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### Editorial.....

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

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

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

**Dr.K.Victor Babu**  
**Editor-in-Chief**

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## ANALYSIS OF LOAD BALANCING STRATEGIES IN MICROSERVICES

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### Abstract

Microservices, is a distinctive method of developing software systems that tries to focus on building single-function modules with well-defined interfaces and operations. Microservices address the challenges in monolithic and provides best services like loosely coupled, independently deployed, highly maintainability and testable, owned by small teams. It had address the challenges in monolithic but has to address the challenges with the own like deployment complexity, distributed network complexity. One of the challenges of Microservices is Deployment complexity which has to consider various parameters load balancing, virtual networks, memory storage, firewalls and auto scaling.

In order to scale the client and microservices independent of each other load balancing is used. load balancing is the answer to ensure that the microservices can handle load, security and remains available. Load balancing is defined as to efficiently distribute network traffic and computing properties across a group of backend servers. A load balancer performs the following functions like Distributes client requests and network load efficiently across multiple servers.

**Keywords:** Microservices, Deployment Complexity, Load balancing, EC2

### 1. Introduction

Microservices or Microservices architecture constitute a software architectural style that approaches a single applications as a suite of small services, each running its own process and communicating with lightweight mechanisms using API. The services are small, highly decoupled and focus on providing a single “useful” business capability. Typically Microservices involve very little centralized management may be written in different

languages and use different data storage technologies. The Microservices enables the rapid, frequent and reliable delivery of large, complex applications. It also enables an organization to evolve its technology stack.

#### 1.1 Purpose of Microservices:

The Monolithic application describes a single-tiered software application in which different components combined into a single program from a single platform. Components can be: Authorization, Presentation, Database layer, Notification module, Business logic and Application integration. Despite having different components/modules/services, the application is built and deployed as one Application for all platforms (i.e. desktop, mobile and tablet) using a data source.



### 1.2 Drawbacks of Monolithic approach are :

- Maintenance — If Application is too large and complex to understand entirely, it is challenging to make changes fast and correctly.
- The size of the application can slow down the start-up time.
- You must redeploy the entire application on each update.
- Monolithic applications can also be challenging to scale when different modules have conflicting resource requirements.
- Reliability — Bug in any module (e.g. memory leak) can potentially bring down the entire process. Moreover, since all instances of the application are identical, that bug impact the availability of the entire application.
- Regardless of how easy the initial stages may seem, Monolithic applications have difficulty to adopting new and advance technologies. Since changes in languages or frameworks affect an entire application, it requires efforts to thoroughly work with the app details, hence it is costly considering both time and efforts.  
Hence to overcome the drawbacks of monolithic approach Microservices had introduced with wide variety of advantages like:
- Microservices Enables the continuous delivery and deployment of large, complex applications.
- Better testability — services are smaller and faster to test.
- Better deployability — services can be deployed independently.
- It enables you to organize the development effort around multiple teams. Each team is responsible for one or more single service. Each team can develop, deploy and scale their services independently of all of the other teams.
- Each Microservices is relatively small.
- Comfortable for a developer to understand.
- The IDE is faster making developers more productive.
- The application starts faster, which makes developers more productive, and speeds up deployments
- Improved fault isolation. For example, if there is a memory leak in one service then only that service is affected. The other services continue to handle requests. In comparison, one misbehaving component of a monolithic architecture can bring down the entire system.
- Microservices Eliminates any long-term commitment to a technology stack. When developing a new service you can pick a new technology stack. Similarly, when making major changes to an existing service you can rewrite it using a new technology stack.

Even though Microservices have benefits it is still facing the challenges in order to fulfill the service .here listing some of the challenges:

- Developers must deal with the additional complexity of creating a distributed system.
- Developer tools/IDEs are oriented on building monolithic applications and don't provide explicit support for developing distributed applications.
- Testing is more difficult as compared to Monolith applications.



- Developers must implement the inter-service communication mechanism.
- Implementing use cases that span multiple services without using distributed transactions is difficult.
- Implementing use cases that span multiple services requires careful coordination between the teams.
- Deployment complexity. In production, there is also the operational complexity of deploying and managing a system comprised of many different service types.

### **1.3 The Six Characteristics of Microservices:**

#### **1) Multiple Components**

Software built as microservices can, by definition, be broken down into multiple component services. Why? So that each of these services can be deployed, tweaked, and then redeployed independently without compromising the integrity of an application. As a result, you might only need to change one or more distinct services instead of having to redeploy entire applications. But this approach does have its downsides, including expensive remote calls (instead of in-process calls), coarser-grained remote APIs, and increased complexity when redistributing responsibilities between components.

#### **2) Built For Business**

The microservices style is usually organized around business capabilities and priorities. Unlike a traditional monolithic development approach—where different teams each have a specific focus on, say, UIs, databases, technology layers, or server-side logic—microservices architecture utilizes cross-functional teams. The responsibilities of each team are to make specific products based on one or more individual services communicating via message bus. In microservices, a team owns the product for its lifetime, as in Amazon’s oft-quoted maxim “You build it, you run it.”

#### **3) Simple Routing**

Microservices act somewhat like the classical UNIX system: they receive requests, process them, and generate a response accordingly. This is opposite to how many other products such as ESBs (Enterprise Service Buses) work, where high-tech systems for message routing, choreography, and applying business rules are utilized. You could say that microservices have smart endpoints that process info and apply logic, and dumb pipes through which the info flows.

#### **4) Decentralized**

Since microservices involve a variety of technologies and platforms, old-school methods of centralized governance aren’t optimal. Decentralized governance is favored by the Microservices community because its developers strive to produce useful tools that can then be used by others to solve the same problems. Just like decentralized governance, microservices architecture also favors decentralized data management. Monolithic systems use a single logical database across different applications. In a microservices application, each service usually manages its unique database.



### 5) Failure Resistant

Like a well-rounded child, microservices are designed to cope with failure. Since several unique and diverse services are communicating together, it's quite possible that a service could fail, for one reason or another (e.g., when the supplier isn't available). In these instances, the client should allow its neighboring services to function while it bows out in as graceful a manner as possible. However, monitoring microservices can help prevent the risk of a failure. For obvious reasons, this requirement adds more complexity to microservices as compared to monolithic systems architecture.

### 6) Evolutionary

Microservices architecture is an evolutionary design and, again, is ideal for evolutionary systems where you can't fully anticipate the types of devices that may one day be accessing your application... Many applications start based on monolithic architecture, but as several unforeseen requirements surfaced, can be slowly revamped to microservices that interact over an older monolithic architecture through APIs.

#### 1.4 Examples of Microservices:

Netflix has a widespread architecture that has evolved from monolithic to SOA. It receives more than *one billion* calls every day, from more than 800 different types of devices, to its streaming-video API. Each API call then prompts around five additional calls to the backend service.

Amazon has also migrated to microservices. They get countless calls from a variety of applications—including applications that manage the web service API as well as the website itself—which would have been simply impossible for their old, two-tiered architecture to handle.

The auction site eBay is yet another example that has gone through the same transition. Their core application comprises several autonomous applications, with each one executing the business logic for different function areas.

Although there are many benefits to a loosely coupled design of a microservices-based application, one of the challenges remains how to quickly roll out, troubleshoot, and manage these microservices. Manually allocating resources for applications and reconfiguring the load balancer to incorporate new services is inefficient and error-prone. It becomes downright problematic at scale. Automating the deployment of services quickly becomes a necessity. Automation tools transform the traditional manual approach into simpler automated scripts and tasks that do not require familiarity or expertise with the managed solution.

In order to scale the client and microservices independent of each other, a client interacting with a microservices-based application does not need to know about the instances that are serving it. This is precisely the de-coupling that a reverse proxy or a load balancer provides.

Again, load balancing is the answer to ensure that the microservices can handle load, security and remains available.

Load balancing should be done at client and server as well. This paper explores the ways for load balancing at both ends.



The four challenges to be considered in loadbalancing are:Understanding Your Load

- Dealing with Dynamic Changes
- Knowing When There's an Issue
- Preventing an Emerging Issue

## 2. Load Balancing

In order to scale the client and microservices independent of each other load balancing is used. As the traffic on internet increases the load on server increases for popular web servers where in the need for load balancing come in cloud computing. load balancing is the answer to ensure that the microservices can handle load, security and remains available. Load balancing is defined as to efficiently distribute network traffic and computing properties across a group of backend servers. A load balancer performs the following functions like Distributes client requests and network load efficiently across multiple servers.

Many organizations, such as Netflix and Amazon, are using Microservices architecture to implement business applications as a collection of loosely coupled services. Some of the reasons to move to this distributed, loosely coupled architecture is to enable hyperscale, and continuous delivery for complex applications. Teams in these organizations have adopted Agile and DevOps practices to deliver applications quickly and to deploy them with a lower failure rate than traditional approaches. However, you have to balance the complexity that comes with a distributed architecture with the application needs, scale requirements and time-to-market constraints.

As is the case with a monolithic application, the distributed design raises concerns for service levels such as availability during instance failures, security for exposed surfaces including APIs, on-demand scalability to address load increases, latency and performance impacts during peak times. These concerns apply both for the business services as well as for the loosely coupled microservices that compose the business applications.

For many years, application delivery controllers (ADCs) have been integral to addressing service-level needs for enterprise applications deployed on premise or on the cloud. In order to scale the client and microservices independent of each other, a client interacting with a microservices-based application does not need to know about the instances that are serving it. This is precisely the de-coupling that a reverse proxy or a load balancer provides. Again, load balancing is the answer to ensure that the microservices can handle load, security and remains available. The big gain comes when you merge the load balancer deployment in a traditional North-South pattern between client and microservices-based applications with East-West deployment for horizontal scalability. The goal is to keep a secure and controlled environment mandated by IT without losing development agility and automation needs of the DevOps.

### 2.1 Types of Load Balancing

Basically there are two way load balancing techniques:

1. Client side load balancing.
2. Server side load Balancing.

#### 2.1.1. Client side load balancing:

In this type of load balancing it maintains an algorithm like round robin or zone specific, by which it can invoke instances of calling services. Another advantage is, as the load balancer is in the client side, you can control its load balancing algorithm programmatically. With client load balancing, a WLAN distributes new connections across multiple APs in order to make the best use of the network and radio spectrum.

#### 2.1.2. Server side load balancing:

In this we have two elementary solutions to overcome the problem of overloading on the servers-

1. In the first solution it will have one server which is upgraded to a higher performance server when where it is overloaded. the disadvantage of this is how ever the server may be overloaded again, demending another upgrade. Also the process of upgrading may be expensive.

2. In Second solution it uses multiple-server solution in which a scalable service system on a cluster of servers is built. It is more cost effective as well as more scalable to build a server cluster system for network services.

Load balancing solutions can be categorized into two types –

Software-based load balancers: Software-based load balancers run on standard hardware (desktop, PCs) and standard operating systems.

Hardware-based load balancer: Hardware-based load balancers are dedicated boxes which include Application Specific Integrated Circuits (ASICs) adapted for a particular use. ASICs allows high speed promoting of network traffic and are frequently used for transport-level load balancing because hardware-based load balancing is faster in comparison to software solution.

#### 2.2 Elastic Load Balancing- Amazon Web services (AWS ELB)

There are Three major types of load balancers in AWS ELB(Amazon web services)Elastic Load Balancers they are

1. Classic Load Balancers.
2. Application Load Balancers and
3. Network Load Balancers.

Here AWS ELB helps to distribute the application traffic to various different targets such as EC2(Amazon Elastic Compute Cloud) instances. The vacant targets which are ready to collect the traffic are monitored by Amazon ELB whether they are healthy or not and the traffic is sent to the healthy one.

AWS ELB comes in three versions which perform different tasks.

The Version 1 provides detailed instructions for using Classic Load Balancers.

2nd version provides detailed instructions for using Application Load Balancers.

3rd provides detailed instructions for using Network Load Balancers.

These are the unique Versions of AWS ELB; let's discuss them one by one:

##### 2.2.1 Classic Load Balancers

Classic Load Balancers distribute upcoming traffic to different EC2 instances in multiple Availability Zones. During this process, there is a chance of the fault tolerance of your application. These Load Balancers detect healthy and unhealthy

instance and direct the traffic towards only healthy ones. It also helps in a way such that without disrupting the flow of requests to your application you can add or remove instances from your load balancers as your need changes.

AWS ELB can calculate the majority of workloads automatically. Protocol and port which a person configures are used to detect the connection requests from clients it also forwards requests to one or more registered instances. The number of instances can be modified. Health checks can be monitored so that the load balancer only sends requests to the healthy instances.

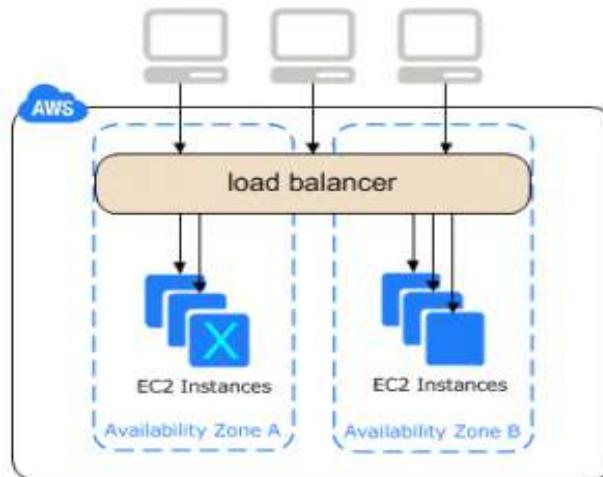


Fig: 1 Classic Load Balancers

Benefits of Classic Load Balancers-

- Provides Support to TCP and SSL listeners.
- Support to Sticky Session.
- Support to EC2- Classic.

### 2.2.2. Application Load Balancers

After receiving the request Application Load Balancer analyzes the rules provided by the listener in priority order and determines the rule which has to apply. After that, it selects a target from the target group for the rule action. An Application Load Balancer functions at the Open Systems Interconnection (OSI) model which is the seventh layer of the OSI model.

The User can analyze the rules of the listener and can modify it by sending it to different target groups based on the content of the application traffic even when the target is associated with multiple target groups. Addition and removal of tags can do from the load balancers as per your needs. This can done without breaking the flow of your requests of the application.

