerating	Cottage Cheese, Cream, Simmered & Dried Milk	Processed milk spreadable fats (butter and cheese), yoghurt
Meat & Poultry	Sorting & Refrigerating	Cut, Fried, Frozen & Chilled	Ready-to-eat meals
Marine Products	Chilling & Freezing	Cut, Fried, Frozen & Chilled	Ready-to-eat meals

Modern food processing has three major aims:
1. To make food safe (microbiologically, chemically).
2. To provide products of the highest quality (flavour, colour, texture)
3. To make food into forms that are convenient (ease of use)

Government Regulations and Support

The Government of India has taken several iniatives to develop the food processing industry in India. One indication of the importance that the sector receives is the hiking of the present outlay for the sector from US$ 19.5 million in 2004-05 to US$ 41.35 million the next year, more than twice the earlier amount. The government has been developing agri-zones and the concept of mega food parks to promote food processing industry in India. It is considering investing US$ 22.97 million in at least 10 mega food parks in the country besides working towards offering 100 per cent foreign direct investment and income tax benefits in the sector. In order to promote investment in the food processing sector, several policy initiatives have been taken during recent years. The national policy aims to increase the level of food processing from 2 per cent to 10 per cent in 2010 and to 25 per cent in 2025. Some of the initiatives include:

- The level of institutional credit to be provided by banks and FIs has been increased from US$ 17.41 billion during 2003-04 to about US$ 23.76 billion in 2005-06
- Allowing full repatriation of profits and capital
- Automatic approvals for foreign investment up to 100 per cent, except in few cases, and also technology transfer
- Zero duty import of capital goods and raw material for 100 per cent export-oriented units. Customs duty on packaging machines reduced. Central excise duty on meat, poultry and fish reduced to 8 per cent
- Income tax rebate allowed (100 per cent of profits for 5 years and 25 per cent of profits for the next 5 years) for new industries in fruits and vegetables besides institutional and credit support
- Allowing sales up to 50 per cent in domestic tariff area for agro-based, 100 per cent export oriented units
- Government grants given for setting up common facilities in Agro Food Park.

• Full duty exemption on all imports for units in export processing zones.

The liberalised overall policy regime, with specific incentives for high priority food processing sector, provides a very conducive environment for investments and exports in the sector.

Investments Required in the Food Processing Sector

India requires an investment of US$ 28 billion to bring the level of processing to 10-12 per cent by 2012. The following areas of investment have been identified by the Ministry of Food Processing:

• Mega food parks
• Agri-infrastructure and supply chain integration
• Logistics and cold chain infrastructure
• Fruit and vegetable products
• Animal products, meat and dairy
• Fisheries and sea food
• Cereals, consumer foods and ready-to-eat foods
• Wine and beer
• Machinery and packaging

Conclusion

The Indian food industry presents a very large opportunity to every stakeholder. This is primarily driven by a robust consumer demand, the changing nature of the Indian consumer, who is more informed and willing to try new products; and the strong production base of the country. Needless to add, the several gaps in the current production and delivery systems actually present a huge opportunity for the growth of companies willing to bet long term in this sector. However, the growth of food processing companies has been sub-optimal because of high cost, low level of productivity, high wastage and lack of competitiveness of Indian food products in the global market. Therefore, to fully leverage the growth potential of the sector, current challenges that are being faced by the industry need to be properly addressed and steps need to be taken to remove the bottlenecks hampering the pectoral growth.

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Conceptual Framework of Micro Finance

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Abstract

Microfinance is the provision of loans and other financial services to the poor. The microfinance has evolved due to the efforts of committed individuals and financial agencies to promote self-employment and contribute to poverty alleviation and provision of social security. India has been able to develop its own model of microfinance organizations in the form of savings and credit groups known as the Self Help Group (SHGs), which are bank-linked. These SHGs are mainly formed and managed by women and this has become an instrument, which has led to women's empowerment and social change. Most of the microfinance institutions in India attempt to go beyond savings and credit groups to provide microfinance services in the form of savings and insurance.

Keywords : Micro Finance, Loans, Financial Services, Work, Self Employment.

Introduction

Microfinance is the provision of loans and other financial services to the poor. The microfinance has evolved due to the efforts of committed individuals and financial agencies to promote self-employment and contribute to poverty alleviation and provision of social security. India has been able to develop its own model of microfinance organizations in the form of savings and credit groups known as the Self Help Group (SHGs), which are bank-linked. These SHGs are mainly formed and managed by women and this has become an instrument, which has led to women's empowerment and social change. Most of the microfinance institutions in India attempt to go beyond savings and credit groups to provide microfinance services in the form of savings and insurance.

Microfinance provides financial services to those whose income is small and unstable. These people are in need of credit facilities for several reasons (i) their needs are small and arise suddenly (2) the institutional providers of finance namely the banks demand collateral security which they cannot provide (3) most of the time, they are in needs of funds to meet their consumption demands, for example, to meet expenses related to education, illness, funerals, weddings for which it is difficult to obtain institution finance (4) for purpose of investment in income generating activities.

Concept of Self Help Group (SHGs) is the most exciting discovery in the context of microfinance. The Indian microfinance scene is dominated by SHGs and their linkage with Banks. Owing to the importance of microfinance and self help groups in the eradication of poverty and in the empowerment of women.

The Concept of Microfinance Microfinance is a concept that is helping the poor to avail of an create opportunities for economic growth. In India, microfinance has fulled the efforts of rural development, women empowerment and wealth generation by providing small scale savings, credit, insurance and other financial services to poor and low income households. Microfinance thus serves as a means to empower the poor and provides a valuable tool to help the economic development process. The concept of microfinancing and self-employment activities in rural areas has developed considerably over the last two decades. It is working neither on domain/charity nor on subsidy. It is basically rotational investment done to motivate the poor to empower themselves and practice the dictum 'Save for the future and use those resource during the time of need.' Theoretically, microfinance also known as microcredit or microlending means making provision for smaller working capital loans to the selfemployed or self-employment seeking poor. Microcredit has defined as the extension of small loans to be given in multiple doses based on the absorption capacity of the needy beneficiaries, who are too poor to qualify for formal bank loans, as they have no assets to offer as collateral security against loans. 'Microcredit' may be defined as the credit and repeated credit provided in small measures to suit the recipient's requirements, with a comfortable pace of repayment and at an appropriate rate of interest. Microcredit has been defined by the microcredit summit held in Washington D.C. in February 1997 as "programmes that provide credit for self employment, other financial and business services to very poor persons."

Microfinance can be interpreted in a broader context both as microcredit and microsavings, even though microcredit and microfinance have come to used interchangeably. However, when the term 'microfinance' is used it implies some other services accompanying credit viz. facilities for saving and availability of services for insurance of the assets acquired with microcredit. Microfinance has come to be referred to as a small scale financial services and technical assistance provided to rural people who operate small or micro-enterprises, provide services, work for wages or commission and other individuals and group working at local levels.

NABARD has defined microfinance as "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semiurban and urban provided to customers to meet their financial needs; with only qualification that (1) transactions value is small and (2) customers are poor."

In essence, therefore, microfinance could be referred to as an institutional mechanism of providing credit support in small amount and usually linked with small groups along with other complementary support such as training and other related services to the people with poor resources and skills for enabling them to take up economic activities. In the November 1995 Microcredit Summit, U.S. first lady Hillary Clinton wrote; "Microenterprise is the heart of development because microenterprise programmes work - they lift women and families out of poverty. It is called micro but its impact on people is macro, we have seen that it takes just a few dollars, often as little it takes as dollar 10, to help a woman gain self employment, lift her and her family out of poverty. It is not a hand out; it is a helping hand.

Let us begin by understanding some of the distinct characteristics of microfinance. The term 'microfinance' is often confused with the related term 'microcredit', so much so, that the two are often treated as synonymous and used interchangeably. While there are certain similarities between the two terms, there are also certain differences, which require to be classified at the very start to avoid confusion of time.