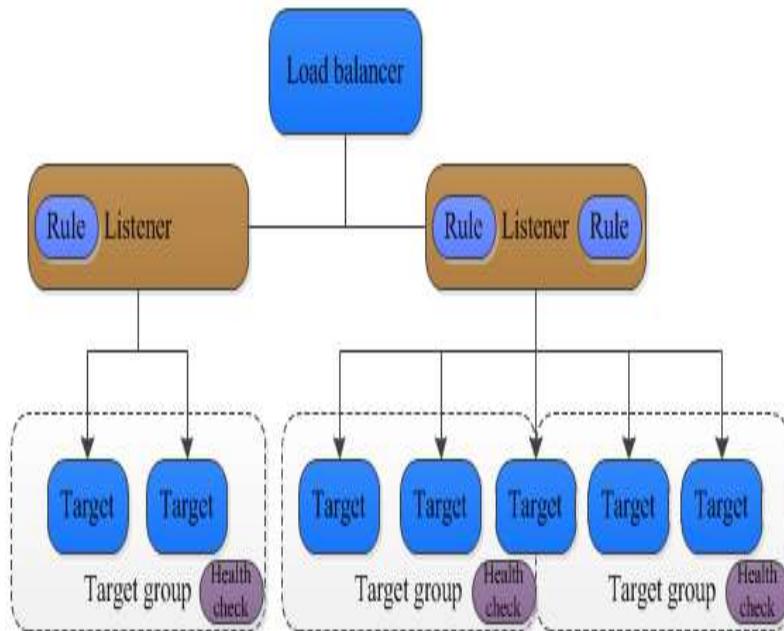


Fig: 2 Application Load Balancers

Benefits of Application Load balancers-

- Load Balancer's performance improves in Application Load Balancer.
- Access logs containing information compress such that they may not require the additional space.
- Provides benefit for registering targets by IP address, including targets outside the VPC for the load balancer.

### 2.2.3. Network Load Balancers

It is the fourth layer of the Open System Interconnection Model. After the load balancer receives a connection request, it selects a target from the group which targets for the default rule.

After enabling the availability zone Elastic Load Balancer creates the load balancer node in the availability zone. Each load balancer node automatically distributes traffic across the registered targets in its Availability Zone only.

Cross-zone Load Balancing enables to distribute traffic across the registered targets in all enabled Availability Zones. Enabling Multiple Availability Zone can cause harm by increasing the fault tolerance of the applications and it will happen if each target group has at least one target in each enabled Availability Zone. The problem can overcome in such a way that if one or more target groups do not have a healthy target in an Availability Zone, the IP address for the corresponding subnet from DNS is removed. If a person attempts again the request fails.



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## THE EFFECTIVE MEASURES INITIATED BY THE RESERVE BANK OF INDIA ON FINANCIAL EDUCATION FOR STUDENTS

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### Abstract

India is a developing country and it has a fast growing Economy with special features of natural resources and with human resources. The future of the country depends on each and every individual, old and young generation people to realize their responsibilities and the obligations belong to the citizenship. A fair and proper education and trainings on essential skills are to be provided for every individual for prosperous future. To the growing generation of the country, there is a need to realize the economy and thrift which make them future life smooth with improvised and stabilized essentialities required for. In this present scenario of economic world, Financial Literacy is emerging as more essential skill than any other for being aware on earning money i.e. income, money management in a proper manner, savings, investment for future. The Government of India through its Agency- Reserve Bank of India(RBI) implement various awareness programmes on Financial Education by taking essential key steps in promoting financial literacy among the students. This paper explores the overview of the initiatives on Financial Education for the students through Reserve Bank of India to inculcate financial terms for strengthening the financial life of them. The purpose of this paper is to analyze the key services on Financial Education providing by RBI and critically analyze the initiatives implementing to the beneficiaries throughout the country. The data for the present study has been gathered primarily through the secondary sources. The secondary data were obtained from the Reserve Bank of India's website, Bulletin, annual reports, statements, booklets, Financial Literacy guides, financial literacy posters, Financial Diary, various reputed journals and newspapers.

**Keywords:** Financial Education, Reserve Bank of India (RBI), financial inclusion, Financial Awareness Messages (FAME), Financial Literacy Week (FLW), Financial Counseling & Literacy Centers (FLCC)

### 1. Introduction

India is a developing country and it has a fast growing Economy with special features of natural resources and with human resources. The future of our country depends on each and every individual, old and young generation people to realize their responsibilities and the obligations belong to the citizenship. A fair and proper Financial Education and trainings are to provided for every individual for prosperous future. For the growing generation of our country, there is a need to realize the economy and thrift which make them future life smooth with improvised and stabilized essentialities required for.

The Reserve Bank of India, through its Financial Inclusion and Development Department provide significance for Financial Inclusion and Financial Education which are essential elements in the RBI's developmental role. With the target for creating



awareness on financial products and financial services, healthy financial practices, towards digital and consumer protection, a number of literatures were created and uploaded in the website of RBI in 13 Indian languages for the banks and the other stakeholders to use it.

## 2. Objectives of the Paper

1. To summarize the present scenario of Financial Education in India
2. To analyze the initiatives and key services on Financial Education providing by RBI
3. To critically analyze the initiatives implementing to the beneficiaries throughout the country.

## 3. Methodology

This present study is descriptive in nature and based on the secondary data that have been gathered from various articles, journals, newspapers, websites of Reserve Bank of India and its Bulletin, Annual Reports, statements, booklets, Financial Literacy guides, Financial literacy posters, Financial Diary.

## 4. Review of Literature

The author reviewed many research articles, papers from reputed journals, newspapers on Financial Education, Financial Literacy, Financial Inclusion, Financial Management, etc as under:

**M. Bala Swamy and R. Priya (2017)** investigated the financial literacy of the students of Post Graduate Management in Jawaharlal Nehru Technological University Kakinada. The authors employed the technique of stratified random sampling to sample two hundred and three students using questionnaire as research instrument. Their study revealed that the formal education is main source of the students' financial literacy, by following parents, peers and media and concluded that financial is the highest amongst accounting students following by marketing, banking and finance and the students' human resource management.

**Aisa Amagir et al., (2018)** have provided through the study carried out that financial education can improve the children's and adolescents' financial literacy level in schools and enhance the capabilities. There are some indicators regarding to three components of definition of financial literacy, financial education programs on school-based might improve the financial knowledge and attitudes of children and adolescents. The retention results of the study proved to be small and measured short term effects. Through the available evidences of the study suggested that the programs of financial education in colleges and secondary schools would be effective in reducing gender gap. The findings of the study support that financial literacy education should start in elementary schools as early as and should be repeated in colleges and secondary schools. Further, they concluded that financial literacy education must be compulsory in school curriculum to ensure continuous learning.

**Boukje Compen et al.,(2018)** examined the elements important to the effective (TPD) Teacher Professional Development in Financial Literacy Education by a systematic literature review. By proposing a revised presentation of an existing general TPD model, they provided a Theoretical underpinning for literature review. Their results provided the insight into learning goals in financial literacy education among the students, the teaching behavior, the required quality and the contextual factors which



play a role. Moreover, their findings suggested the lack of studies that investigate systematically whether and how the initiatives of TPD strengthen the effect of Financial Education among the students' financial literacy.

**Kaiser and Menkhoff (2019)** have shown through their studies that the financial education impacts financial behavior and financial knowledge and evidence suggested that financial education have important positive externalities such positive effects on financial knowledge of teachers and parents and recent experiments showed that financial education has an effect on inter temporal decision making among the youth and children, leading to consistent and patient inter temporal choices. They proved that the financial education improves understandings of financial affairs.

To deliver financial services and facilities, there is an acute requirement of financial inclusion to the people in equitable and transparent manner in the affordable cost. **Sanjukta Kumari (2009)** defined the objective as "The financial inclusion provides business opportunity for the financial institution at the bottom of the pyramid tot expands the volume of the business. Profitability can be only be increased by finding newer avenues for deployment of funds." Further, by the data collected, the researcher found that there is a vast prevalent of financial exclusion and the poor in the society could not be able to access financial services adequately from organized financial system, hence an imperative need to change the financial and credit services system to attain greater financial inclusion

**Kumar and Ranganath, (2012)** conducted a research to describe the future prospective of financial inclusions in India and explained how the Technology play vital role for its application. In their study, they have given a caution here to serve our poor villagers, our need is "Technology with a human touch" the banks must take care extra to ensure that poor people are not driven away by banking so the Technology interfaces are unfriendly. To explore the initiative taken in India to overcome the barriers on financial inclusion and the role of financial inclusion for economic development, **Vanishri R. Hundekar (2018)** critically analyzed and found that for uplifting the living standard and for economic growth, the financial inclusions have enough scope. The study has elaborated such financial inclusion initiatives such as No-Frills Account (NFAs), Kisan Credit cards (KCCs), Self Help Group - Bank Led Initiative (SLBP), Business Facilitators (BFs)/Business Correspondents (BCs), Bank branch authorization, Mobile Banking, Kiosk / ATM based banking, Branchless Banking, Aadhaar Enabled payment services, Women SHGs Development Funds.

### **5. Financial Education in India**

Around the world, every human being learns lot of skills entire life i.e. from birth to death. Everyone tries to obtain such skills which improve their lifestyle. Financial knowledge is one among the skills which switches their life into a bright future. We all know that an individual gets full confident when he could get necessary finance during its acute requirement in life stages. Through the confidence by getting finance, one can do anything boldly and he can act independently without any hesitation.

Every human being know the value of the money earn from a job, business, properties, etc in which ways to be spent, utilized. With proper financial planning, an individual knows how to plan and manage the expenditure by making Personal income

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statement from the money obtained from savings, time deposits, investments, stocks and other assets and how to utilize them for necessary such as for children's education, household expenses, insurance premiums, support for parents, relatives, accounts payables, savings, etc.

Educational institutions provide basic education and essential coaching to obtain such skills to the young generations as a good and model foundation to their future life. In the basic education, there is a need to provide financial literacy which play in a crucial role among the students and it is important to aware them on financial skills such as savings, budgeting, future planning, etc. It has been found clear from the review of related literature that the growing young generation people, especially, the students are lacking with financial literacy. To understand the depth of the financial skills, there is a need of providing proper guidance and financial education to the students for their future. The financial education itself makes the students aware about small savings, banking, postal services, insurance policies, small budgeting.

Financial Education makes curiosity among the students regarding what is money and how does it work for life and how to deal with it. Some students with acute requirement of money for their poor family background, they start earning meager in early years. They could know the value of money through their family members and environment. Students get financial knowledge through their parents especially mother from their homes. At schools, they learn through their peers, teachers and many times they learn financial management lot through their environment practically.

Now a days, in the challenging world, the young generation should know how they financially literate i.e. to create a small monthly budget that include basic expenses, bills, any debts, etc. They should know how much money they spend for cover living expenses for a period and must know whether they have an emergency fund by savings that would allow getting through sudden large life events without having to borrow money. They should have knowledge about the various kinds of insurance that are in need to protect their finances and investments.

Through the review of literature studies carried out on earlier studies, researches on financial literacy reveals that the students and young generation are having a pretty good sense of where they stand in terms of their own financial literacy. They have a lot to learn about it, but it encourages finding that increasing the financial literacy could transform their whole families, surrounding communities and even the nation. In India, the educational institutions must work hard to bring this kind of understand the financial skills to the students of Middle schools and High schools and the curriculum on Financial skills, foundations on Personal finance which empower them for lifetime of money success. Through the financial skills, young people can pick up the saving habits and equip with financial confidence.

### **5.1. The OECD's 'Recommendation on Principles and Good Practices for Financial Education and Awareness'**

- (i). Governments and all concerned stakeholders should promote unbiased, fair and coordinated financial education.
  - (ii). Financial education should start at school, for people to be educated as early as possible.
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- (iii). Financial education should be part of the good governance of financial institutions, whose accountability and responsibility should be encouraged.
- (iv). Financial education should be clearly distinguished from commercial advice; codes of conduct for the staff of financial institutions should be developed.
- (v). Financial institutions should be encouraged to check that clients read and understand information, especially when related to long-term commitments or financial services with potentially significant financial consequences: small print and abstruse documentation should be discouraged.
- (vi). Financial education programmes should focus particularly on important life-planning aspects, such as basic savings, debt, insurance and pensions.
- (vii). Programmes should be oriented towards financial capacity building, and appropriately targeted on specific groups, and made as personalised as possible.
- (viii). Future retirees should be made aware of the need to assess the financial adequacy of their current public and private pension schemes.
- (ix). National campaigns, specific websites, free information services, and warning systems on high-risk issues for financial consumers (such as fraud) should be promoted.

### **5.2 Financial Education by Agencies in India**

The Government of India and its various Agencies have come up with huge number of learning resources on financial literacy for children. The Various agencies are the Reserve Bank of India, National Council of Educational Research and Training (NCERT), Securities and Exchange Board of India (SEBI) and National Institute of Securities Markets (NISM's), Pension Fund Regulatory & Development Authority (PFRDA), Insurance Regulatory and Development Authority (IRDA).

- The 'Project Financial Literacy' has been undertaken by the **Reserve Bank of India** with the aims to disseminate such information on Central Bank and general banking concepts to the children and various target groups.
- The **NCERT** has provided Personal Finance-Reading Materials including modules such as Financial Plan, Managing money, Budgeting, Investing Money, Taxes, Career planning, Financing Assets and Protections of Assets
- **SEBI** launched a Flagship Program 'Pocket Money' with the aim for increasing the Financial Literacy among the school students to help them for understanding the importance and value of money, saving, financial planning and investing.
- **NSE** has developed a resource on Financial Education for School Children covering Money matters, Investments and stock market, budgeting.
- **PFRDA** developed a resource on Introduction to Retirement Planning for school children which explains on retirement, retirement planning and pension.
- **IRDA** developed the resource material on Insurance for children which explain the basics on Insurance, ULIP, Motor and Health Insurance, Ombudsman in the form of Comic Strips and as Videos.

### **6. Reserve Bank of India and Financial Education**

The *Reserve Bank of India* has made sustained efforts to generate awareness on Financial Education by undertaking the "*Project Financial Literacy*" with the objective of disseminating the information regarding central bank, general banking concepts for various target groups, include the students of schools and colleges, defense personnel,



senior citizens, women, rural and urban poor. The materials and modules cover the matters on Banking in India and General Indian Economics *was created* in 13 languages. Further, arrangements for visit to RBI for the students of Schools and Colleges are organized and quiz program for students of Standards 7<sup>th</sup> to 12<sup>th</sup> has organized for generating interest on Banking, Economy and Insurance. Through the following initiatives on Financial Education, the RBI has adopted a very well structured, planned and integrated approach towards Financial Education which the focuses on improving access to financial services.