The term microcredit refers to a small size loan, to be repaid within a short period of time, used mostly low income households and micro entrepreneurs for the purpose of income generation and enterprise development. The mobilization of such credit is restricted to external sources such as banks and moneylenders.

Microfinance on the hand, provides a greater menu of options whereby the small loan can be garnered not just from the external sources but also through selfmobilization, by way of saving and sale of assets. Also, in case of microcredit, due to the definite obligation to repay the loan, a physical collateral may sometimes be needed. However, the biggest flexibility in the case of microfinance is the lack of any physical collateral, even in case of loan from the bank. The options available with microfinance, therefore, are much broader and flexible than the ones available with microcredit.

Table-1 brings out the distinct variations between microcredit and microfinance with respect to their loan characteristics.

Table 1 : Difference between microfinance and microcredit

S.No.	Characteristics of loan	Microfinance	Microcredit
1	Size of loan	Small	Small
2	Repayment of period	Short	Short
3	Sources of mobilization	Both external and internal	External
4	Repayment	Obligation if source external	Definite obligation to repay
5	Collateral	Not needed	May or may not be needed
6	Purpose of use	Flexible, consumption income generation	Mostly fixed, limited scope for deviation
7	Scope of operation	Mostly group loans trickling down to individuals	Usually individual loans, though group loans might be given

Microfinance therefore, refers to the provision of small loans without collateral security, to the poor and low-income households, whose access to the commercial banks is limited. The institution that provide

such services are microfinance institutions.7 Microfinance is being viewed as a very powerful tool for uplifting the economic conditions of the asset less poor through group approach that ensures active participation and involvement of the beneficiaries in effective implementation of the programme. In India, microfinance programme has a crucial role to play in uplifting more than 30 crore people living below poverty line (NABARD, 2005). Poverty means denial of access to the basic necessities i.e. food, shelter, health and education of human existence. Poverty is characterized by lower standard of living. As per the poverty line defined by the HRD i.e. earning of a person below $ 1 a day, the percentage of BPL population in India comes around 34.9 percent and if it is extended to $ 2 a day, the percentage of BPL in India comes to 79.9 percent (Human Development Report, 2004). Microfinance has emerged as an needful programme to cater to the needs of the most underprivileged people i.e. tribal, dalits and women. The major concerns today is ever increasing poverty and there is urgent need of empowering enabling the most neglected sections of the society through organized support to all poverty alleviation programmes. Considering the paucity of funds with poor people, the need of the hour is to provide adequate credit to the needy people to enable them to undertake entrepreneurial activity, however, small with the help of NGOs and GOs. Microfinance is expected to play a pivotal role in poverty eradication and employment generation. Microfinancing is a new method to meet the credit requirement in rural areas. Since the bank borrowing requires collateral and the deprived class does not have any type of such collateral, the success of Bangladesh Grameen Banks attracted the attention of Indian policy makers towards the microfinance and microcredit, which are the new entrants in realm of present rural financing. Microcredit is based on 20 self help groups which will be technically supported by NGOs and sponsor bank. In other words, self help group is a small, economically homogeneous and cohesive group of rural poor voluntarily coming together to save small amount regularly, agree mutually to contribute to a common fund and have a collective decision making for providing collateral free loans on terms and conditions decided by the group. The group will make a project, which will be supervised and assisted by banks and NGOs. After evaluating the viability of the groups, the banks further provide sufficient community participation in the development process.

The Important Features of Microfinance are :
1. Microfinance is a tool for the empowerment of poor women;
2. Loans under microfinance programmes are very small;
3. Microfinance targets the poor rural and urban households;
4. Credit under microfinance follows thrift i.e. mobilize savings and lend the same;
5. Low transaction cost due to group lendings;
6. Transparencies in operation;
7. Short repayment period;
8. Simple procedure for reviewing, processing and approving loan applications and delivery credit;
9. Chances of misutilization are rare and there is assured repayment;
10. Peer pressure act as the collateral security required for loans;
11. Need based loan disbursement;
12. Prompt repayment; and
13. There is no ceiling from the RBI in respect of minimum and maximum amounts

The following are the main features of microfinance services provided by Rashtriya Mahila Kosh (RMK) (i) It is a tool for the empowerment of the poorest. (ii) The higher the income and better the asset position of the borrower, the lower the incremental benefit from further equal doses of micro-credit is likely to be. (iii) Delivery is normally through Self Help Groups (SHGs). (iv) It is essentially for providing selfemployment. The opportunities of wage employment are limited in developing countries - microfinance increases the productivity of self-employment in the informal sector of the economy - generally used for (a) direct income generation (b) rearrangement of assets and liabilities for the households to participate in future opportunities and (c) consumption smoothing.

Microfinance is not a financing system but a tool for social change, especially for women. It does not spring from market forces along - it is potentially welfare enchaining there is public interest in promoting the growth of microfinance - this is what makes it acceptable as valid goal for public policy.

Need for Microfinance

Microfinance aims at assisting communities of the economically excluded to achieve greater levels of asset creation and income security at the household and community level. Access to financial services and the subsequent transfer of financial resources to poor women enable them to become economic agents of change. Women become economically self-reliant, contribute directly to the well being of their families, play a more active role in decision making and are able to confront systematic gender inequalities. Access to credit has been given considered a major poverty alleviation strategy in India. Micro-credit has given women in India an

opportunity to become agents of change. Poor women, who are in the forefront micro-credit movement in the country use small loans to jump start a long chain of economic activity.

Microfinance is accessing financial services in an informally formal route, in a flexible, responsive and sensitive manner which otherwise would not have been possible for the formal system for providing such services because of factors like high transaction cost emanating from the low scale of operation, high turnover of clients; frequency of transaction etc. Microfinance and self help group must be evolved to see that SHGs do not charge high rates of interest from their clients and improve access to those who cannot sign by their use through thumb impression.

The current literature on microfinance is also dominated by the positive linkages between microfinance and achievement of millennium development goals (MDGs). Micro-credit Summit Campaign's 2005 report argues that the campaign offers much needed hope for achieving the millennium development goals especially relating to poverty reduction. IFAD along with food and agriculture organization (FAO) and the world food programme (WFP) declared that it will be possible to achieve the eight MDGs by the establishing deadline of 2015 "if the developing and industrialized countries take action immediately by implementing plans and projects, in which micro-credit could play a major role.

Credit is vital to the poor for overcoming the inevitable and common imbalance between income and expenditure. Credit is also crucial to the poor for income generating activities, like investing in their marginal farms or other small scale selfemployment ventures. Their access to formal banking channels, however, is limited due to their low resource bases as well as due to the nature of formal credit institutions. The popularity of the microfinance, self help groups stems from widespread recognition that formal banking channels are largely ineffective in catering to the credit needs of the poor.

Tiny savings and loans are generally an unattractive business proposition for formal banking institutions. In addition to disincentives faced by the banks, there are also problem faced by the poor in accessing loans from formal banking institutions. For example, to minimize risks, banks demand, collateral security that the average micro borrower does not possess. Banks also insist on complicated procedures that are too time consuming and often too complicated for the poor and illiterate. Even in the implementation of direct lending programmes formal institutions find it difficult to overcome the problem of targeting. The experience is that the rich and powerful typically manage to corner the scare loanable funds. Thus formal banking channels remain largely inaccessible to the poor in India. As a result, the poor continue to be dependent on informal sector lending, paying exorbitant rates or underselling the product and their labour power to the creditor. It was in response to these limitations in formal banking channels that micro credit mechanism were innovated.

A quite from the former U.N. Secretary General Kofi Annan's video message on the launch of the international year of micro credit on 18th November 2004 also shows the significance of microfinance. "Microfinance has proved its value, in many countries, as a weapon against poverty and hunger. It really can change people's lives for the better - especially the lives of those who need it most …. Let us be clear. Microfinance is not charity. It is a way to extend the same rights and services to lowincome households that are available to everyone else. It is recognition that poor people are the solution, not the problem. It is a way to build on their energy and vision. It is a way to grow productive enterprise and so allow communities to prosper.