- i. Financial Awareness Messages (FAME)
- ii. Financial Literacy Week (FLW)
- iii. Quiz ,Essay Programs, Visits to RBI by school children
- iv. Audio Visuals/Films
- v. Booklets/Materials
- vi. Financial Counseling & Literacy Centers
- vii. Organizing workshops for selected groups
- viii. Financial Education camps in remote places - Outreach visits

### 6.1 Financial Awareness Messages (FAME)

The Reserve Bank of India has provided for the general public a booklet FAME (Financial Awareness Messages) which contains the fundamental messages on Financial Literacy for information to the general public. It has contained eleven number of institution/product neutral messages on Financial awareness such as – Documents to be submitted while opening a bank account(KYC), the importance of savings, budgeting and borrowing with responsibility, by repaying loans on time-maintaining a good credit score, banking at doorstep or at vicinity, transferring/receiving money electronically, hassle free ATM experiences, knowing how to lodge complaints at the bank and the Banking Ombudsman and investing hard earned money in the registered entities only, etc.

Especially, taking into consideration of the essentiality of Financial Literacy for the students to reach out, the Financial Inclusion and Development Department has developed a booklet on FAME (Financial Awareness Messages) for students. The messages are Needs versus Wants, Introduction to Banking, Basics of Investment, Insurance and Pension, Education Loan and Financial Sector Regulators.

**Table-1** (Financial Awareness Messages (FAME))

	FAME (Financial Awareness Messages) for students
Message 1	Needs versus Wants
Message 2	Introduction to Banking
Message 3	Basics of Investment, Insurance and Pension
Message 4	Education Loan
Message 5	Financial Sector Regulators

Source: Reserve Bank of India (RBI), 2007



## 6.2 Financial Literacy Week (FLW)

To promote the awareness on key topics each year via focused campaign, the good initiative ‘the **Financial Literacy Week**’ is being observed. Every year, since 2026, the Reserve Bank of India conducts the Financial Literacy Week (FLW) to disseminate the financial education messages on a particular theme across the country. Accordingly, in year 2020 was observed from February 10-14, 2020 with the theme of “Micro, Small and Medium Enterprises (MSMEs)” along with the messages focused on Collateral Free Loans, Trade Receivables Discounting System(TReDs), Formalization and Timely Repayment of Loans.

## 6.3 Quiz ,Essay Programs, Visits to RBI by school children

To generate and create awareness on the Concepts on banking services for the school children, RBI conducts Quiz programs and Essay Programs to the students studying in Classes VI to XII. The topics for the participating students vary depends upon category of them such as ‘Why should we go to a bank’ for Junior (Class VI-VIII), ‘Financial Inclusion leads to prosperity’ for Middle (Class IX & X) and ‘The Economy can grow without Financial Inclusion, but growth will be equitable’ for Senior (Class XI & XII). The Prize Winning Essays have been uploaded in the RBI website by recognizing the students. Further, it also arranges visits of school and college students to RBI to create and obtain on central banking and banking services to the beneficiaries..

## 6.4 Audio Visuals/Films

The National strategy on Finance seeks to create our country financially aware and empowered. The RBI aims to make all the target group of people to obtain the Financial Education and to help them manage money effectively for achieving financial well being by accessing financial products appropriately. Many short Films have been uploaded in the RBI’s website by recognizing that the Financial Literacy and Financial Education play an important role for Financial Inclusion and the inclusive growth towards generating awareness and educating various sector people for accessing the financial services, to know the availability of products and its features, for changing their financial attitudes by knowledge of finances and utilize the same in day to day life, make the beneficiaries to understand their rights and obligations. Each Films have an important theme which provide financial awareness messages, Timely Repayment of Loans, Collateral Free Loans, Trade Receivables Discounting System(TReDs), Formalization, Going Digital financial services, awareness on Bank Currency notes, etc.

**Table-2**

FILMS	
1	Collateral Free Loans
2	Trade Receivables Discounting System (TReDs)
3	Formalisation
4	Timely Repayment of Loans
5	Responsible Borrowing
6	Agricultural Finance
7	Financial Awareness Messages

8	Going Digital
9	Unified Payments Interface
10	Do not staple Bank Notes
11	Reserve Bank of India

Source: Reserve Bank of India (RBI), 2007

### 6.5 Booklets/Materials

The Reserve Bank had published a series of pictorial booklets. Under the 'Raju' titles 'Raju and the Money Tree', 'Raju and The Skyladder', 'Raju and the Magical Goat', 'Raju and The Friendly ATM', 'Raju and The Debit Card' create the literature on the habit of savings and banking concepts. The 'Money Kumar' titles- 'Money Kumar & The Monetary', Money Kumar & Caring for' and 'Old Man Monetary' series simultaneously explained the role and functions of the Reserve Bank. Further, Two posters - UPI (Unified Payment Interface) and \*99# (Unstructured Supplementary Service Data) - have been developed by RBI with explaining these new concepts in digital payments space.



Fig-1 Stories and Poster

Source: Reserve Bank of India (RBI)

With an initiative of Financial Literacy, the Reserve Bank of India has published the Book 'I Can Do'(Financial Planning) under its Project Financial Literacy. It is a valuable addition to the several ongoing efforts of RBI towards enhancing the Financial Literacy. It is targeted at youth and educating everyone on the importance of thrift and equipping them with the skills of Planning and budgeting for a financially secure future. It is written in an easy style and simple language with live examples with the central message - People can improve their financial security through defining financial goals, drawing up and implementing savings and investment plan to achieve the goals.

### 6.6 Financial Counseling & Literacy Centers(FLCC)

With the broad objective of providing Free Financial Education/Financial Literacy and credit counseling, the program targeted the people in rural and urban areas to educate them regarding to various financial products and services from formal financial sectors, to make them aware of advantages of being connected with formal financial sector, to provide face to face financial counseling services, to formulate debt restructure plans to



the borrowers in distress and recommend to formal financial institution includes cooperatives, to take up promotive activities for financial literacy, awareness of banking products, financial planning, etc. The functioning of the FLCCs in each State are monitored by the Committee headed by the Regional Director of the Reserve Bank of India and feedback provided to the banks on a regular basis.

Now a days, there is relatively easy access to personal finance among the people through FLCCs established in rural and urban areas. All forms of publicity, viz. press conferences, workshops, publications, websites, road shows, mobile units, village fairs, etc. should be actively explored. A suitable budget needs to be provided by all banks for the purpose. The list of counseling centers placed on the websites of IBA, BCSBI, RBI, etc., and regularly updated. For making Financial Literacy and Credit Counseling a success, it is necessary to create widespread awareness about the concept and, more importantly, for banks to appreciate the overall benefits of such initiatives. It is necessary to have the total and complete involvement of the top management of banks in this initiative. The Reserve Bank, therefore, convene a meeting of CEOs of major commercial banks, IBA, NABARD, and national level associations of cooperative banks, apart from experts and leading NGOs working in this field to discuss the concept, scope, modus operandi, etc. of providing financial literacy and credit counseling services, and thereafter issue detailed guidelines on the subject. By the way of establishing the FLCCs in rural and urban areas for the people to make them financially literate, the children as well as are usually motivated by the members of the family

## **7. Conclusion**

There is no high bar for being a financial literate, yet the financial literacy can be defined knowledge about the budgeting, saving, investing, interests, time value of money, financial assets, basic working of financial institutions and markets, credit scores, government initiatives and one's rights related to finance and money. Financial literacy is now becoming a new trend in most of the developed and developing countries in order to spread awareness about Money management, Budgeting, Saving and Investments, Banking, Credit, Insurance and protection related products and services. Most of the countries are adopting a unified and coordinated national strategy for financial education. India having a large population, and a fast growing economy with national focus on inclusive growth and an urgent need to develop a vibrant and stable financial system, it has become necessary to quickly formulate and implement a national strategy.

The Reserve Bank of India, by undertaking the project titled 'Project Financial Literacy' with the objective to disseminate information regarding the central bank and general banking concepts lighten their life for various target groups, such as, school and college going children, women, rural and urban poor, defense personnel and senior citizens. The objectives of the project are disseminated to the target audience with the help, among others, of banks, local government machinery, NGOs, schools, and colleges through presentations, pamphlets, brochures, films, as also through the Reserve Bank's website. The Reserve Bank has already created a link on its web site for the common person to give him/her the ease of access to financial information in English and Hindi, and 13 Indian regional languages.



A financial education site was launched for the children with the aim of teaching basics of banking, finance and central banking to children in different age groups, the site will also eventually have information useful to other target groups, such as, women, rural and urban poor, defense personnel and senior citizens. The comic books format has been used to explain complexities of banking, finance and central banking in a simple and interesting way for children. The site has films on security features of currency notes of different denominations and a games section. The games currently on display have been especially designed to familiarize school children with India's various currency notes. In addition, with a view to promoting financial awareness, the Reserve Bank conducted essay competitions for school children on topics related to banking and financial inclusion. The Bank has also been participating in exhibitions to spread financial literacy. The Educational Institutions around the country may take necessary initiatives for utilizing the useful platform easily which is formed by the Reserve Bank of India in its website for providing and promoting the basic financial literacy skills and awareness among the students so that they can lead their financial life in a smooth manner by taking financial decisions quickly and right way whenever required in all life stages.

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## CONTEMPORARY LITERATURE

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This is a literature considered after 1950, Contemporary literature is nothing but 21<sup>st</sup> century or modern part which is including of all types of literature such as American literature, Indian, British, Australian, Canadian, Post colonialism, Translation and Comparative literature so on. As name suggesting contemporary literature throws light on present scenarios and circumstances of society and world.

Searching to the root of the literature we should study the literature based on few features majorly those are:(a) Place ,(b) Time

These are an essential to understand the hidden meanings of particular work with the help of exact point of view which is going outside. Ex. During the Indian independence plenty of works, journals published regarding motivational and patriotism aspects. Those are very celebrated journals and works during independence time but now society need different view of works may those kinds of movement and patriotism themed works may not touch the readers as independence time. This example shows how literature should develop in themes, present issues, domestic and international affairs and movements according to time passing. Most mandatory thing is we should must follow the causes which led to contemporary literature. After world war second world started to change rapidly in all grounds till it is necessary to study contemporary literature. End number of contemporary writers giving their best. Margaret Atwood's 'Beloved' and 'Surfacing' are best example to understand the modern women's issues and their struggle.

Alice Walker, Hillary Rodham Clinton, Maya Angelou are famous women writers of contemporary writers. Basically this term symbol for all developments in going on world. Few notable works are worth reading to understand the concepts and issues of contemporary literature. 'Life of Pie' by Yann Martel,'The Road' by Joe Penhall,'beloved' by Toni Morrison, 'The thousands splendid suns' by Khaled Hosseini. On one side contemporary literature works for its realistic depiction of life in F. Scott Fitzgerald and Ernest Hemmingway's writings. 'The Great Gatsby' work based on American dream and Jazz era. After world war how people created a situation to get money, being rich is aim for Americans without bothering morality and ethical values, class society and space between rich and poor. Beloved work is perfect to complete the new concept of contemporary literature. Without Margaret Atwood's 'Beloved' contemporary literature is incomplete because this novel is mirror for the life of colonialism and their struggles, Women psyche etc. Postcolonial theory is the best way to understand how we should study contemporary literature.



While we are study literature the prominent questions are why we should study contemporary literature and on what methods we study contemporary literature. After colonialism and pre colonialism periods are the major themes to study contemporary literature because it led Imperialism, Racism, Apartheid, Negritude, Slavery so on. And more important is after colonialism, colonised countries are called themselves as Common wealth countries and produced of works and studies in these countries are called themselves as Common wealth literature. Neo colonialism and Neo Imperialism are playing important role to study contemporary literature because it changes the concept of colonialism an occupying lands and territories are called colonialism but here after colonialism we understood the real ideologies of colonialism that imposing outsider thoughts and views on someone forcefully or non force fully called colonialism but the end of around 50 years of colonialism also we still following their form of thoughts.

This led neo colonisation and neo imperialism. The parameters Of both contemporary and postcolonial are in same section, because those are astonishingly flexible, I wish to call contemporary writers as ‘Complex Writers’ because their works will must serve the multipurpose and it must include all the ramifications of literature and society, individual. A postcolonial or recent activity of historical events encourages contemporary literature African countries attained independence in 1960 and Apartheid ends in 1994. These form of literature coming with geographical and historical locations. Perhaps it is more productive to define contemporary writers as ‘An Author that is still Alive’ with the spread of revolutionary activity across what is known as the ‘Arab and Muslim world’, Terrorism, lack of religious true faith and domination of religion groups are the impressive topics to go through contemporary literature.

“All history is contemporary history”

-Benedetto Croce

‘Contemporary art challenges us. It broadens our horizons. It asks us to think beyond the limits of conventional wisdom’. Most prolific and controversial writer and dramatist and play writers and critic Oluwole Soyinka evergreen contemporary writers. Soyinka has been acknowledged by many critics as Nigeria’s finest contemporary writer. He awarded Nobel Prize in 1986 for his Literary contribution. His plays, dramas and works focus upon dichotomies of good versus evil and progress versus tradition sometimes Metaphysical issues as birth and death, The theme of sacrifice, particularly that of the artist who fight for independence, homeland tradition, Aborigines society and polity so on.

Wole Soyinka’s mentioning of movements and actions place like Nigeria is symbol of on all colonised countries and their on going status. ‘There is no question at all that I think the Nobel Prize is for many dramas. And I think the prize is a recognition of the whole African literary tradition on which my work is based by the outside world and by the African world itself’. Contemporary literature’s non faded topic is always tradition,



culture and religion because colonisation led extinct of culture and tradition and also language in colonized countries or in Contemporary world 'Common Wealth Countries'. Soyinka's contribution not only on Africa's tradition but also world human rights violations as well as politics of such right wing International issues. He also supports to Salman Rushdie's controversial work 'Jihad for Freedom' in 'The African Guardian' in 1982.

Contemporary literature's biggest problem is revolutionary and thought provoking and reality based works are leads writers to Exile or life threat punishment. Because contemporary literature concentrate on all kinds modern themes, spaces and the biggest strict rules are it must be reality or 'fictionalreality' Kenyan novelist Ngugi WaThiong'o commented: "it's good for once to see the intellectual product of Africa being recognised.

But we have to remember that many writers and intellectuals in Africa are actually in jail for following in the tradition of Wole Soyinka". According to me Contemporary literature "Inspired by past and Inspires future". Blending of both the new and old, inner and outer, homeland and abroad will be a perfect mood to study Contemporary literature. Salman Rushdie's word 'Chutnification" refers both mixture of eastern and western in all round.

INTERNET OF THINGS APPLICATION: SMART HOME AUTOMATION USING RASPBERRY PI

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**ABSTRACT:**

This Project proposes the design of Inter of Things (IOT) based home automation system using Raspberry pi. This project is intended to construct a home automation system that uses any mobile or web device to control the home appliances. Raspberry pi is credit card size computer. Raspberry pi supports large number of peripherals. Here local server is created on Raspberry pi. User required to use different mobile devices like smart phones, Laptops, Tablets to operate the home appliances with the help of UI created on web page. The various sensors like temperature sensor, LDR, PIR sensors are used to monitor the room environment. The cloud server stores the sensor readings databases.

**Keywords:** Raspberry pi, PIR Sensor, Temperature Sensor, Relay, LDR, Web page

**1. INTRODUCTION:**

**a) Overview:**

The Internet of Things is a very popular way of connecting the electronic devices over the internet and it can be used to adjust various parameters of those devices using the internet. The IOT is various embedded devices and controllers and sensors that all communicate with each other over the internet in order to perform the desired tasks required by the user.

IOT is used to connect various non-internet devices to the internet and have absolute control over them. In this Project, the Raspberry Pi is going to be used which is a simple mini computer that can perform various complex operations even

though it is very small in size. It has become greatly popular in the computer market and it is even being considered as the third most popular computer ever in just 6 years of being released. This was greatly due to its size and its various uses that the DIY computer community was able to use it for. The main reason for this was their GPIO Pins that allowed various third party modules that could be connected to it.

Just like the Raspberry Pi Home Automation is also something that is growing in popularity recently due to the rise of various smart devices. But that route is a very expensive one and the goal of this goal is to achieve an inexpensive but effective way of implementing IOT on the standard home appliances. The Raspberry Pi is going to be used to connect the standard home appliances to the internet and control them from anywhere in the world. This will allow total control over the lights, fans, airconditioners and various other devices over the internet by using an online IOT server.

**Fig1.Raspberrypi**





Now the Raspberry Pi can also be used to integrate voice commands into the project. So the Pi can also be controlled by using Voice commands by using a simple Voice control software. This is more useful when the user is at home and can control their appliances directly using voice commands.

**b) Advantage of Home automation system:**

**1. Managing all home appliances from one place:**

Control and monitor the all home appliances from one place using remote control user interface.

**2. Flexibility for new devices and appliances:**

Home systems tends to be more flexible when it comes to the accommodation of new appliances and other technologies. This is a noise free system.

**3. Remote control of home functions:**

On an exceptionally cold day, you can order your house to become hotter in just enough time before you get home from work. You can even check to see if you left the appliances on, who is at your front door, or make sure you turned off all your unnecessary devices while you are away.

**4. Improved appliance functionality:**

A smart media will help you find better apps and playlist to locate your favoritesongs..A smart door security system will help you to lock remotely.

**5. Increased energy efficiency:**

Depending on how you use your smart home technology is possible to make your space more energy efficient.

**2. RELATED WORKS:**

[1] Mehul A Jajal, Dixita B ,Monika M

This paper home automation system provide the user with the remote control of various lights and appliances with in their home .This system is designed to be low cost and expandable allowing a variety of devices to be controlled by raspbery pi

[2] Ahmed M .Elshafee, KarimAlaaHamed

This paper provides implementation of wofi controlled home automation system.

[3]. Weitaoxu,jinzhang,Jun young kim,Walterhaung,salils.kanhere,Wenhuh

This paper provides design, implementation and deployment of a smart lighting system for smart buildings.

[4].Crispinos.abella,AntoninoCuccucio,AlfioD.Grasso,Antonino scuderi

This paper provides Autonomous energy efficient wireless sensors network platform for home/office

**3. SYSTEM ANALYSIS:**

**a) Problem definition:**

The proposed model of the home automation system is as shown in a figure 2 the model consist of different sensor likeLDR ,PIR ,Temperature sensor connects to the internet through wi-fi . The sensors data readings are sent to the web server and stored in the local server. The user can also access the home appliances via webpage

**b) Proposed system features:**

The proposed system is consist of Local Server, Sensors Raspberry Pi, relay, power supply. The raspbery pi and laptop or android device are connected with the same Wifi using VNC reader can run the raspbery pi python files to get an output.

**4.SYSTEM DESIGN AND IMPLEMENTATION:**

**a) Proposed System:**



**Fig1.system architecture of the proposed system**

This HAS designed controls the home appliances using any mobile device.

Home automation is a very exciting field when using new technologies such as the Internet of Things (IOT). Raspberry pi is a device with the thickness of the credit card. Raspberry pi has various communication devices such as Ethernet port, port, USB port, Bluetooth.

In this system we are using temperature & humidity Sensor, PIR Sensor, LDR. Local server on Raspberry pi is built here. Users required to use various mobile devices such as smart phones, laptops, tablets to use home appliances using the web page developed UI.

**b) PROPOSED SYSTEM FUNCTIONS:**

The proposed home automation system can control

- Lights on/off.
- Other appliances on/off via voice command.
- Sensor monitoring(Temperature,humidity,PIR)readings.

**6. SOFTWARE DESIGN:**

**a) Front End Design:**

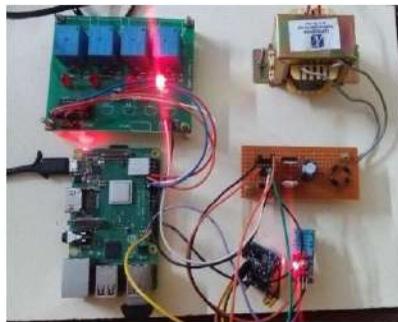
HTML is the standard markup language for documents design to be displayed in a web browser. Login page of proposed system contain username and password page. User interface web page contain home automation system readings (Temperature, Humidity, PIR sensor values) and buttons to access the home appliances.

**b) Local server:**

Cloud computing is the practice of using remote server on the internet to manage, store and process data instead of using a personal computer. Cloud server act as a local server to store the temperature, humidity readings in the server.

**7. IMPLEMENTATION SETUP:**

Raspberry pi ,android mobile/laptop are connected with the samewifi device. Vnc reader app is used to view the raspberry pi file.



**Fig2.implementation setup of the home automation system using raspberry pi**

Execute the python files in raspberry pi to access the home appliance. The web user interface is used to display the sensor readings and the buttons to on/off the home appliances. The local server is used to store and manage the sensor readings. Delay is electromagnetic switch used to on/off appliances. Sensor is used to obtain the room Temperature, Humidity and LDR values.

**Home Autoamtion System**  
**View Reading**

ID	Temperature	Humidity	PH	Date	Time
208	32.0	48.0	0	20/01/2021/18	01:38:02pm
207	32.0	48.0	0	20/01/2021/18	01:38:02pm
206	32.0	48.0	0	20/01/2021/18	01:38:01pm
205	32.0	48.0	0	20/01/2021/18	01:38:01pm
204	32.0	48.0	0	20/01/2021/18	01:38:01pm
203	32.0	48.0	0	20/01/2021/18	01:38:01pm
202	32.0	48.0	0	20/01/2021/18	01:38:01pm
201	32.0	48.0	0	20/01/2021/18	01:38:01pm
200	32.0	48.0	0	20/01/2021/18	01:38:00pm
199	32.0	48.0	0	20/01/2021/18	01:38:00pm

Go to Button Controls  
 1 2 3 4 5

Fig3.local server sensor data readings on the web page

**5. RESULT:**

Raspberry pi voice recognition is used for the on/off the the home appliance via voice command.

Fig4. Web page to control the home appainces.



The Fig5 is executing of voice commands to access the home appliances.

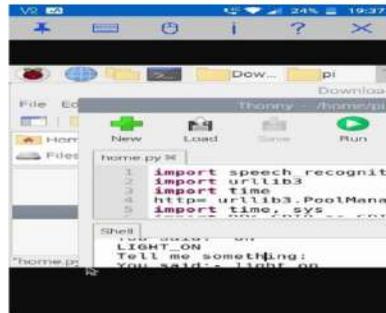


Fig5.Voice recognition command running on raspberry pi.

**8. CONCLUSION:**

In this Project, a prototype smart home automation using IOT is presented. This work will be carried forward by integrating relays to Raspberry pi board for controlling home appliances from a remote location in a real scenario. Local server used to manage the database. Now we are connecting and controlling the few devices in home appliances.

**9.FUTURE WORK:**

Using this system as framework the system can be expanded to include various other options like LPG gas on/off monitoring, smart door system,safety sensor alarms, smart home with lifwiche provide wireless internet access and remote control to all the devices in the home.



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## HUMAN CAPITAL AS A FACTOR CONDUCIVE TO FDI INFLOW – A DISCUSSION BASED ON THE LITERATURE SURVEY

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**Dr. Chaitali Sinha**, Associate Professor and H.O.D, Economics Dept., TIU,  
West Bengal

### **Abstract:**

In recent years, academics and policy-makers have emphasized the role of human capital formation in economic development. By creating human capital, countries become more attractive to private investment, both domestic and foreign and through such investment, countries grow and prosper. The particular focus of this paper is on the impact of FDI on human capital enhancement in developing countries. While there are of course vast literatures on both FDI and human capital enhancement, the specific issue of how, if at all, the behavior of TNCs impact on human capital enhancement in developing countries has not as yet been explicitly researched in any great detail? The paper refers briefly to the issue of FDI in developing countries and sets out the issues as regards human capital enhancement then considers the evidence. To the extent that human capital is thereby enhanced, this can have further knock-on effects both as that labour moves to other firms and to the extent that it leads to employees becoming entrepreneurs. It can be seen, therefore, that it is impossible to consider this issue in isolation, being linked as closely as it is to a range of other factors and policy issues. While developing countries have increased their share of public resources spent on education over the past two decades, comparisons across countries reveal little relationship between public spending on education and outcomes. One reason for this is that spending levels will cover a range of quality outcomes and also of distributional outcomes. After controlling for labour and physical capital, unequal distribution of education tends to have a negative impact on per capita income in most countries. Human capital enhancement may be related in various ways to the issue of the transfer of technical knowledge.

**Key words:** Human Capital, FDI, Human Capital Enhancement, Labour.

### **Introduction:**

The term “human capital” was coined by T.W. Schultz and G.S. Becker. They defined it as a set of characteristics, natural talents, predispositions, attitudes, respected values, acquired abilities and knowledge of people, which may be enriched through investment. Since the 1960s, the term evolved and was carefully analyzed by many researchers. That is why in literature we may come across many definitions. For the needs of this paper, human capital is defined as a set of knowledge, education, qualifications and skills of a given society. It is created through education and improving professional skills, taking account of work culture aspects as well as psychological and physical conditions.



Human capital is an important factor favouring the building of knowledge-based economy. According to De La Fuente and Ciccone, human capital means “the knowledge and skills embodied in humans that are acquired through schooling, training and experience, and are useful in the production of goods, services, and further knowledge” [A. de la Fuente, A. Ciccone, *Human capital in a global and knowledge-based economy. Final report, Employment and Social affairs, European Commission, 2002, p. 3.*] So it is a part of the investment climate of the economy and it implies skilled labour, that is, skills are acquired by individuals through investment in education and training. Knowledge is regarded one of the main driving forces of innovation and development.

The term “human capital” was coined by T.W. Schultz and G.S. Becker. They defined it as a set of characteristics, natural talents, predispositions, attitudes, respected values, acquired abilities and knowledge of people, which may be enriched through investment<sup>3</sup>. Since the 1960s, the term evolved and was carefully analyzed by many researchers. That is why in literature we may come across many definitions. For the needs of this paper, human capital is defined as a set of knowledge, education, qualifications and skills of a given society. It is created through education and improving professional skills, taking account of work culture aspects as well as psychological and physical conditions. This is how resources of valuable and useful knowledge can be used to foster economic potential.

### **Human Capital- An important factor favouring the building of Knowledge-based economy:**

Human capital has long been considered an important factor in economic growth and development. The importance of human capital investment in standard economic growth models was realized in the 1960s and 1970s from pioneering works of Schultz [T.W. Schultz, *Investment in Human Capital, The American Economic Review 1961/51/1, pp.1–17.*] and Becker [G.S. Becker, *Human capital: a theoretical and empirical analysis, with special referenceto education, University of Chicago Press, Chicago 1964.*] Then it was broadly quoted as a principal engine for growth by Romer [P.M. Romer, *Increasing returns and long run growth, Journal of Political Economy 1986/4/5.*] and Stokey [N. Stokey, *Human Capital, Product Quality and Growth, Quarterly Journal of Economics 1991.*] Several cross-country studies put forward by Barro, Benhabib and Spiegel support the importance of human capital in economic development [R.J. Barro, *Economic Growth in a Cross-Section of Countries, Quarterly Journal of Eco-nomics 1991/106.*; J. Benhabib, M. Spiegel, *The role of human capital in economic development evidence from aggregate cross-country data, Journal of Monetary Economics 1994/34/2.*]

Lucas [R.E. Lucas, *On the mechanics of Economic Development, Journal of Monetary Economics 1988/22, pp. 7–10.*] argued that human capital should be treated as an input into production process like any other production factors. He says that the accumulation of human capital implies capital deepening, which leads to a period of accelerated



growth. Not all studies unambiguously confirm positive correlation between human capital and economic growth. Bils and Klenow [M. Bils, P. Klenow, *Does Schooling Cause Growth?*, American Economic Review 2000/90.] find a weak association between education quantity and growth. Pritchett [L. Pritchett, *Where has all the education gone?*, Policy Research Working Paper Services 1581, The World Bank 1996, p. 12.] rejects standard arguments as to why there is an overall lack of evidence at the macro level to support the view that human capital positively correlates to output growth.

### **Human Capital as a factor conducive to FDI Inflow:**

At microeconomic level, human capital impacts, e.g., salaries while at macroeconomic level it influences business location decisions or may determine innovation transfer as well as adaptation capabilities of technologies developed in other countries. Prospects of development for economies, especially the emerging markets and the developing world, are dependent on their potentials to make profitable investments and to accumulate capital. The Benhabib and Spiegel's argument is that the countries with a high level of human capital are able to achieve higher growth rates through their ability to attract foreign enterprises and assimilate new technologies with efficacy [J. Benhabib, M. Spiegel, *The role of human capital in economic development evidence from aggregate cross-country data*, *Journal of Monetary Economics* 1994/34/2, p. 143.] FDI is one of the main avenues for the movement of technology across national borders. FDI can increase competition in the host economy, making domestic companies more efficient and stimulates sectoral and product diversification. A well-educated workforce is perceived as an important incentive for foreign investment location decision. [T.S. Eicher, P. Kalaitzidakis, *The human capital dimension to foreign direct investment: training, adverse selection and firm location*, University of Washington, Department of Economics Working Papers 97-03, 1997, pp. 22-28, <http://faculty.washington.edu/te/papers/infoasym.pdf>; at the date 15.06.2014 r.]