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Empowerment of women in the Police

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Abstract

With more and more women entering the hitherto highly male dominated professions like the police, several issues are gaining increasing attention. Some of the major issues pertain to their entry, survival and advancement. It is not enough to give entry to women in these professions as mere tokenism but it is important that they are provided with a level playing field on par with men, given the same status and opportunities to fully discharge their duties and responsibilities. It is also important that a conducive professional climate is created in which women can survive with dignity and have equal opportunities for advancement.

Keywords : Professions, Police, Servival, Women Dignity, Opportunities.

Introduction

Women in Police Force Women first entered the police force in India in 1938 in a few provinces and princely states. After Independence, Delhi police force was the first to recruit police women on a regular basis with effect from 1948 followed by Andhra Pradesh in 1952 and Karnataka in 1960. By 1987, ten States and Union Territories had introduced women police. The possibility of women functioning as full members in the male-bastion of the police was not well perceived, in the early years of evolution of police system. Even in the United Kingdom, which was the pioneer in the introduction and utilization of women in police organisation, as early as in 1821 itself, the policewomen were described as "extravagant eccentricity" Ghosh (1981). However, changes in the social situation with increased association of woman in the performance of field duties in several branches of administration and the problems arising from increased juvenile delinquency and involvement of women in crimes, either as victims or accused, progressively necessitated the employment of women police officers as such, in a variety of police tasks. Women police have now become an integral part of the police force.

Empowerment of women in the Police

Several factors have been identified that hold back women from functioning to their full potential and get into the mainstream. These can be broadly classified as follows:

Personal Factors

Women, especially from traditional families are constantly bombarded with negative feedback about their capabilities leading to a low self-esteem about themselves. Further, they are conditioned to keep a low profile resulting in low career aspirations. These two together make them feel intimidated by male colleagues. Those who overcome these factors and do manage to get into professional conflict between affiliation and power, have to often compromise and agree for a trade-off between balancing home and career. This, at times, results in the woman's reluctance to accept greater responsibilities in her profession as she feels guilty that the family would suffer as a result of it. Ours is still a male dominated society where gender discrimination and bias still exist. Moreover, some women just do not have the skill to handle the challenges of discrimination.

Psychological Factors

It is observed that not all women would possess a powerful motivation driven by a sense of meaning, to achieve something significant in their career. At times, a job is perceived as being just an additional income to the family. Without this passion for achievement, women do not develop a capacity for risk-taking. While women are in no way less in intelligence than men, they, at times, lack the ability to focus their intelligence on their career, as a result of or due to other priorities. This naturally results in their inability to find and define great problems to work on. The stereotype that exists in society does not approve of women who are independent and powerful while this very quality is admired and encouraged among men. These are some of the factors that hold back women in being assertive and from demanding their rightful place in their career.

Social Factors The society being highly patriarchal in nature, the status of women in general is low. The way the girl child is socialized in relation to the boy child differs enormously in setting different standards and norms for men and women. This process of socialisation prepares women differently from men to face the challenges of a career, especially in a highly male dominated profession like the police. The women is seen by family as a wife or a mother, and not as a career-oriented police woman. There are several cultural barriers for women who are in employment; while men can get away flouting them. Further, many women lack support in the family for their career. Women's career is not taken as seriously as that of the men, even by the women who are influenced by the socio-cultural values. Unless a women are able to cope with all these hindering factors, her being assertive and getting into the mainstream of her career is an uphill task indeed.

Structural Factors

The issue starts from the stage of recruitment itself. At times the standards set are not women-friendly. There are women exclusive criteria which keep women out for certain types of assignments keeping them out of the mainstream. Gender stereotypes and bias keeps women in certain (so-called) feminine roles, like desk jobs, soft assignments etc.

Despite many improvements in recent years, certain things have not changed at all and this is true of most of the professions including police. Available data shows that women are still concentrated in a limited number of areas and at lower levels. Higher the rank, lower the number of women in those positions. Although the doors to various professions are open to women, a host of subtle personal and social barriers still remain. These are barriers that laws alone cannot remedy; often they are part and parcel of the usual ways of relating to each other as men and women, and are so 'normal' that they are not even noticed. However, they not only hamper women's participation but affect their productivity and advancement.

Thus, the challenges of gender mainstreaming become imperative and needs be given the due attention that it deserves. The existence of gender stereotypes, discrimination and inequality in the workplace has been an area of concern for women in all sectors of employment. As part of the run up to the First National Conference of Women in Police (MHA, 2002), the British Council supported two surveys on the Perceived Work Climate and Attitudes of Women in Police and Organizational Role Stress experienced by women in police. Responses from 500 policewomen were received from all over the country from different ranks and analyzed. These national level surveys indicated some significant findings regarding workplace characteristics and constraints that women experience, in the police service. The studies suggested that a large percentage of women felt marginalized and discriminated with respect to training, promotion, horizontal mobility, and inflexible working conditions. Stereotypes hold them back from exercising their authority. These experiences have hampered full participation in professional activities and restricted their opportunities for growth at the workplace. The studies also indicate that women experience high levels of stress as a result of "role erosion" and feelings of inadequacy with respect to lack of knowledge and skills in discharging their responsibilities (Sahgal, Chanana & Indiresan, 2005). However, these studies and their findings are limited to the area where they were conducted and the results cannot be universally applied. India is a region- specific country and culturally diverse citizenship. The challenges of women in police service need to be clearly understood to derive the maximum benefit not only for the women but for the police force as a whole. It is further necessary to look into the situation in states with greater globalization and development where the problems of safety and security are far more challenging to women than in traditional societies.

Women employees are not only playing a very vital role in the Police Department but they are also facing different types of problems in coping with the demands of work and family life. As women in India enter the rapidly expanding workforce, they are also facing problems relating to their gender. Social security of working women is a critical issue. Besides male police personnel, women in the police force is viewed to be a great contributory factor in ensuring the safety and security of women both at home and outside. Participation of women in police force not only helps the society but also influences change in their socio-economic status within the employing organization and the communities in which they reside. It is often expected that women's participation in the professional realm will contribute to a breakdown of traditional gender roles. And indeed, this is true of women in the police sector due to their unconventional ways of work, like a male police officer.

Women in the Police force are increasing in their number in recent years. However, it is argued that women's participation particularly at the lower rungs has many challenges and their participation is based on a continuation of traditional gender roles, which often places them at crossroads. The study is based on the premise that the persistence of such gender divides in this sector that is critical to development and internal security and peace can perpetuate the notion of gender segregation. It may obstruct enhancement of these lower cadres of police women's socio-economic status and provide them with equal participation in the Police department.

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हिन्दी उपन्यास का ऐतिहासिक विकास–क्रम

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जिला – खगड़िया, बिहार

आधुनिक हिन्दी उपन्यास का प्रारम्भ भारतेन्दु हरिश्चन्द्र के समय से ही माना जाता है हालाँकि उनके पूर्व ही हिन्दी गद्य साहित्य की नींव पड़ चुकी थी। साहित्य के विविध क्षेत्रों में भारतेन्दु का प्रभाव व्यापक रूप से पड़ा। उन्होंने आधुनिक हिन्दी साहित्य का प्रवर्तन किया, उन्हीं के सद्प्रयत्नों का फल यह हुआ कि साहित्य ने न केवल नये रूपों को ग्रहण किया वरन् वह शिक्षित और सुसंस्कृत जनता के निकट भी आया। इस युग में जनता की विचार परम्परा नयी दिशाएँ खोज रही थी। जन–जीवन के विविध क्षेत्रों में उत्साह था। वह राष्ट्रीय जाग्रति का युग था। इस समय तक यूरोपीय उपन्यास साहित्य का पर्याप्त विकास हो चुका था विदेशी उपन्यास के प्रभाव के साथ ही बांग्ला के उपन्यासों का भी प्रभाव इस युग के उपन्यासों में मिलता है।