The hypothesis that human capital in host countries is a determinant of foreign investment has been embodied in the theoretical literature. Lukas [R.E. Lucas, *Why doesn't capital flow from rich to poor countries*, American Economic Review 1990/80.] and Easterlin [R. Easterlin, *Why isn't the whole world developed?*, *Journal of Economic History* 1981/41.] conjecture that low skills and inadequate level of training adversely affect the rate of return of FDI, and thus deter capital inflows. Developing countries with appreciable levels of human capital attract more FDI inflows. Type of investment (labour-intensive or capital-intensive) may be decisive for an FDI location decision. In case of capital-intensive investment projects, because of modern technologies, foreign investors seek highly skilled people. For labour-intensive investment, access to cheap workforce plays a vital role in attracting investors. When firms transfer their operations to foreign countries, they are motivated by reduction in transaction costs. They look for destinations where the transaction costs of training workers to use new technologies are minimized. This view is enforced by Yeaple [S.R. Yeaple, *The role of skill endowment in the structure of US outward foreign direct investment*, *The Review of Economics and*



Statistics 2003/85/3.]who claims that cost cutting is the main motivating factor driving the FDI. Xing [Y. Xing, *Why is China so attractive for FDI? The role of exchange rates*, China Economic Review 2006/17/2.]also cites that the relatively cheap labour in China has been the main attraction of FDI inflows.Akin and Vlad [M.S. Akin, V. Vlad, *The relationship between education and foreign direct investment:testing the inverse U shape*, European Journal of Economic and Political Studies 2011/4/1,p. 28.] empirically examined the Zang-Markusen theory and presented findings, which partly support it. They found that FDI level is significantly higher in countries with high levels of education. Secondary and tertiary education have a positive and significant impact on FDI. The relationship is stronger in the case of middle-income countries and weaker for high- and low-income categories. It means that low-income countries have a lower level of competitiveness on FDI market due to lower wages for unskilled workers. “Their results indicate that a 10 percent increase in education level is associated with a 0.2 percent increase in FDI in general whereas a 10 percent increase in education level is associated with a 1.2 percent increase in upper-middle income countries”. [M.S. Akin, V. Vlad, *The relationship between education and foreign direct investment:testing the inverse U shape*, European Journal of Economic and Political Studies 2011/4/1,p.42.]

The role of human capital in FDI is not clear in the literature. Borensztein et al. [M. Borensztein, J. De Gregorio, J. Lee, *How does foreign direct investment affect economic growth?*, Journal of International Economics 1998/45.] state that FDI is positively associated with economic growth but it depends on human capital. Countries with a low level of human capital do not benefit from FDI investment. Blomstorm, Lipsey and Zeyan[M. Blomstorm, R. Lipsey, M.Zejan, *What explains developing country growth*, NBER Working Paper 1992/4132.] haven't found a positive impact of education on FDI. Hanson finds that the adult literacy rate was not a significant determinant of FDI. Narula indicates that the number of people with tertiary education was not a statistically important variable for FDI inflows. [M.S. Akin, V. Vlad, *The relationship...*, pp. 30–31.] Hence, the above mentioned studies from different countries let us conclude that human capital is not necessarily one of important factors which attract foreign investors.

The quality of human capital and indirect effects are closely connected with technology transfer. Benhabib and Spiegel[J. Benhabib, M. Spiegel, *Human Capital and Technology Diffusion, Handbook of Economic Growth*, Volume 1, Part A, 2005.]proved that human capital acts not only as a production factor but also as the accelerator of technological innovations. Results of analyses conducted, e.g., for Ireland and selected countries of systemic transformation demonstrated that the concentration of human capital in urbanised regions attracts foreign capital to technologically advanced sectors.

Aghion and Howitt[P. Aghion, P. Howitt, *A Model of Growth through Creative Destruction*, Econometrica 1992/60.]that human capital is necessary for the discovery of



new technology, thus the stock of human capital is permanently related to the growth rate of output. It is more probable that technologically advanced industries and countries notice indirect effects of human capital. Moreover, countries with high component of human capital are more open to indirect effects of technology transfer. Parallel activities aimed at the deepening of technological advancement and education generate more benefits from technology transfer and indirect effects of human capital. (*Foreign Direct Investment for development. Maximising Benefits, Minimising Costs*, OECD2003, p. 16.)

### Conclusion:

Investing in education and human capital is important for creating good climate for investment. It is stressed that achieving a certain minimum level of education is the precondition for a country to attract and maintain foreign direct investment and maximise indirect effects connected with human capital and resulting from the presence of businesses with foreign capital. We should also stress that such a minimum is different for different sectors of the economy. On top of that, care should be taken to avoid the so called educational gap between foreign investors and the host country as that might substantially reduce positive externalities. Access to skilled labour has been the main motive for various types of resource-seeking MNEs. Many companies now consider access to qualified and creative manpower an important factor of competitiveness. The majority of foreign investors (more than 60%) transferred solutions relating to products, technology and organisation developed in their parent companies or daughter companies to FDI companies. Importantly enough, half of businesses implemented also their own innovations. Majority of FDI company has got an R&D unit and almost 1/3rd collaborate with research institutes in developing and implementing innovative solutions. By improving the quality, lowering costs and better matching between the offer and market needs such activities improve competitiveness of businesses. On the other hand, however, their scope, in most cases, is quite limited. Only very few FDI companies sold licenses and most of them have no certificates, protection rights or patents, which is indicative of their low innovativeness.

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## PRACTICES AND CHALLENGES OF CONTINUOUS PROFESSIONAL DEVELOPMENT IMPLEMENTATION IN MERAB BADAWACHO SECONDARY SCHOOLS

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### Abstract:

The purpose of this study was to investigate the practices and challenges of continuous professional development implementation in secondary schools of Merab Badawacho Woreda. The design employed in this study was explanatory sequential research design of mixed research method of quantitative and qualitative approaches. The sampling technique used in the study was simple random. The sample size was one woreda, 4 secondary schools, 146 teachers, 4 main principals, 8 vice principals, 2 supervisors, 1 CPD focal person and 4 CPD coordinators with the total of 165 participants included in this study. The collected data were analyzed using both qualitative and quantitative methods of data analysis. The study finding indicated that the current practice of CPD implementation in secondary schools were below the expected level. The findings of the study revealed that the extent to which teacher's engagement in professional development activities such as mentoring, portfolio development, conducting action research, group discussions and evaluation were inadequately implemented.

**Keywords:** Practice, Challenges, Continuous Professional Development, Secondary School, Woreda

### Introduction

Education is an essential instrument to solve the economic, social and political problems of a country. There is always a direct relation between the advancement of nations and education. In this decisive sector, teachers are pivotal as the greatest task of modeling the future generations lie on their shoulders. For instance, teachers are important change agents and they irreplaceable role in creation diffusion of science and technology and in preparing young generation for different responsibility in a society. Due to this, the teaching profession requires peculiar attention (Hogenbosch, 2009).

In line with this, Mkwawa and Emmanue (2008) assert that continuous professional development program (CPD) provides opportunities for teachers to explore new roles, develop new instructional techniques, refine their practice and broaden themselves both as educators and as individuals. Moreover, successful professional development experiences have a noticeable impact on teachers' work, both in and out of the classroom given that a significant number of teachers throughout the world are underprepared for their profession (Reimers, 2003).

Consequently, Gray (2005) claims that CPD is a planned, continuous and lifelong process whereby teachers try to develop their personal and professional qualities and improve their knowledge, skills and practice leading to their empowerment, the improvement of their agency and the development of their organizations and their pupils. Cognizant of this, the Ethiopian Education and Training Policy (EETP) set high standards for teachers and describes a new approach to education. At the heart of this new approach is the promotion of more active learning,

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problem solving and student-centered teaching methods. The policy clearly indicates that emphasis should be given to upgrading and updating both in pre service and in-service program. It is recognized that teachers are the key to school improvement and therefore a program of in-service CPD was developed in Ethiopia in year 2005.

A CPD guideline was produced outlining the new strategies and courses developed for the induction of newly deployed teachers and for those who are already in the system. Moreover, all teachers are expected to carry out the CPD program produced at national Level (MoE, 2009). Recently, Ethiopia has adopted a new framework for continuous professional development known as toolkit. The new framework of CPD focuses on schools and teachers at a grass root level. Consequently, all teachers are to participate actively and appropriately in the CPD program as design in a new framework (MoE, 2009). From the forgoing discussion, it is possible to say that teachers are always professional learners. Hogenbosch (2009) strengthen this idea and asserts that all public schools of secondary level teachers in Ethiopia are doing continuous professional development to improve their professional skills and knowledge. In the view of the fact the government of Ethiopia initiated CPD to improve the professional skills and knowledge of teacher.

MoE (2009) endorsed continuous professional development as an indispensable activity to improve the performance of teachers in the classroom in order to raise student achievement and learning. CPD focuses on improving the teaching learning process with the priorities of introducing active learning, practicing continuous assessment, and managing large classes. Ashebir (2010), Gizaw (2006), Hogenbosch (2009) and others assessed CPD program implementation in terms of implementation status, teacher's attitudes, impacts, and challenges.

This study is also different in that its focus is on the current practices and challenges of CPD implementation could play in minimizing the challenges of it and promoting students' academic achievement that has spread in secondary schools (9-12) whereas the other researchers' focus in grade 9-10 and 11-12. Therefore, to achieve success in the implementation of CPD in Merab Badawacho Woreda, it is very important to carry out a research in such a way to investigate the practices and challenges of CPD.

- How CPD has implemented in secondary schools of Merab Badawacho Woreda?
- How do principals and teachers perceive the CPD program in secondary schools of Merab Badawacho Woreda?
- What are the major challenges that affect the implementation of CPD program in secondary schools of Merab Badawacho Woreda?

### **The Concept of Continuous Professional Development**

In the framework document of the Ministry of Education (MoE, 2009), CPD is defined as anything that makes me a better teacher targeting at the improvement of teachers' performance in schools situational to learners' context. As the framework document further explained, CPD is a continuous process of enhancing personal growth in order to improve the capability and realize the full potential of teachers at school (Ewnetu and Firdisa, 2010). This can be achieved by obtaining and developing a wide range of knowledge, skills, and experience which are not normally acquired during initial training or routine work, and which together develop and maintain competence to practice.



Hailu (2013) implicates that continuous professional development comprises a diverse range of practices enabling individuals to develop their skills, share their experiences, and bring up to date their knowledge of innovations in their field. This may happen through attending seminars or conferences, teacher exchange programs, in-service training events, etc. It also entails providing or creating space and scope for individual evaluation of approaches, experiences and interactions (Kapur, 2013).

Professional development enables teachers to continuously acquire, expand, and extend their knowledge and to develop skills and abilities with the aim of improving the quality of both teaching and learning, as well as the achievements of all students. It also provides an opportunity to acquire knowledge and skills to ensure quality and successful collaboration with colleagues and school management, and good relations with parents and local communities.

At the same time, it prepares teachers for the acceptance of changes in the education system, their successful implementation and active participation and initiative in carrying out reforms. Professional development cannot be reduced to occasional seminars and meetings of professionals in education. It is a long-term integrated process that incorporates learning, practical work, and research in the course of which the knowledge, skills, and abilities of an individual are developed or improved. By participating in this process teachers become reflective practitioners who set the objectives of their own professional development in line with their individual needs and the needs of the school (Popovic and Subotic, 2013).

As the MoE framework document further explained, CPD is a continuous process of enhancing personal growth in order to improve the capability and realize the full potential of teachers at school. According to Ashebir (2014), this can be achieved by obtaining and developing a wide range of knowledge, skills and experience which are not normally acquired during initial training or routine work, and which together develop and maintain competence to practice. School based teachers' continuous professional development can also be defined as all informal learning experiences in a school and those conscious and planned activities, which are intended to be of direct or indirect benefit to the individual, group or school, which contributes to the quality of education in the classroom.

It is the process by which teachers alone and with others, review, renew and, extend their commitment as change agents to the moral purposes of teaching. And hence, by which they acquire and develop critically the knowledge, skills and emotional intelligence essential to good professional thinking, planning and practice with children, young people and colleagues throughout each phase of their teaching lives (MoE,2009).

Additionally, CPD refers to the sum total of formal and informal learning experiences of teachers throughout career from pre-service education to retirement. It is part of using technology to foster teachers' growth. Thus, CPD is the support for teachers as they encounter challenges while putting technology into practice and supporting inquiry based learning (Edmonds and Lee, 2002). CPD is the acquisition of knowledge, experience, and skills, as well as, the development of personal qualities of teachers. It contains both the acquisition of new information to broaden competence, and the enhancement of existing skills to keep abreast of evolving knowledge.



CPD is a continuous process of acquiring new knowledge and skills throughout teachers' professional life. Since higher institutions education is insufficient to ensure lifelong professional competencies, it is essential to sustain the quality of teachers, to remedy gaps in skills, and to enable professionals to respond to the challenges of rapidly growing knowledge and technologies, changing education needs and the social, political and economic demand of the ongoing situation so, continuous professional growth is the process by which a teacher maintains the quality and relevance of the professional services that he or she delivers.

Thus, CPD is the purposeful improvement of knowledge necessary for the professional and technical duties thought the practitioner is working life (Purdon, 2004). Therefore, one can understand from the discussion is that continuous professional development activities are career life activities to improve professional competences and standards.

### Research Methodology

Method is a style of conducting a research work which is determined by the nature of the problem (Kothari, 2004; Creswell, 2015). In this study, the sequential explanatory design helps the researcher to gain reliable data independently from quantitative and qualitative research respectively. So, the researcher has chosen sequential explanatory design because it provided quantitative data which was collected from secondary school teachers (Creswell and Plano Clark, 2011:536). The researcher used both qualitative and quantitative methods because mixed approach as a methodology incorporates multiple approaches in all stages of research from problem identification to research questions, data collection and data analysis (Creswell, 2013). Quantitative approach is more emphasized because assessing the practices and challenges of CPD implementation can be better understood by collecting large quantitative data. Furthermore, the qualitative data employs and incorporates in the study to triangulate the quantitative data.

The sources of data for this study are both primary and secondary sources. The primary sources of data were secondary school teachers, principals, supervisors, vice principals, CPD facilitators and CPD focal person. The secondary sources are school records or documents consisting of CPD plans, action researches, minutes, feedback documents, CPD action reports and CPD portfolio.

Merab Badawacho woreda considered as the study area for this study. This area was decided to be taken as a setting for this study. In selecting sample teachers, out of 229 (100%) teachers in the sample secondary schools, 146 of them were selected through stratified sampling technique, particularly through lottery method with the assumption that all teachers have equal chance of being selected and to obtain representative sample. Simple random sampling gives each unit of the population equal opportunity of being selected (Creswell, 2012). To determine the sample size of teachers from the total population of teachers (229), the researcher was selected 146 teachers as representative for this study by using Taro Yemane (1970) formula. The researcher believed that these are representative sample, manageable and sufficient to this study. Therefore, the sample size for this study was 146 teachers.

The formula is  $n = \frac{N}{1+N(e)^2}$

n = Sample size

N = total population of teachers

e = 0.05 (precision level)

$$n = \frac{229}{1+229(0.05)^2}$$

n=146



**Results and Discussion**

**The Extent to which the CPD implementation practiced in Secondary Schools**

The CPD framework stated that CPD is a compulsory requirement for those who teach in Ethiopian schools. It is the civic and professional duty of all teachers to engage in CPD (MBWEO, 2019). As Merab Badawacho Woreda Education Office (MBWEO) report (2019/2020) indicated, teachers have faced lack of interest and have no positive attitude to take CPD as a means for their professional development and rising students’ achievement. Each item is analyzed based on the data obtained through questionnaires responded by teachers and further backed by the data obtained from interview, FGD and document analysis.

**Table 1: The Extent to which the CPD implementation practiced**

No	Items related to the extent to which the CPD implementation practiced	T =140		Scale					Descriptive	
				VL 1	L 2	M 3	H 4	VH 5	Mean	SD
1	To what extent have you involved in conducting action research	T	F	79	28	6	22	5	1.90	1.24
			%	56.4	20	4.2	15.7	3.5		
2	To what extent have you organized portfolio by recording all CPD documents	T	F	21	85	9	15	10	1.87	1.30
			%	15	60.7	6.4	10.7	7.1		
3	To what extent have you participating in peer coaching on CPD actions	T	F	25	94	4	14	3	1.62	1.07
			%	17.8	67.1	2.8	10	2.1		
4	To what extent have you practicing mentoring other teachers on CPD actions	T	F	49	62	17	8	4	1.97	0.98
			%	35	44.2	12.1	5.7	2.8		
5	To what extent have you involving in the selection of the school CPD priorities	T	f	20	101	4	10	5	2.13	0.87
			%	14.2	72.1	2.8	7.1	3.5		

Action research empowers teachers by increasing the individual classroom instructional practices, improved student’s learning outcomes, commitment to work, supportive workplace and effective school leadership (MoE, 2015). As indicated in item 1 of Table 1, out of the total only 27(19.2%) respondents replied that the extent to which teachers’ involved in conducting action research was rated as high. On the other hand, 107(76.4%) teachers’ respondents replied that the degree to which they were participating in action research is rated low. As stated in the Table the mean of the item is 1.90, within the extent of low level. However, in contrary to the literature, the practice of teacher’s involvement in conducting action research to enhance the teaching-learning activities at school is ineffective. Therefore, it is possible to recognize that teachers were less involved in conducting action research to contribute their professional skill to improve student academic performance systematically. However, the Merab Badawacho Woreda secondary school supervisors stated in the interview as to this effect, one of the supervisors explained his view as:

I feel that CPD has improved some secondary school teacher’s knowledge and skills of applying active learning, continuous assessment in teaching their respective subjects. It also has improved their performances in helping individual students and strengthened their practice of keeping



records of students' progress. Because of the CPD, some of our teachers are also trying to do action research focusing on classroom and student-related problems (F2, April, 2020).

Overall, from the above data one sees that CPD program implementation has positive impacts on teachers' classroom teaching and related activities. However, the issue raised by the CPD facilitator and what is on the ground is quite a paradox. They provide a pretext to the issues instead of striving to support the program.

In item 2 of Table 1, the respondents were asked to rate the extent to which the action of organizing portfolio is a compiled complete record of all CPD documents. The portfolio is a compiled complete record of teachers' professional collection of documents as evidence to professional learning. It contributes to the enhancement of professional attitude, commitment, and motivation of teachers (Tasissa, 2006). Accordingly, 25(17.8%), 9(6.4%) and 106(75.3%) of teachers rated that the practice of organizing portfolio by recording all CPD documents was high, medium, and low respectively. Hence, the majority 106(75.3%) of respondents replied that the action of organizing portfolio by recording all CPD documents was rated low. The mean score of the item is 1.87, which is in the range of low level. However, in contrary to the literature one may say that teachers' preparation of CPD portfolio by recording all relevant documents was not regularly assessed to provide feedback, which has a less significant role in improving the overall learning-teaching process. From the data, it could be said that teachers' preparation of a CPD portfolio by recording all relevant documents was found to be insufficient. By the document analysis, it was confirmed that teachers were not prepared CPD portfolio by recording all useful actions of CPD. Thus, there was a gap regarding this in Merab Badawacho Woreda secondary schools.

In item 3 of Table 1, various respondents were given regarding the extent to which participating in peer coaching on CPD actions. Coaching is the process where a person with expertise in the field assists colleagues through structured discussion and activities on how to solve their problems (Mkwawa and Emmanue, 2008). Accordingly, 17(12.1%), 4(2.8%) and 119(85%) of respondents responded that the involvement of teachers on peer coaching is high, medium and low respectively. Thus, 119(85%) was rated low. The mean and standard deviation of the responses also confirms that (Mean=1.62, SD= 1.07) which are in the range of low level. This indicates that the degree to which participation of teachers on peer coaching on CPD action is low. From this, it can be argued that teachers were not always participating in peer coaching to share experiences with colleagues in order to promote their profession.

In item 4 of Table 1, the respondents were asked to answer the extent to which practicing mentoring other teachers on CPD action. Accordingly, 12(8.5%), 17(12.1%) and 111(79.2%) respondents replied that the practice of mentoring other teachers on CPD actions is high, medium and low respectively. Thus, 111(79.2%) of teachers replied that the practice of mentoring other teachers on CPD actions is at a low level. As stated in the Table 5 the mean and standard deviation of the respondents also confirms that (Mean=1.97, SD= 0.98) which are in the rate of low level of support. This indicates that the mentoring activities of experienced teachers for newly deployed teachers are not practically implemented. This shows that the mentoring activities are not accomplished as the expected level.

In item 5 of Table 1, the respondents were asked to rate the extent to which teachers' involvement in the selection of the school CPD priorities. Significant numbers 14(10%) of respondents replied that teachers' involvement in the selection of the school CPD priorities is high. On the contrary, the majority, 121(86.4%) of respondents responded that the participation of teachers in the

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selection of the school CPD priorities is low and the mean and standard deviation of the responses is that (Mean=2.13, SD= 0.87). This implies that the participation of teachers in the selection of the school CPD priorities is in the medium level of support in Secondary Schools of Merab Badawacho Woreda. The response of the interview held with school principal confirmed that there was some attempt made in participating of teachers in the selection of the school CPD priorities program. However, it was not conducted to the expected level due to the low attitude of teachers to the CPD Program (P1, April, 2020).

**Ways of Secondary Schools Practiced the CPD Program**

Teachers, principals, CPD facilitators and supervisors were asked to rate the ways of practicing CPD program learning activities. The responses obtained are presented as follows.

**Table 2: Ways of Secondary Schools Practiced the CPD Program**

No	Ways of Secondary Schools Practiced the CPD Program	T =140		Scale					Descriptive		
				SD 1	D 2	UN 3	A 4	SA 5	Mean	SD	Rank
1	Experience sharing	T	F	2	7	1	52	78	4.40	0.85	1
			%	1.4	5	0.7	37.1	55.7			
2	Private reading/study	T	F	3	5	3	100	29	4.05	0.75	2
			%	2.1	3.5	2.1	71.4	20.7			
3	Action research	T	F	37	30	19	48	6	2.69	1.30	12
			%	26.4	21.4	13.5	34.2	4.2			
4	Self-reflection	T	F	4	7	9	98	22	3.90	0.82	3
			%	2.8	5	6.4	70	15.7			
5	Peer observation	T	F	10	15	14	82	19	3.60	1.07	6
			%	7.1	10.7	10	58.5	13.5			
6	Workshop/seminar	T	F	38	22	17	58	5	2.78	1.32	10
			%	3.5	13.5	4.2	64.2	14.2			
7	Team teaching	T	F	20	14	16	81	9	3.32	1.18	8
			%	14.2	10	11.4	57.8	6.4			
8	Joint lesson planning	T	F	32	19	17	66	6	2.96	1.30	9
			%	22.8	13.5	12.1	47.1	4.2			
9	Demonstration of best practice	T	F	39	26	18	52	5	2.70	1.31	11
			%	27.8	18.5	12.8	37.1	3.5			
10	Personal need assessment	T	F	18	19	12	80	11	3.33	1.19	7
			%	12.8	13.5	8.5	57.1	7.8			
11	Discussion	T	F	13	10	4	95	18	3.67	1.08	5
			%	9.2	7.1	2.8	67.8	12.8			
12	Portfolio	T	F	10	13	9	85	23	3.70	1.07	4
			%	7.1	9.2	6.4	60.7	16.4			



According to Table 2 item 1, most of teachers agreed that experience sharing was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 4.40 (SD=0.85) by teachers. The mean score rate was found to be in high point for teachers. This indicated that teacher respondents were agreed that experience sharing was a way of practicing CPD program.

According to Table 2 item 2, most of teachers agreed that private reading/study was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 4.05 (SD=0.75) by teachers. The mean score rate was found to be in high point for teachers. This indicated that teacher respondents were agreed that private reading/study was a way of practicing CPD program.

According to Table 2 item 3, most of teachers agreed that self-reflection was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 3.90 (SD=0.82) by teachers. The mean score rate was found to be in high point for teachers. This indicated that teacher respondents were agreed that self-reflection was a way of practicing CPD program.

According to Table 2 item 4, most of teachers agreed that portfolio was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 3.70 (SD=1.07) by teachers. The mean score rate was found to be in high point for teachers. This indicated that teacher respondents were agreed that portfolio was a way of practicing CPD program.

According to Table 2 item 5, most of teachers agreed that discussion was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 3.67 (SD=1.08) by teachers. The mean score rate was found to be in high point for teachers. This indicated that teacher respondents were agreed that discussion was a way of practicing CPD program.

According to Table 2 item 6, most of teachers agreed that peer observation was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 3.60 (SD=1.07) by teachers. The mean score rate was found to be in high point for teachers. This indicated that teacher respondents were agreed that peer observation was a way of practicing CPD program.

According to Table 2 item 7, most of teachers agreed that personal need assessment was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 3.33 (SD=1.19) by teachers. The mean score rate was found to be in moderate point for teachers. This indicated that teacher respondents were moderately indicated that personal need assessment was a way of practicing CPD program.

According to Table 2 item 8, most of teachers agreed that team teaching was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 3.32 (SD=1.18) by teachers. The mean score rate was found to be in moderate point for teachers. This indicated that teacher respondents were moderately indicated that team teaching was a way of practicing CPD program.

According to Table 2 item 9, most of teachers agreed that joint lesson planning was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 2.96 (SD=1.30) by teachers. The mean score rate was found to be in moderate point for teachers. This indicated that teacher respondents were moderately indicated that joint lesson planning was a way of practicing CPD program.

According to Table 2 item 10, most of teachers agreed that workshop/seminar was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 2.78 (SD=1.32) by teachers. The mean score rate was found to be in moderate point for teachers. This indicated that teacher respondents were moderately indicated that workshop/seminar was a way of practicing CPD program.

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According to Table 2 item 11, most of teachers agreed that demonstration of best practices was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 2.70 (SD=1.31) by teachers. The mean score rate was found to be in moderate point for teachers. This indicated that teacher respondents were moderately indicated that demonstration of best practices was a way of practicing CPD program.

According to Table 2 item 12, most of teachers agreed that action research was a way of practicing CPD program in secondary schools of Merab Badawach Woreda. The finding indicates that the mean scores were rated 2.69 (SD=1.30) by teachers. The mean score rate was found to be in moderate point for teachers. This indicated that teacher respondents were moderately indicated that action research was a way of practicing CPD program.

The engagement of teachers in action research to improve the day-to-day problems and giving support for newly deployed teachers, i.e., giving induction course was found to be inadequate with mean value of 2.69. However, the finding of this study is not similar with findings of other researches. Research conducted by Ashebir (2014) in secondary schools of Kemashi Zone revealed that teachers' participation in professional development activities such as mentoring, portfolio development, conducting action research, and peer observations was low. Whereas, in this study only conducting action research and giving induction for newly deployed teachers were low and others were practiced at high level. May be the possible reason for difference of this finding is that most respondents in the study area have served for 23 years and above as a teacher or a principal. From this, they perceive themselves as more experienced and know all activities of CPD.

According to the mean of teachers, ranking of the questions were done on ways of practicing CPD program. Based on this, experience sharing, private reading/study, action research, self-reflection, peer observation, workshop/seminar, team teaching, joint lesson planning, demonstration of best practice, personal need assessment, discussion and portfolio was ranked by their practice in sample secondary schools of Merab Badawach Woreda. Based on their ways of practicing CPD program, experience sharing, private reading/study, self-reflection, portfolio, discussion, peer observation, personal need assessment, team teaching, joint lesson planning, workshop/seminar, demonstration of best practices and action research was a problem were respectively ranked the (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 6<sup>th</sup>, 7<sup>th</sup>, 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup>, 11<sup>th</sup> and 12<sup>th</sup>) based on the way of practicing CPD in sample secondary schools. This indicates that most teachers participated in activities by sharing experience, private reading/study, self-reflection, maintaining portfolio and so on. Similarly the interview conducted with woreda education office CPD focal person disclosed that teacher's participation in the activities prescribed in CPD guideline is very low. One of the informants among the CPD focal person and three principals indicated that, there are a number of activities, methods, and strategies to facilitate CPD. The finding of this study is consistent with other studies. According to a study by Kapur (2013), workshops with a focus on innovative activities, orientation programs, seminars, and conferences are some of the tools deployed in relation to CPD. A study by Daniel et al. (2013) identified activities such as action research mentoring, school in-house workshop and advise from colleagues and directives from the school leadership as supportive elements in implementing CPD program in schools. Participating in conferences, workshops were also reported to be the main CPD modalities practiced extensively among Indian schools (Padwad and Dixit, 2013).