उपन्यास की उत्पत्ति और उसका महत्त्व उपन्यास मनुष्य के सामाजिक, वैयक्तिक अथवा दोनों प्रकार के जीवन का रोचक साहित्यिक प्रतिरूप है जो प्रायः दोनों प्रकार के जीवन को प्रभावित करता है तथा कथासूत्र के आधार पर निर्मित होता है और आगे ब   सामाजिक एवं वैयक्तिक जीवन उपन्यास के मुख्य विषय हैं इसमें किसी एक को अथवा दोनों को उपन्यास का मुख्य आधार बनाया जा सकता है। व्यक्ति और समाज परस्पर अटूट बन्धनों से बँधे रहते हैं अतः साहित्य में भी इसको सम्बद्ध ही रखना पड़ता है। प्रत्येक उपन्यास में व्यक्ति और समाज का अध्ययन न्यूनाधिक मात्रा में आ ही जाता है किन्तु आज इनमें किसी एक को मुख्य विषय बनाकर उपन्यास लिखे जाने लगे हैं। उपन्यास में प्रतिपादित जीवन चाहे सामाजिक हो, चाहे वैयक्तिक, वह सामान्य या विशेष, विशाल या सीमित हो सकता है। जीवन के विविध अंगों का निरीक्षण कर उसका समग्र रूप उपस्थित करने वाले कतिपय वृहत्काय उपन्यास हमें विश्व साहित्य ने प्रदान किए हैं। दूसरी ओर ऐसे उपन्यास भी हैं जिनमें सामाजिक जीवन की समस्या का और व्यक्ति के किसी विशेष मनोव्यापार का विश्लेषण किया गया है। जैसे–लाला श्रीनिवासदास कृत 'परीक्षागुरु', प्रेमचन्द कृत 'ग़बन', 'सेवासदन', जैनेन्द्र कुमार कृत 'परख', विशम्भरनाथ शर्मा 'कौशिक' कृत 'माँ', 'भिखारिणी' तथा अमृतलाल नागर कृत 'मानस का हंस', आदि।

उपन्यास की क्षेत्र–विस्तृति

जीवन जितना विशाल है उतना ही उपन्यास का क्षेत्र भी विस्तृत है जैसे महाकाव्य जीवन के सभी अंगों का स्पर्श कर सकता है उसी प्रकार या उससे भी ब   पाश्चात्य विद्वान एच फील्डिंग के अनुसार–भछवअमस पे जीमेजनकल वभ्निउंद छंजनतमण 1 ख़ उपन्यास मानव प्रकृति का अध्ययन है , इस प्रकार उपन्यास को मानव प्रकृति का अध्ययन भी कहा गया है। जो व्यापक रूप में मानव के जीवन के हर अंग का अध्ययन करता है तथा जीवन की प्रत्येक परिस्थितियों को प्रभावित करता है।

"प्रेमचन्द ने भी मानव चरित्र पर प्रकाश डालना और उसके रहस्यों को खोलना ही उपन्यास का मूल तत्व माना है।"[2] वस्तुतः उपन्यास एक ऐसी साहित्यिक विधा है जिसमें आकर्षक रूप में मनुष्य की वैविध्यपूर्ण प्रकृति, उसके बुद्धिवैभव और भाव समृद्धि का अध्ययन प्रस्तुत किया जाता है। प्रत्येक उच्च कोटि का उपन्यास जीवन का वह रूप है जो लेखक ने देखा है और उसे अपने साहित्य में लिखा है। निन्द्रा को सुगम बनाने वाले और रेल की एकान्त यात्रा की नीरसता में थोड़ा सा रस घोलने वाले साधारण श्रेणी के कथात्मक उपन्यासों को छोड़कर साहित्यिक मूल्य रखने वाले उपन्यासों को लिया जाये तो उनमें जीवन के कुछ अंशों का अध्ययन किसी–न–किसी दृष्टि से किया हुआ मिलेगा। घर की चार दीवारी के अन्दर का वातावरण, सीमित पारिवारिक जीवन, तत्कालीन परिस्थितियों से संघर्ष करते हुए मनुष्य का सामाजिक जीवन, अतीत के अन्धकार मे विलुप्त प्रायः देशीय जीवन, विकारों के विचित्र संसार में जीने वाले मनुष्य का संघर्षमय आन्तरिक जीवन आसिबको उपन्यास में अंगीकार किया जा सकता है। जीवन का कोई अंग उसमें छूटा हुआ नहीं है। इन सभी तथ्यों का अध्ययन व वर्णन साहित्य की किसी अन्य विधा में आ ही नहीं सकता। अतः जीवन के निकट होने की क्षमता तथा उसके प्रत्येक रूप को प्रदर्शित करने की जितनी शक्ति उपन्यास में होती है उतनी और किसी प्रकार की साहित्यिक रचना में नहीं होती है। इस दृष्टि से देखा जाय तो उपन्यास का महत्त्व मनोरंजन की सामग्री उपस्थित करने तक ही सीमित नही हैं इससे आगे वह ज्ञान का पोषक भी है और मनुष्य के सांस्कृतिक विकास का परिचायक भी है। उपन्यास का क्षेत्र अपेक्षाकृत साहित्य की दूसरी ललित कलाओं से कहीं ज़्यादा विस्तृत है।

वाल्टर बेसेंट ने इस विषय पर इन शब्दों में विचार प्रकट किए है–"उपन्यास के विषय का विस्तार चरित्र से किसी क़दर कम नहीं है। उसका सम्बन्ध अपने चरित्रों के कर्म और विचार उनके देवत्व और पशुत्व, उनके उत्कर्ष और अपकर्ष से हैं। मनोभाव के विभिन्न रूप और भिन्न–भिन्न दशाओं में उनका विकास उपन्यास के मुख्य विषय हैं।"3 इस प्रकार इसी विषय विस्तार ने उपन्यास को संसार साहित्य का प्रधान अंग बना दिया है। अगर आपको इतिहास से प्रेम है तो आप अपने उपन्यास में गहरे ऐतिहासिक तत्वों का निरूपण कर सकते हैं। अगर आपको दर्शन से रूचि है तो आप उपन्यास में महान दार्शनिक तत्वों का विवेचन एवं विश्लेषण कर सकते हैं। समाज, नीति, राजनीति, विज्ञान, पुरातत्त्व, इतिहास व कानून आदि सभी विषयों का उपन्यास में स्थान है इन सभी विषयों का अलग–अलग परिस्थितियों के अनुसार समावेश कर एक उच्च कोटि के उपन्यास की रचना की जा सकती है। संसार की हर वस्तु उपन्यास का महत्त्वपूर्ण एवं उपयुक्त विषय बन सकती हैं। इन महत्त्वपूर्ण विषयों के आधार पर एक सफल उपन्यास की रचना की जा सकती है। प्रकृति का हर एक रहस्य और मानव जीवन का हर एक पहलू जब किसी सुयोग्य लेखक की कलम से निकलता है तो वह साहित्य का रत्न बन जाता है लेकिन इसके साथ ही उपन्यास के विषय का महत्त्व और उसकी गहराई भी उपन्यास के सफल होने में सहायक होती है। इस प्रकार उपन्यासों से विषय की महत्ता एक महत्त्वपूर्ण स्थान रखती है। हिन्दी साहित्य में उपन्यास विधा का स्थान कितना महत्त्वपूर्ण है यह कुछ शब्दों में व्यक्त नहीं किया जा सकता है। उपन्यास का सम्बन्ध सत्यता और सुन्दरता से होता है यह हमें कदापि नहीं भूलना चाहिए।

उपन्यास शब्द की उत्पत्ति

उपन्यास शब्द की उत्पत्ति 'उप' तथा 'न्यास' के योग से हुई है जिसका अर्थ क्रमशः समीप तथा वस्तु होता है। इस दृष्टि से उपन्यास ऐसी कथावस्तु को कहते हैं जो व्यक्ति के जीवन के समीप होती है। उपन्यास शब्द लैटिन भाषा के मूल रूप 'नावेला' तथा 'नावेलस' से विकसित हुआ है। फ्रेंच भाषा के 'नावेले' तथा 'नोवस' शब्द भी इसी मूल रूप से विकसित हुए हैं।

उपन्यास की परिभाषा एवं स्वरूप   हिन्दी उपन्यास विधा का इतिहास अन्य भारतीय भाषाओं में लिखे गये उपन्यासों की तरह नवीन एवं महत्त्वपूर्ण है। हिन्दी में उपन्यास विधा का आरम्भ भारतेन्दु युग से माना जाता है। तत्कालीन लेखकों ने उपन्यास की रचना की प्रेरणा बंगला और अंग्रेज़ी भाषा के उपन्यासों से प्राप्त की। अंग्रेज़ी साहित्य   स्वरूप   निर्धारित करने से पूर्व इस प्रसंग में किसी निष्कर्ष तक पहुँचना समीचीन नहीं कहा जा सकता है। उपन्यास के विषय में विभिन्न प्रकार की अवधारणाएँ हैं कि उपन्यास केवल मनोरंजन की सामग्री नहीं प्रस्तुत करता, अपितु मानव जीवन को चित्रित कर उसे दिशा निर्देश करने के उद्देश्य से लिखा जाता है। उपन्यास मानव जीवन की सम्यक् व्याख्या है अतः इसे केवल मनोरंजन का साधन मान लेना उचित नहीं होगा। उपन्यास सम्पूर्ण मानव जीवन की प्रस्तुति है। यह सम्पूर्ण मानव जीवन को तथा उसकी विभिन्न परिस्थितियों को व्यक्त करता है।

भारतीय तथा पाश्चात्य विद्वानों ने उपन्यास की परिभाषा अनेक प्रकार से दी हैं। दि न्यू पिक्चर्ड एन्साइक्लोपीडिया में लिखा है–"उपन्यास दीर्घ आकार गद्य में रचित ऐसी कल्पनात्मक कथा रचना को कहते है जो जीवन के यथार्थ रूप की परिचायक हो।"4 इस प्रकार उपन्यास विधा मानव जीवन के यथार्थ रूप को स्पष्ट करती है।

अर्नेस्ट ए बेकर के अनुसार–"उपन्यास गद्य में लिखी एक कल्पना जनित कथा है, जिसके माध्यम से लेखक जीवन की व्याख्या करने का प्रयत्न करता है ॅ।"5 अतः उपन्यास विधा द्वारा लेखक मनुष्य के जीवन के हर पहलू की व्याख्या करने में सफल होते हैं।

फ्रांसीसी विद्वान बेकन ने–"उपन्यास को एक प्रकार का कल्पित इतिहास बताया है।"6 अतः उपन्यास विधा को हम कल्पनात्मक इतिहास भी कह सकते हैं जिसका क्षेत्र अत्यन्त व्यापक होता है तथा जो मानव के चारों ओर घूमता रहता है और उसे प्रभावित करता है। टी जे शिप्ले के अनुसार– "The novel is based upona more private relation between readerandwriter, it opens upwider possibilities for the direct communication ofexperience."7 [उपन्यास लेखक और पाठक के मध्य के रिश्तों पर आधारित होता है जिसमें मानव जीवन से जुड़ी हर प्रत्यक्ष व परोक्ष सम्भावनाएँ होती हैं यह एक प्रकार का अनुभव होता है। अतः उपन्यास मानव जीवन से सम्बन्धित घटनाओं पर आधारित होता है जिसमें अनेकों सम्भावनाएँ निहित होती हैं।

प्रसिद्ध विद्वान जे जे शिप्ले का कथन है कि–"उपन्यास वह साहित्यिक विधा है जिसकी औपचारिक व्याख्या असम्भव–सी है।"8 अतः उपन्यास विधा की व्याख्या करना असम्भव है क्योंकि उसका क्षेत्र अत्यन्त विशाल व विस्तृत होता है। राल्फ फॉक्स ने अपनी 'उपन्यास और जनता' नामक पुस्तक में "उपन्यास को एक गम्भीर जीवन रस से पूर्ण साहित्यिक विद्या घोषित किया है, उपन्यास केवल कथात्मक गद्य नहीं अपितु वह मानव जीवन का गद्य है। वह सम्पूर्ण मानव को व्यक्त करने का प्राथमिक प्रयास है।"9 अतः उपन्यास मानव जीवन को व्यक्त करने का प्रथम प्रयास है। संक्षेप में यह पूर्णरूपेण मानव

जीवन की व्याख्या है। हेनरी जेम्स उपन्यास के विषय पर लिखते हैं–"उपन्यास वैयक्तिक जीवन की सीधी छाप है उसका मूल्य निर्धारित करना सरल नहीं है।"10 इस प्रकार उपन्यास वैयक्तिक जीवन को व्यक्त करता है जिसकी सीधी छाप मनुष्य के जीवन पर दिखायी देती है।

इसके अतिरिक्त अंग्रेज़ी के प्रसिद्ध आलोचक जे बी प्रीस्टले की दृष्टि में– "उपन्यास जीवन का विशाल दर्पण है और उसका आयाम साहित्य की अन्य विधाओं से अधिक है।"11 अतः उपन्यास का सीधा सम्बन्ध मनुष्य के जीवन से है। ई एम फास्टर ने–"कथानक को उपन्यास का मूल तत्व माना है।"12 अतः उपन्यास में कथानक अत्यन्त महत्त्वपूर्ण होता है जिस पर उपन्यास की सम्पूर्ण कथा आधारित होती है। हर्बर्ट जे मूलर के अनुसार–"उपन्यास मानव अनुभवों का आदर्शपरक मूर्तरूप है। उदात्त हो अथवा आदर्शोन्मुखी हो, वह अनिवार्यतः जीवन की व्याख्या है।"13 इस प्रकार उपन्यास मानव अनुभवों से सम्बन्धित है। तथा वह मानव जीवन की आदर्शपरक व्याख्या है।

बेकर के अनुसार–"उपन्यास वर्णनात्मक एवं कथात्मक गद्य के द्वारा मानव जीवन की व्याख्या करता है। उपन्यास यथार्थ की दुनियाँ से सम्बन्धित है। वह सत्य से सम्बन्धित है अथवा लेखक को उसे अपने शिल्प चातुर्य से सत्यवत् कर देता है। उसका लक्ष्य जहाँ तक हो सके यथार्थ संसार को प्रस्तुत करना है न कि मनोनुकूल संसार सृष्टि।"14 अतः उपन्यास यथार्थ की दुनिया से जुड़ा होता है, सत्य पर आधारित होता है तथा उसका लक्ष्य यथार्थ संसार को प्रस्तुत करना है।

रिचर्ड चर्च के अनुसार–"उपन्यास व्यक्ति का जीवन पुष्प है।"15 अतः उपन्यास व्यक्ति के जीवन का वह पुष्प है जिससे व्यक्ति के जीवनानुभव की महक अनुभव की जा सकती है।

उपर्युक्त पाश्चात्य मतों के अतिरिक्त संस्कृत एवं हिन्दी आचार्यों ने भी कहा कि उपन्यास एक महत्त्वपूर्ण एवं प्रिय साहित्यिक विधा है। उपन्यास आत्माभिव्यक्ति का सशक्त माध्यम है। यह आत्माभिव्यक्ति जब रचनात्मक एवं रोचक डॉ विनय मोहन शर्मा के शब्दों में–"कथा जब जीवन के एक अंग तक सीमित रहती है तब वह कहानी और जब उसके व्यापक भाग को घेर लेती है तो उपन्यास कहलाती है।"16 अतः उपन्यास मानव जीवन के व्यापक अंग के अध्ययन का ` प्रभावित करता है।

डॉ त्रिभुवन सिंह के अनुसार–"साहित्य क्षेत्र में उपन्यास ही एक ऐसा उपकरण है जिसके द्वारा सामूहिक जीवन अपनी समस्त भावनाओं एवं चिन्ताओं के साथ सम्पूर्ण रूप में अभिव्यक्त हो सकता है।"17 इस प्रकार हम उपन्यास को मानव जीवन की समस्त भावनाओं एवं चिन्ताओं के साथ सम्बद्ध कर सकते हैं।