Some of the CPD activities practiced among the studied schools are workshops, trainings, consultations and discussions, informal mentorship and experience sharing, involvement in innovative classroom management such as preparing improved attendance sheets and monitoring the daily presence of students by assigning them fixed sitting arrangement, monitoring the performance of students, individual reading among few teachers, helping students such as preparing and compiling model exams and conducting tutorial classes to the needy students.



**The perception of teachers and principals about CPD program implementation**

Successful implementation of the CPD program may be depends on how teachers and principals perceive the importance of the program. Concerning teachers’ and principals’ perception about CPD program, the responses of teachers, principals, supervisors and facilitators are presented as follow (see Table 5).

**Table 3: The perception of teachers and Principals about CPD program implementation**

No	Perception of teachers and Principals about CPD program implementation	T =140		Scale					Descriptive	
				SD 1	D 2	UN 3	A 4	SA 5	Mean	SD
1	The program is interesting	T	f	20	101	4	10	5	2.13	0.87
			%	14.2	72.1	2.8	7.1	3.5		
2	The program is relevant	T	f	10	13	100	9	8	2.94	0.85
			%	7.1	9.2	71.4	6.4	5.7		
3	The program is participatory	T	f	11	12	5	89	23	3.72	1.08
			%	7.8	8.5	3.5	63.5	16.4		
4	The program is feasible	T	f	9	7	99	8	17	3.12	0.91
			%	6.4	5	70.7	5.7	12.1		
5	The program is cost effective	T	f	10	13	9	85	23	3.62	1.02
			%	7.1	9.2	6.4	60.7	16.4		
6	The program improves teachers competence	T	f	5	19	6	90	20	3.72	0.98
			%	3.5	13.5	4.2	64.2	14.2		
7	The program is up-to-date	T	f	5	8	4	88	35	4.00	0.91
			%	3.5	5.7	2.8	62.8	25		

**Key: Questionnaire, January 2020, f=frequency, %=percent, T=Teachers  $\bar{x}$ =Mean score, SD=Standard Deviation, for all Values of Mean the Cut Point:  $\leq 1.49$  = strongly disagree, 1.5 – 2.49 = Disagree, 2.5 – 3.49 = Undecided, 3.5 –4.49 = Agree,  $\geq 4.5$  = strongly agree (Wade, 2006)**

As shown in item 1 of Table 3, teachers were requested their response on the interest of teachers on CPD program implementation. Accordingly, teachers with the ( $\bar{X}$ =2.13, SD=0.87) were disagree about the interest of teachers on CPD program. As indicated in item 1 of Table 3, out of the total only 121(86.4%) respondents replied disagree. On the other hand, 15(10.7%) of teacher respondents replied agree. This it is possible to see that the teachers were not interested to implement CPD program.

As indicated in item 2 of Table 3, teachers were requested their response on the relevance of CPD program implementation. Accordingly, teachers with the ( $\bar{X}$ =2.94, SD=0.85) were undecided on the relevance of CPD program. As indicated in item 2 of Table 3, out of the total only 100(71.4%) respondents failed to decide. On the other hand, 17(12.1%) of teacher respondents replied agree. This it is possible to see that the teachers failed to decide on the relevance of CPD program.



As depicted in item 3 of Table 3, teachers were requested their response on the participatory approach of CPD program. Accordingly, teachers with the ( $X^- = 3.72$ ,  $SD = 1.08$ ) were agreed on the participatory approach of CPD program. As indicated in item 3 of Table 3, out of the total only 112(80%) respondents replied agree. On the other hand, 23(16.4%) of teacher respondents replied disagree. This it is possible to see that the teachers indicated that CPD has participatory approach.

As depicted in item 4 of Table 3, teachers were requested their response on the feasibility of CPD program. Accordingly, teachers with the ( $X^- = 3.12$ ,  $SD = 0.91$ ) were hesitated to decide. As indicated in item 4 of Table 3, out of the total only 99(70.7%) respondents undecided on the question. On the other hand, 17(12.1%) of teacher respondents replied agree. This it is possible to see that the teachers were failed to decide on the feasibility of CPD program.

As depicted in item 5 of Table 3, teachers were requested their response on the cost effectiveness of CPD program. Accordingly, teachers with the ( $X^- = 3.62$ ,  $SD = 1.02$ ) were agreed on the question. As indicated in item 5 of Table 3, out of the total only 108(77.1%) respondents agreed on the question. On the other hand, 23(16.4%) of teacher respondents replied disagree. This it is possible to see that CPD was cost effective.

As depicted in item 6 of Table 3, teachers were requested their response on the improvement of teachers' competency by using CPD program. Accordingly, teachers with the ( $X^- = 3.72$ ,  $SD = 0.98$ ) were agreed on the question. As indicated in item 6 of Table 3, out of the total only 110(78.5%) respondents agreed on the question. On the other hand, 24(17.1%) of teacher respondents replied disagree. This it is possible to see that CPD improved the competency of teachers. The finding is consistent with other studies. According to Ministry of Education (MoE, 2008, 2004) revealed that active involvement of teachers in CPD help them to exchange experiences in subject areas, update their knowledge and skills, solving educational problems, develop their profession, used to improve students' discipline, improve teaching methodology, assist to teachers by giving guidance and counseling purpose.

As depicted in item 7 of Table 3, teachers were requested their response on the up-to-datedness of CPD program. Accordingly, teachers with the ( $X^- = 4.00$ ,  $SD = 0.91$ ) were agreed on the question. As indicated in item 7 of Table 3, out of the total only 123(87.8%) respondents agreed on the question. On the other hand, 13(9.2%) of teacher respondents replied disagree. This it is possible to see that CPD was up-to-date. Generally the Table indicated that the perception of teachers on CPD program was not interesting. Items 3, 5, 6, and 7 have the mean values of 3.72, 3.62, 3.72 and 4.00 respectively. This shows that teachers perceived the CPD program was participatory, cost effective, up-to-date and increases teacher's competence. Whereas items 2 and 4, the mean value occurred in the range of undecided. That is teachers did not decide about the relevance and feasibility of the program.

However most of the teachers perceived positively the characteristics of the program, they did not perceive as the program is interesting. As teachers replied from the open-ended questions why teachers were not interested in implementing CPD program as; lack of stationary materials, incentives and time, large class size, and the activities in the module are not related to the need of individual teacher. The interview from principals and WEO CPD focal person also confirmed that the problems indicated by teachers were appeared in CPD implementation.



**The Support of School Leadership and Supervisors in the Practice of CPD**

It is obvious that enhancing teacher’s professional development is one of the most important tasks carried out in school by principals. Hence, teacher’s CPD must be on going and systematic and supported by the school principals. The school leadership therefore is responsible for helping teachers to grow and develop in their understanding of teaching and classroom life in improving basic teaching skills and in expanding their knowledge. This part of analysis examined whether principals and supervisors effectively support teacher’s professional development activities in order to help teachers develop in their profession.

**Table 4: The Support of School Leadership and Supervisors in the Practice of CPD**

No	The Support of School Leadership and Supervisors in the Practice of CPD	T =140		Scale					Descriptive	
				SD 1	D 2	UN 3	A 4	SA 5	Mean	SD
1	The school leadership arranges visit programs within the school to consult with other groups on CPD practices	T	f	25	94	4	14	3	2.11	0.89
			%	17.8	67.1	2.8	10	2.1		
2	The school leadership arranged teachers induction courses of CPD when they were newly hired	T	f	20	90	12	10	8	2.25	0.98
			%	14.2	64.2	8.5	7.1	5.7		
3	The school leadership prepares discussion forums with other schools	T	f	15	99	8	12	6	2.25	0.91
			%	10.7	70.7	5.7	8.5	4.2		
4	The school leadership encourages and support teachers to exercise peer evaluation on CPD practices	T	f	22	89	10	11	8	2.24	1.00
			%	15.7	63.5	7.1	7.8	5.7		
5	The school leadership prepares training opportunity based on my training needs	T	f	20	85	9	15	11	2.37	1.10
			%	7.1	9.2	6.4	60.7	16.4		

Regarding item 1 of Table 4, teachers were asked to respond their agreement on the arrangement of school leadership visit programs within the school to consult with other groups on CPD practices or not. Accordingly, teachers with the ( $X^- = 2.11$ ,  $SD = 0.89$ ) were disagreed about the arrangement of school leadership visit programs within the school to consult with other groups on CPD practices. The data revealed that the school leadership was less effective in supporting and stimulating conditions by arranging discussion programs with in the school to discuss with other groups on CPD practices undertaking in secondary schools.

As depicted in item 2 of Table 4, respondents were asked their agreement on the induction courses of CPD were arranged for newly hired teachers by the school leadership or not. Accordingly, teachers with the ( $X^- = 2.25$ ,  $SD = 0.98$ ) were disagreed on the induction courses of CPD were arranged for newly hired teachers by the school leadership. This shows that principals were less effective in facilitating induction and were not sufficiently supporting newly employed teachers.

As indicated in item 3 of Table 4, respondents were requested on the preparation of discussion forums with other schools. Accordingly, teachers with the ( $X^- = 2.25$ ,  $SD = 0.91$ ) were disagree about the preparation of discussion forums with other schools. Thus secondary school leadership was said to be insufficiently facilitating the preparation of discussion forums with other schools in order to share exemplary CPD practices.

As indicated in item 4 of Table 4, respondents were asked on the encouragement and support of teachers to exercise peer evaluation on CPD practices. Accordingly, teachers with the ( $X^- = 2.24$ ,  $SD = 1.00$ ) were disagreed about the encouragement and support of teachers to exercise peer evaluation on CPD practices. From this one can see that principals were less effective in



encouraging and supporting teachers in facilitating peer evaluation on CPD implementation process.

Regarding item 5 of Table 4, teachers were asked to respond their agreement on the preparedness of training opportunity based on teacher's training needs or not. Accordingly, teachers with the ( $X^=2.37$ ,  $SD=1.10$ ) were disagreed about the preparedness of training opportunity based on teacher's training needs. This implies that school leadership was not attempting to prepare training opportunities at school level based on the training needs of teachers.

The majority of supervisors and CPD facilitators themselves did not deny in their interviews, that they had no professional training different from teachers so as to provide appropriate and timely support and feedback for the teachers. Many of the participants in FGDs also responded that principals rarely provide appropriate and timely professional assistance and feedback for teachers. The data obtained from the interviewees and FGDs indicated that there were numerous co-ordinations of administrative routine tasks which diverted their attention from giving professional assistance to teachers. Thus, it could be generalized that secondary school principals in Merab Badawacho Woreda were not supporting and facilitating the school based continues professional development.

### Major Challenges Faced in the Implementation of CPD Program

This section is devoted to the presentation of the major difficulties that hinder the positive application of teacher CPD activities. As it was presented in the open ended questionnaire to teachers and interview to CPD facilitators, principals and supervisors as well as review of literature of this study, there are many factors affecting the implementation of teacher's CPD program. Considering these challenges, teachers, CPD facilitator, principals and supervisors respondents were asked to list challenges that they considered to be challenges and consequently influencing their active involvement in CPD. The data were grouped and presented in a frequency distribution as shown in Table 10 below.

#### The challenges of Teacher CPD implementation

No	Items	T =140	Scale					Mean	SD	
			A		U	D				
			SA 5	A 4	U 3	DA 2	SD 1			
1	Lack of support from school leaders	T	f	11	12	5	89	23	3.64	1.49
			%	7.8	8.5	3.5	63.5	16.4		
2	Time constraints	T	f	10	13	9	85	23	3.70	1.07
			%	7.1	9.2	6.4	60.7	16.4		
3	Mentors and facilitators lack the required knowledge and skill	T	f	4	7	9	98	22	3.90	0.82
			%	2.8	5	6.4	70	15.7		
4	Lack of incentives for refreshment	T	f	13	10	4	95	18	3.67	1.08
			%	9.2	7.1	2.8	67.8	12.8		
5	Absence of collegial collaboration	T	f	6	10	10	89	25	3.83	0.94
			%	4.2	7.1	7.1	63.5	17.5		
6	Lack availability of materials/modules	T	f	8	14	10	78	30	3.77	1.07
			%	5.7	10	7.1	55.7	21.4		
7	The absence of commitment due to high workload	T	f	9	10	20	75	26	3.70	1.05
			%	6.4	7.1	14.2	53.5	18.5		



In Table 5 item 1, teachers were asked to respond their opinion about the support of school leaders to practice CPD and 112(80%) agreed that support given from school leaders to implement CPD activities is inadequate whereas only 23(16.4%) disagree on the issues. This revealed that the school leaders lack to discharge their responsibility to support teachers to be involved in the CPD program to improve the quality of education through empowering teacher's professional competence. Moreover, the mean score of this item response is 3.64, which are in the scope of the high level of agreement on the issue. This indicates that the secondary school leaders of Merab Badawacho Woreda were not well committed to applying the actions of CPD as per the required level.

Regarding item 2 of Table 5, the intention was to find out the shortage of time for teachers is the challenge of the implementations of CPD action. While responding to this item agreed (77.1%) with a shortage of time was the challenge of CPD implementation. Additionally, 23(16.4%), teachers said that they disagreed with it. The mean score of this item is 3.70. Thus; one can see that a shortage of time for teachers to implement the CPD activity was a moderate level of complexity. This result shows that time constraints because of teachers workload were found to be at the average level of challenge to implement CPD in Merab Badawacho Woreda secondary schools.

In item 3 (Table 5) states that the lack of trained CPD mentors and facilitators were the challenges of CPD implementation. Accordingly, the majority of the respondent (85.7%) agreed that facilitators and mentors lack training skills on CPD. The mean score also confirms as 3.90, which are in the scope of the high level of complexity. This shows that the lack of trained CPD facilitators is the serious problems in secondary schools. Literature supports the main responsibilities of the CPD facilitator is to promote CPD as a central element of school improvement and performance management, to create and sustain CPD arrangements for all staff, to monitor and report upon the quality and impact of CPD undertaken, to keep up to date with CPD developments and initiatives, both nationally and locally, maintain and develop links with sources of CPD provision (MoE 2003).