डॉ सत्येन्द्र कहते हैं–"उपन्यास नये युग की नयी अभिव्यक्ति का नया रूप है।"18 अतः उपन्यास नये युग की अभिव्यक्ति का सशक्त माध्यम भी है। डॉ गुलाबराय के अनुसार–"उपन्यास कार्य कारण श्रृंखला में बंधा हुआ वह गद्यात्मक कथानक है, जिसमें अपेक्षाकृत अधिक विस्तार तथा पेचीदगी के साथ जीवन का प्रतिनिधित्व करने वाले व्यक्तियों से सम्बन्धित वास्तविक या काल्पनिक घटनाओं द्वारा मानव जीवन के सत्य का रसात्मक रूप से उद्घाटन किया जाता है।"19 इस प्रकार उपन्यास एक पंक्ति में बंधा हुआ गद्यात्मक कथानक है जो मानव जीवन की घटनाओं, कल्पनाओं और सत्य के हर रूप को प्रस्तुत करता है। श्री शिवदान सिंह चौहान ने अपने शब्दों में–"आधुनिक उपन्यास को साहित्य का एक नया और संश्लिष्ट रूप विधान बताया है, जिसके क्षेत्र व सम्भावनाएँ अपरिमित हैं।"20 अतः उपन्यास साहित्य का नया रूप है। जिसकी सम्भावनाएँ, क्षेत्र व विस्तार की कोई सीमा नहीं है।

ब्रजनन्दन दास के अनुसार–"उपन्यास मानव जीवन के छोटे या बड़े चित्र है और उनमें जीवन की व्याख्या की जाती है। उपन्यास में जीवन की इन्हीं सब अवस्थाओं में से एक या अनेक का चित्रण होता है और इनमें से किसी एक की प्रमुखता होते हुए भी जीवन की साधारण बातों की उपेक्षा नहीं की जा सकती क्योंकि चित्र को पूर्ण करने के लिए सभी की आवश्यकता होती है।"21 इस प्रकार आधुनिक वर्तमान काल में उपन्यास का प्रभावी एवं महत्त्वपूर्ण स्वरूप नकारा नहीं जा सकता। मनोरंजन के उद्देश्यों से निकलकर उपन्यास जीवन के चित्रण का सक्षम और यथार्थ माध्यम बन जाता है। उपन्यास मानव जीवन का छोटा या बड़ा रूप होता है जो व्यक्ति के जीवन के सभी अंगों को स्पर्श करता है।

उपन्यास का अन्य विषयों से सम्बन्ध

आज वर्तमान समय में उपन्यासों का स्वरूप आधुनिक युग की देन है। उपन्यास विधा का विकास भी आधुनिक युग में उल्लेखनीय रूप में हुआ है। साहित्य की अनेक विधाओं से भी उसका सम्बन्ध है। एकरूपता की दृष्टि से वह लघु उपन्यास से सबसे निकट है। कथानक, देशकाल, पात्र, कथोपकथन, भाषा–शैली, वातावरण तथा उद्देश्य आदि मूलतत्त्व इन दोनों में समान होते हैं। उपन्यास और कहानी में तत्त्व की दृष्टि से एकरूपता होती है। लघु उपन्यासों की तरह कहानी आकारगत उपन्यास में अन्तर रखती है। उपन्यास और संस्मरण में कथात्मक एकरूपता होती है। इनमें आत्मा की अनुभूति की अभिव्यक्ति ही प्रधान होती है। उपन्यासों और महाकाव्य में परिवेशगत विस्तार की दृष्टि से समानता पायी जाती है। उपन्यास

और नाटक में शास्त्रीय दृष्टि से सबसे बड़ा अन्तर यह है कि उपन्यास श्रव्यकाव्य होता है व्यक्ति उसे सुन सकता है और नाटक दृश्यकाव्य क

अन्तर्गत आता है जिसे मंच पर नाटकीय रूप में देखा जा सकता है। उपन्यास और इतिहास में भी बहुत गहरा सम्बन्ध है। इतिहास प्रधान उपन्यासों को ऐतिहासिक उपन्यासों की अलग कोटि में रखा जाता है। उपन्यास और मनोविज्ञान का भी बहुत गहरा सम्बन्ध होता है। ऐतिहासिक उपन्यासों की पृथक कोटि की भाँति मनोवैज्ञानिक उपन्यास की अलग और महत्त्वपूर्ण कोटि है। मनोवैज्ञानिक उपन्यासों का वर्तमान समय में पर्याप्त विकास हुआ है। उपन्यास और नीति का भी बहुत गहरा सम्बन्ध है प्राचीन काल का अधिकतर कथा साहित्य नीति प्रधान रहा है। अतः साहित्य की अनेक महत्त्वपूर्ण विधाओं एवं विषयों से उपन्यास का बहुत गहरा सम्बन्ध है। जो व्यक्ति के जीवन व परिस्थितियों को प्रभावित करता है। और सदैव एक नयी दिशा देता है।

हिन्दी उपन्यास का विकासक्रम

अध्ययन सुविधा की दृष्टि से हिन्दी उपन्यास साहित्य के विकास–क्रम को मुख्य रूप से प्रेमचन्द को केन्द्र बिन्दु मानकर तीन कालों में विभक्त किया जाता है–

1. प्रेमचन्द–पूर्व युग
2. प्रेमचन्द–युग
3. प्रेमचन्दोत्तर–युग
4. स्वातंत्र्योत्तर–युग

हिन्दी उपन्यास का यह विभाजन उपन्यास सम्राट प्रेमचन्द की अद्भुत एवं अपूर्व प्रतिभा को ध्यान में रखकर किया गया है। आचार्य रामचन्द्र शुक्ल उपन्यास के इस विभाजन से सन्तुष्ट नहीं हैं उन्होंने–"हिन्दी गद्य साहित्य को प्रथम उत्थान काल, द्वितीय उत्थान काल और तृतीय उत्थान काल का नाम दिया है।"22 अतः आचार्य शुक्ल ने हिन्दी गद्य साहित्य को तीन कालों में बाँटा है।

प्रेमचन्द–पूर्व युग

हिन्दी उपन्यास का आरम्भ आधुनिक काल में भारतेन्दु युग से माना जाता है। ऐतिहासिक दृष्टि से हिन्दी के सर्वप्रथम मौलिक उपन्यास 'भाग्यवती' की रचना सन् 1934 में श्रृद्धाराम फुल्लौरी द्वारा की गयी। यह एक शिक्षा प्रधान उपन्यास है। इस युग के प्रमुख उपन्यासकारों में लाला श्रीनिवासदास, देवकीनन्दन खत्री तथा अम्बिकादत्त व्यास आदि हैं। श्रीनिवासदास ने 'परीक्षागुरु' नामक उपन्यास की रचना की थी। इस उपन्यास में शिक्षा के साथ–साथ नैतिक आदर्श तथा राष्ट्र–प्रेम की भावना का समावेश मिलता है। स्वयं भारतेन्दु हरिश्चन्द्र ने 'पूर्णप्रकाश' और 'चन्द्रप्रभा' नामक उपन्यास की रचना की। बालकृष्ण भट्ट ने 'नूतन ब्रह्मचारी' और 'सौ सुजान एक अजान' नामक उपन्यास लिखे। जगमोहन सिंह ने 'श्यामा स्वप्न' नामक उपन्यास की रचना की। यह उपन्यास प्रेम भावना पर आधारित है। देवकी नन्दन खत्री ने 'नरेन्द्र मोहनी', 'चन्द्रकान्ता', 'चन्द्रकान्ता सन्तति', 'वीरेन्द्र वीर', 'कुसुम कुमारी' आदि उपन्यासों की रचना की जो कि अत्यन्त लोकप्रिय हुए और हिन्दी साहित्य में एक महत्त्वपूर्ण स्थान रखते हैं। इन उपन्यासों का सम्बन्ध मुख्यरूप से तिलस्मी और एय्यारी से है। राधाकृष्णदास ने 'निस्सहाय हिन्दू' नामक उपन्यास लिखा, यह उपन्यास गोवध समस्या पर आधारित है। इस युग के अधिकांश कथा साहित्य में वैचित्र्य और चमत्कार सृष्टि की भावना मिलती है। अम्बिकादत्त व्यास ने 'आश्चर्य वृत्तान्त' नामक उपन्यास की रचना की। यह भावना प्रधान उपन्यास है। इस युग के अन्य उपन्यासकारों में गोकुलनन्दन प्रसाद, चुन्नीलाल खत्री, भेदीराम, विट्ठलदास नागर, लक्ष्मीनारायण शर्मा, सत्यदेव, हरदेव प्रसाद, सतीशचन्द्र बसु, कला प्रसाद, जगन्नाथ प्रसाद द्विवेदी, कार्तिकप्रसाद खत्री, बलदेव प्रसाद मिश्र आदि के नाम महत्त्वपूर्ण एवं उल्लेखनीय है। इस युग में अंग्रेज़ी, मराठी, बंगला, उर्दू तथा गुजराती आदि भाषाओं से अनेक उपन्यासों के अनुवाद भी किए गये।

हिन्दी उपन्यास का उद्भव और विकास 19वीं शताब्दी के अन्तिम चार दशक में हुआ था। प्रेमचन्द–पूर्व युग में तिलिस्म व जासूसी उपन्यासों की रचना में गोपालराम गहमरी का नाम महत्त्वपूर्ण है। जिन्होंने हिन्दी साहित्य में जासूसी तथा तिलस्मी उपन्यासों की नींव डाली। इनके द्वारा रचित उपन्यासों में 'भानुमती', 'नए बाबू', 'घटना घटाटोप', 'चतुर चंचल', 'खूनी कौन है', 'जासूस की भूल', 'जमुना का खून', 'जासूस की चोरी', 'गुमनाम चिट्ठी', 'रहस्य विप्लव', तथा 'भयंकर भेद' आदि है। भाषा प्रचार की दृष्टि से इनके उपन्यासों का महत्त्व बहुत अधिक है। भाषा को दृष्टि में रखकर अयोध्या सिंह उपाध्याय 'हरिऔध' ने 'ठेठ हिन्दी का ठाठ' तथा 'अधखिला फूल', नामक उपन्यास लिखे। मेहता लज्जाराम शर्मा ने 'धूर्त रसिक लाल', 'आदर्श दम्पत्ति', 'हिन्दू गृहस्थ', 'सुशीला विधवा', 'बिगड़े का सुधार', आदि उपन्यास लिखे। यह उपन्यास सुधार भावना प्रधान उपन्यास है। किशोरी लाल गोस्वामी ने ऐतिहासिक उपन्यासों की परम्परा को नया आयाम दिया तथा अनेक ऐतिहासिक उपन्यासों की रचना की। 'तारा', 'चपला', 'इन्दुमती', 'रज़िया बेगम', 'हीराबाई', 'कनक कुसुम', आदि इनके

महत्त्वपूर्ण उपन्यास है। ब्रजनन्दन सहाय ने 'सौन्दर्यौ पासक', 'राधाकान्त', 'विस्मृत सम्राट', आदि उपन्यासों की रचना की। उपर्युक्त लेखकों के अतिरिक्त इस युग के अन्य उपन्यासकारों में उमराव सिंह गुप्त, केदारनाथ शर्मा, गया प्रसाद, प्रियंवदा देवी, अम्बिका प्रसाद गुप्त, दुर्गाप्रसाद खत्री, हरीकृष्ण जौहर, जगन्नाथ मिश्र आदि के नाम उल्लेखनीय हैं।

प्रेमचन्द–युग

प्रेमचन्द अपने युग के नहीं बल्कि सम्पूर्ण हिन्दी उपन्यास क्षेत्र के सबसे महान उपन्यासकार हैं। उन्होंने उच्चकोटि के उपन्यासों की रचना की जो अत्यन्त महत्त्वपूर्ण एवं उल्लेखनीय हैं। हिन्दी भाषा में प्रतिष्ठा प्राप्त करने से पहले वह उर्दू साहित्य में अपनी रचना लिखते थे। इन्होंने 'रूठी रानी', 'वरदान', 'प्रेमा', 'श्यामा', 'सेवासदन', 'प्रेमाश्रम', 'रंगभूमि', 'कायाकल्प', 'निर्मला', 'प्रतिज्ञा', 'ग़बन', 'कर्मभूमि', 'गोदान', व 'मंगलसूत्र' (अपूर्ण) आदि महत्त्वपूर्ण उपन्यासों की रचना की। प्रेमचन्द ने अपने उपन्यासो ं में आदर्श और यथार्थ का जैसा सन्तुलन रूप प्रस्तुत किया वैसा अन्य दूसरे उपन्यासकार नहीं कर सकते। साथ ही भारतीय जन–जीवन का ग्रामीण और नगरीय स्तर पर यथार्थ चित्रण प्रेमचन्द ने अपने उपन्यासों में प्रस्तुत किया है। प्रेमचन्द ने अत्यन्त कठिन परिस्थितियों में 'मंगलसूत्र' (अपूर्ण) नामक उपन्यास की रचना प्रारम्भ की किन्तु वह अधूरा ही रह गया। प्रेमचन्द–युग के अन्य उपन्यासकारों में जयशंकर प्रसाद का नाम भी अत्यन्त महत्त्वपूर्ण है। प्रसाद ने 'कंकाल' और 'तितली' नामक दो महत्त्वपूर्ण यथार्थवादी उपन्यासों की रचना की। उनका 'इरावती' नामक ऐतिहासिक उपन्यास अपूर्ण ही रह गया। विश्म्भरनाथ शर्मा 'कौशिक' ने 'माँ', 'संघर्ष' तथा 'भिखारिणी' नामक आदर्शवादी उपन्यास की रचना की। पांडेय बेचन शर्मा 'उग्र' ने 'दिल्ली का दलाल' 'घंटा', 'चन्द हसीनों के खुतूत', 'बुधुआ की बेटी', 'सरकार तुम्हारी आंखों में', 'फागुन के चार दिन' आदि यथार्थवादी उपन्यासों की रचना की। सूर्यकान्त त्रिपाठी 'निराला' ने 'अलका', 'निरूपमा', 'अप्सरा', 'कुल्लीभाट' तथा 'बिल्लेसुर बकरीहा' नामक उपन्यासों की रचना की। उपर्युक्त उपन्यासकारों के अतिरिक्त इस युग के अन्य महत्त्वपूर्ण उपन्यासकारों में नरोत्तम व्यास, जगमोहन वर्मा, सियारामशरण गुप्त, इन्द्र विद्यावचस्पति, अनूपलाल मण्डल, गोविन्द बल्लभपन्त आदि के नाम उल्लेखनीय है। इन उपन्यासकारों ने सामाजिक, राजनीतिक, मनोवैज्ञानिक एवं ऐतिहासिक आधार पर उपन्यासों की रचना की।

हन्दी उपन्यास के इतिहास में इस युग की प्रवृत्तियाँ सबसे अधिक महत्त्वपूर्ण हैं। इस युग में प्रेमचन्द ने हिन्दी उपन्यास के क्षेत्र को एक नया आयाम प्रदान किया और विविध क्षेत्रों में विकास की आधारभूमि का निर्माण किया। इस युग के लेखकों ने जीवन के प्रति एक नया दृष्टिकोण अपनाया जो मूल रूप से मानवतावाद पर आधारित था। भारतीय समाज के विभिन्न वर्ग सामाजिक रूढि

प्रेमचन्दोत्तर–युग

प्रेमचन्द युगीन उपन्यास की विशिष्ट उपलब्धियों ने उत्तर प्रेमचन्द कालीन उपन्यास के विकास को आधार दिया। इस युग में लिखे गए उपन्यासों का विस्तार क्षेत्र अधिक है। राहुल सांस्कृत्यायन, डॉ वृन्दावनलाल वर्मा, प्रतापनारायण श्रीवास्तव आदि लेखकों ने ऐतिहासिक कथासूत्रों के आधार पर उपन्यास की रचना की। जैनेन्द्र कुमार, इलाचन्द्र जोशी, भगवतीचरण वर्मा, सच्चिदानन्द हीरानन्द वात्स्यायन 'अज्ञेय' आदि लेखकों ने इस युग में मना`वैज्ञानिक उपन्यास की रचना की। यशपाल जैसे लेखकों ने राजनीतिक विचारधारा प्रधान महत्त्वपूर्ण एवं उल्लेखनीय उपन्यास लिखे। प्रेमचन्दो त्तर युग के अन्य उपन्यासकारों में राधिकारमण प्रसाद सिंह, उषादेवी मित्रा, रामवृक्ष बेनीपुरी, उदयशंकर भट्ट आदि लेखकों के नाम उल्लेखनीय हैं। देवेन्द्र सत्यार्थी आदि कथाकारों ने इस युग में लोक कथात्मक पृष्ठभूमि को आधार बनाया तथा इससे सम्बन्धित उपन्यासों की रचना की। ये कथा विषय आंचलिक विषयों से सम्बन्धित हैं। इस युग में राजनैतिक क्षेत्र में सबसे अधिक क्रियाशीलता मिलती है। इस युग के उपन्यासकारों ने अपने उपन्यासों में राजनीतिक चेतना को उजागर करने का प्रयास किया तथा विभिन्न प्रकार के राजनीतिक परिवर्तनों को अपने उपन्यास में प्रस्तुत किया। डॉ वृन्दावनलाल वर्मा के इसी युग के, 'गढ़कुंसी की रानी लक्ष्मीबाई', 'विराटा की पद्मिनी', 'अमरबेल', 'माधवजी सिंधिया', तथा 'मृगनयनी' इनके प्रमुख एवं महत्त्वपूर्ण उपन्यास हैं। चतुरसेन शास्त्री ने 'हृदय की परख', 'अमर अभिलाषा', 'वैशाली की नगरवधू', 'सोना और खून', नामक महत्त्वपूर्ण उपन्यास लिखे। इलाचन्द्र जोशी ने 'संयासी', 'प्रेत और छाया', 'मुक्तिपथ', और 'जहाज़ का पंछी' नामक मनोवैज्ञानिक उपन्यासों की रचना की। भगवतीचरण वर्मा के उपन्यासों में 'चित्रलेखा', 'भूले–बिसरे चित्र', 'टेढा सच', 'अमिता' आदि सामाजिक तथा राजनीतिक उपन्यास लिख इसके अतिरिक्त 'अज्ञेय' ने 'नदी के द्वीप', 'शेखरः एक जीवनी', तथा 'अपने–अपने अजनबी' नामक महत्त्वपूर्ण उपन्यासों की रचना की। ये उपन्यास मनोवैज्ञानिक पृष्ठभूमि पर आधारित हैं। इस युग में लिखे गए उपन्यासों में मनोविश्लेषणात्मक प्रवृत्तियों का विकास सबसे अधिक हुआ है। इस प्रकार प्रेमचन्दोत्तर युग के उपन्यासकारों ने हिन्दी उपन्यास को एक विशिष्ट स्तरीयता प्रदान की।

स्वातंत्र्योत्तर–युग

स्वतंत्र्योत्तर युग में जो उपन्यास लिखे गए उनमें जीवन के प्रत्येक क्षेत्र से सम्बन्धित गहन चिन्तन प्रस्तुत हुआ। देश की स्वतंत्रता प्राप्ति के बाद अनेक समस्याएँ सामने आयीं जिनके प्रति हिन्दी उपन्यासकार अत्यन्त जागरुक हुए। भारत विभाजन के फलस्वरूप जो सामाजिक, धार्मिक, राजनीतिक, साम्प्रदायिक तथा आर्थिक समस्याएँ उत्पन्न हुई उनका हिन्दी के

अनेक लेखकों ने यथार्थपरक चित्रण अपनी रचनाओं में प्रस्तुत किया। पौराणिक, ऐतिहासिक उपन्यासों के साथ ही इस युग में राजनीतिक उपन्यासों का पूर्ण रूप से विकास हुआ। भारतीय क्रान्ति के क्रमिक विकास का विशिष्ट परिचय देने वाले उपन्यासों की रचना इस युग में पूर्णरूपेण हुई। साथ ही हास्य तथा व्यंग्य प्रधान औपन्यासिक रचना का विकास भी इस युग में हुआ। कुछ लेखकों ने तो भारतीय स्वतंत्रता संग्राम तथा क्रान्तिकारी आन्दोलन के इतिहास का सम्यक परिचय अपने उपन्यासों में दिया। आंचलिक उपन्यासों की परम्परा का विकास भी इस युग मे हुआ जिसके परिणामस्वरूप अनेक सशक्त उपन्यास सामने आए। स्वातंत्र्योत्तर युग के प्रमुख उपन्यासकारों में डॉ हजारी प्रसाद द्विवेदी का नाम उल्लेखनीय है। इन्होंने 'बाणभट्ट की आत्मकथा' तथा 'चारूचन्द्रलेख' नामक महत्त्वपूर्ण उपन्यासों की रचना की। इनके अतिरिक्त मन्मथनाथ गुप्त ने 'अपराजित', 'दिशाहीन', 'जागरण', तथा 'रंगमंच' आदि उपन्यास लिखे। उपेन्द्रनाथ अश्क ने 'गर्मराख', 'गिरती दीवारें', 'शहर में घूमता आइना', 'पत्थर अल पत्थर', 'बैगन का पौधा', तथा 'बड़ी–बड़ी आँखें' नामक महत्त्वपूर्ण उपन्यासों की रचना की। अमृतलाल नागर ने 'अमृत और विष', 'सुहाग के नुपुर' तथा 'बूँद और समुद्र' नामक उपन्यासों की रचना की। डॉ रांगेय राघव ने 'मुर्दों का टीला', 'अंधेरे के जुगनू', 'कब तक पुकारूँ' आदि उपन्यास लिखे। इनके अतिरिक्त डॉ देवराज ने 'पथ की खोज', 'अजय की डायरी', नरेश मेहता ने 'डूबते मस्तूल', नागार्जुन ने 'बाबा बटेसर नाथ', 'नयी पौध', 'बलचनमा', फणीश्वरनाथ रेणु ने 'मैला आंचल' कमलेश्वर ने 'कितने पाकिस्तान', मोहन राकेश ने 'अंधेरे बन्द कमरे', 'न आने वाला कल', राजेन्द्र यादव ने 'शह और मात', निर्मल वर्मा ने 'वे दिन', प्रभा खेतान ने 'कलिकथा वाया बाइपास', प्रियवंद ने 'परछाई न्याय', रमेश उपाध्याय ने 'हरे फूल की खुशबू', मृणाल पाण्डेय ने 'रास्तों पर भटकते हुए', क्षितिज शर्मा ने 'उकाव' तथा कृष्णा सोबती ने 'अल्मा कबूतरी' नामक महत्त्वपूर्ण तथा उल्लेखनीय उपन्यासों की रचना इस युग में की।

बौद्धिक स्तर पर वर्ग संघर्ष का इस युग के लेखकों ने अपने उपन्यासों में निदानात्मक विश्लेषण प्रस्तुत करने का प्रयास किया है। इसके अतिरिक्त मध्यवर्गीय समाज में लक्ष्यगत हीनता के कारण संस्कारगत कुहासा, वैयक्तिक चेतना तथा सामाजिक बन्धनों का टकराव कैसे उत्पन्न करती है यह भी इस युग के उपन्यासों में भिन्न–भिन्न संस्कारों की पृष्ठभूमि में विश्लेषित हुई है। उपर्युक्त तथ्यों व संदर्भों द्वारा यह स्पष्ट है कि कोमल स्पन्दनों और सूक्ष्म अनुभवों की अभिव्यंजनाओं से मुक्त हिन्दी का नया उपन्यास साहित्य भावी मानवता, संस्कार तथा आदर्श के उन्नयन का प्रतीक है।

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