In item 4 of the same Table 5 was intended to check the absence of teacher's commitment and motivation on the action of CPD is the challenge of its implementation. Accordingly, 113(80.7%), teachers responded that they agreed. Moreover, significant number 23(16.4) teachers pointed out their disagreement. Moreover, 4(2.8%) respondents could not make a decision. The mean score of the item was 3.67, which show a high level of influence. This implies that the lack of teacher's motivation and commitment was one of the challenges that hinder the actual implementation of CPD activities. In support of this issue, studies widely declared that low teacher motivation results in poor professional performance to enhance quality education. Teachers with low motivation are characterized by limited effort devoting less time to CPD activities (World Bank, 2004).

With item 5 of Table 5, respondents were asked to give their opinion on the lack of resources or budget or availability of materials for the implementation of CPD activities. Accordingly, the majority 114(81.4%) of teachers showed that they agreed on the issues. On the other hand, 16(11.4%) of respondents replied to their disagreement. However, 10(7.1%) of teachers could not make their decision. The mean score of this item is 3.83, which are in the scope of a high level. This implies that failure to allocate money and avail resource to practice CPD activities was one of the severe challenges in the secondary schools of Merab Badawacho Woreda.



To strengthen the above quantitative analysis, one of the department head in the interview said: CPD is a program that requires sufficient resources in general financial and materials resources in particular. CPD program implementation requires a regular supply of spaces, secretarial and photocopy services, record keeping materials and incentives for refreshment. Let alone supply these services and resources; our secondary schools are not in a position to consistently supply basic stationery materials.

Item 6 is intended to find out the lack incentive for the refreshment of teachers to implement the CPD program in the secondary schools of Merab Badawacho Woreda. With regard to this, majorities of teachers 108(77.1%) agreed that lack of incentives for teachers refreshment during the implementation of CPD program is the severe problem in the secondary schools to motivate teachers towards the program. Moreover, the absence of collegial collaboration among the teachers and School leaders were also one of the challenges for the effective implementation of CPD in Merab Badawacho Woreda secondary schools. In relation to this one of the school principal in the interview said:

School level actors or teachers are not serious about the CPD program. Most of them consider it as a routine activity conducted to fulfill requirements. Most experienced teachers want to avoid being assigned as mentors. Even those who accept the assignment do not show commitment to assist the novice teachers.

Another CPD focal person from another Merab Badawacho Woreda education office put his view as follows;

The culture of cooperative learning and sharing of experience is not a common practice among teachers in our secondary schools. No as such, culture of dialogue and discussions on important issues of education like the quality of education, modern teaching, action research, quality of the teaching force. On top of this, it is not uncommon to see some teachers who do not want to update themselves with modern ideas and practices of teaching and learning.

All the respondents gave their suggestions that the Ministry of Education (2004) and the Regional Education Bureau declared that quality education assurance package containing six a pillar of which is CPD (as part of Teacher's Development Program) one of them. It was articulated in the document that the program was working in all schools and education offices of different levels. However, there is still a lack of common sense of ownership and various aspects of supports and continuous follow up of the process. According to the respondents, teacher's perceived school-based CPD as a complex and ambiguous process. Moreover, training was not continuously conducted based on teacher's needs.

Existing literature and empirical studies attested that a number of factors emanating from various sources dwarf the success of CPD. In general terms, these challenges are related to perception, resource, coordination and leadership. Based on the responses of teachers, key informants, FGD participants and personal observation of the researcher, the experienced CPD-related shortcomings are broadly categorized as teacher/ student-related, management-related, resource-related, and policy-related. Here it should be pointed that the ultimate goal of CPD is improvement of students' achievement. Consequently, improving students learning presupposes that these challenges need to be addressed. The detailed nature and manifestations of each challenges is presented in the following paragraphs.



### Teacher/student-related Problems

Resistance among seniors to change: while it is expected that teachers must be change agents (Bolitho and Padwad, 2013), the participants of the FGD indicated that teachers with long years of teaching experience particularly those who reached the highest career structure seem to lose interest in the activities of CPD. It appeared to them that being involved in CPD would entail no significant benefit. Similar tendency of dis-interest was found by Daniel et al (2013), where some of the experienced teachers were reluctant to mentor the fresh teachers. All in all, the findings of this study endorse the stand of Banks and Smyth (2010) who hold a view that involvement and interest in CPD slowly decreases as one moves up in his/her teaching career.

Lack of motivation mainly caused by absence of certification and lack of clear scheme to motivate teachers to be engaged in CPD activities. Partly, the low motivation seen among the teachers could be attributed to the fact that they have wrongly associated CPD with salary increment and career structure improvement, as participants of the focus group discussions noted. Similar lack of commitment towards CPD and the teaching profession were reported among Ethiopian (Daniel et al., 2013) and Indian (Bolitho and Padwad, 2013) teachers.

Worsened Life and work conditions: while clarifying the challenges of teachers' development, the teachers unanimously and boldly remarked that the salary of teachers is an issue that should be raised as a part of CPD and needs utmost attention by policy makers. They further explained that their monthly income runs out before the month ends without even covering their living expenses. The respondents indicated that their basic needs such as food, shelter and clothing were not met adequately. The participants of the FGD underlined that this has an overwhelming consequence on the quality of service they deliver and endangers the future of the profession. Here is an example of excerpts mentioning these concerns.

Teachers are not interested to stay in their job these days, as they are paid a meager salary and the profession is unfairly disrespected. This has affected teachers' motivation to continue as a teacher. Arising from this, many teachers working in the town's high schools have begun to learn other fields of study in Kotebe Metropolitan University and other higher education institutes in order to leave teaching and enlarging their chance to find other lucrative job opportunities.

The seriousness of this problem was stressed by Fraser (2005) who wrote: the goal of improving schools will remain unmet unless the government reconsiders the salary structure for teachers, and supports them morally and materially. Besides, it is impossible to attract better candidates to the teacher-training program if teachers' salary is low compared to that of other government employees. Those in the profession are also looking for other better paying jobs.

CPD problems begin with having and reflecting wrong perceptions. Furthermore, existence of different or narrow views of CPD among Different agencies and stakeholders seem to exacerbate the difficulty (Bolitho and Padwad, 2013). The perception flaw among the teachers is indicated by the supervisor as follows:

In relation to this, many teachers say that CPD is a time consuming-work, why do we get involved on it while it has no benefit. It is simply waste of paper.

In the same vein, absence of role model teachers and misunderstanding about CPD among teachers were described as one of the major problems by the FGD participants. The interviewed

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teachers acknowledged that they have a knowledge and understanding gap in relation to the real objective, meaning and contents of the CPD program.

Student-related factors such as misbehavior, late-coming, missing classes also among the predicaments recalled by the teachers interviewed. According to them, all of these issues consume the energy and time of teachers that could otherwise be spent on CPD.

### **Management-related Problems**

**Poor support and supervision:** The role of receiving adequate supervision, monitoring, and support from various bodies is of paramount importance for the success of any education-related change agendas such as CPD. According to one study, the fact that there was little support from higher authorities and management for CPD and this in turn has jeopardized the accomplishment of CPD (Bolitho and Padwad, 2013; Fekade and Tynjala, 2015). While illuminating this problem, one of the teachers during the FGD reflected that:

We know that we are expected to undertake CPD activities in our school. I have no objection on that. But, how could we effectively implement it in a situation where there is no regular, frequent and sustainable support, follow-up and timely feedback from the relevant authorities that are in charge of coordinating and managing CPD.

**Poor knowledge and experience** Review of teachers' views indicated that officers involved in the coordination of the program do not have clear understanding about CPD and its possible implementation strategies. It appears that this situation has resulted in low level of understanding on the part of the teachers who are the major targets in the CPD program (Daniel et al., 2013). Their poor knowledge made these officers and school administrators to be less willing and incapable to extend their support to CPD activities undertaken in their respective offices, clusters, and schools. Bolitho and Padwad (2013), who commented that educational administrators and school managements seem to be unwilling and unable to support any CPD undertaking, report the same tendency of such officials from India. The following quote from the response of a teacher highlights this:

let alone of leading and evaluating the CPD-related activities and performance of other teachers, they (school administrators and experts at the Woreda education offices) themselves have no adequate understanding of the CPD program practiced currently. As a result, they were not able to answer and clarify teachers' questions about CPD matters. Given these and other deficiencies they have, they lack the moral capacity to be role models and their only work is passing directives to teachers to be engaged in CPD, and informing them that involving in CPD is a must.

Logically, those who are assigned to lead the educational system are sought to be exemplary for their subordinates. This view is in harmony with the argument of Koye et al. (2013) who emphasized that supervisors and principals shall be models to their teachers so that it will be easy for them to monitor their teachers. Otherwise, teachers may assume that CPD is a burden lied on them rather than a professional improvement opportunity. Flawed understanding, lack of training, and documents related to CPD among teachers and educational administrators, according to a study conducted by Daniel et al. (2013), was uncovered to be one of the challenges among the studied schools.

On the other hand, the interviewed school principals indicated that lack of tailored capacity building initiatives such as timely trainings and experience sharing targeting them and supervisors

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has resulted in their low ability to lead, supervise and coordinate CPD activities in their respective schools. They added that, if they were adequately equipped about CPD, they would be in a position to clarify and persuade teachers about the basics and merits of CPD. The same respondents further complained that their inability to get access to various CPD-related policy documents and manuals issued by MoE and the regional education bureau are among the problems they are facing in this regard.

The other impediment, according to participants of the FGD, negatively affecting the CPD program among the studied high schools is absence of reward and recognition. Lack of incentive procedures to recognize teachers who made utmost efforts to change themselves and their colleagues were major problems identified (Daniel et al., 2013). There should also be extrinsic motivating mechanisms such as formal recognition, reward, pay raise, promotion that would move teachers towards involvement in CPD (Glusac, 2013).

### **Resource-related Problems**

The FGD participants and school administrators alike raised lack of budget to organize a series of school and town-level trainings and workshops as a serious problem. Other researchers have also reported the same findings (Ashebir, 2014; Daniel et al., 2013; and Koye et al., 2015). Mathers, Mitchell and Hunn (2012) noted that a well-organized school library can be a good resource for teachers interested in enhancing their teaching skills and in continuing professional development (CPD) in general. Against this ideal, nonetheless, some teachers and principals mentioned that the libraries they had at their schools are not well equipped and staffed. Books, journals, periodicals related to CPD are not adequately available in the libraries. This reality was confirmed by the author's personal observation of the school libraries. After undertaking the visits, the researcher concluded that no school targeted by this study has a stock of CPD-related professional literature in its library. As the schools do not have internet, it is unlikely that the teachers access relevant and updated information and literature available online. Therefore, it is not surprising if personal reading is not mentioned as one of the CPD activities practiced in the schools.

Resource-related problems such as lack of budget, books, CPD-related documents and manuals, absence of internet service etc has made the teachers to have a flawed understanding about the meaning, aims, and benefits of CPD.

### **Policy-related Problems**

Inconsistency and lack of uniformity in implementation i.e. varies across schools. In relation to this, one teacher argued that: all of the students attending school are Ethiopians. Regardless of the ownership modality of schools i.e whether they are private, public, or NGO-run, programs aimed at improving students achievement must be materialized uniformly and consistently. In reality, what you see here is different. First, private and NGO schools do not implement CPD. Second, even among the government schools, the program is not implemented in a homogenous manner.

The FGD participants also indicated a policy-related ambiguity. They believe that there is no clear information about which CPD-related role and responsibility is going to be shouldered by which party and at what level. When there is such confusion in policy understanding among various stakeholders, the envisaged benefits and impacts of CPD couldn't be achieved, as argued by Bolitho and Padwad (2013) who wrote that teachers' professional development does not happen in isolation and that all various educational stakeholders involved must have common understanding and vision about it.



The principals who participated in the FGDs pointed that the overall designing of the CPD program was not participatory. According to them, this has resulted in another weakness of failing to incorporate some important considerations such as the fact that women have extra social and family load. Because of this, they have more stress due to time constraints which could limit the extent of their engagement in self-reflection and peer discussion practices. But, the policy dictates women teachers to be involved in CPD activities equally with their male counterparts while they shoulder more social and family responsibilities.

Another area, which the policy failed to take in to account, is the fact that the CPD effort required from teachers varies among subjects. According to Campbell et al. (2003), some teachers' negative attitudes towards CPD stemmed from a feeling that their particular subject nature and interests were never center stage. Tadele (2013) reported lack of subject-specific support in schools as a challenge. Congested and high-class size and the resultant massive effort required to manage and assess student performance are not given due attention by the policy, according to the teachers. The key informants asserted that, if teachers were consulted during the drafting phase of the program, they could raise these and other relevant issues and possibly suggest solutions to overcome them.

### **Conclusions**

The effective implementation of CPD program in secondary schools of Merab Badawacho Woreda was highly challenged by the financial and human resources: lack of support from CPD focal persons and supervisors, the absence of collegial collaboration, lack of incentives, lack of attractiveness of the program and other similar problems. Most of the research participants, on this point, agreed that the CPD program is essential as it focuses on the core issue teacher professional development and improving the quality of teaching and learning. On the other hand, it was observed that there were participants (respondents) who had a negative attitude in their vision of real contribution of the program to improve teacher competencies in knowledge, skill, and attitude.

Teacher's engagement in all activities of CPD was mandatory in Ethiopian context. The effective implementation of teachers' CPD program needs substantial efforts of education stakeholders. If teachers' CPD program is implemented to its expected extent, it could have significant contribution for the quality of education by improving students' achievement, changing teachers' classroom pedagogical practices and enhancing teachers' professional competence (both subject matter and pedagogical). Conversely, teacher's engagement in problem-solving action research and induction was very poor. Significant contribution of CPD to students' achievement, classroom practices and professional competence will be sustained when teachers fully engaged in CPD. Principals, Woreda Education Office focal person and cluster supervisors and school CPD facilitators were found to be less helpful.

The study concluded that the existing incentive mechanisms are not satisfactory to motivate teachers to actively participate in CPD activities to improve their knowledge, skills, and attitudes and thereby improve student achievement which is the core business of schools. The schools always raise shortage of budget and time as challenging factors in practicing the teachers' CPD program effectively. They state that these two factors do not enable them to implement the program as expected. In general, the CPD program was not successfully implemented in the sample secondary schools due to negative perceptions of teachers and absence of school principals' and supervisors' support and follow up activities and many more discouraging challenges.

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## BHRAMARI PRANAYAMA AND ITS EFFECTS ON STRESS AMONG COLLEGE MEN STUDENT OF PRAYAGRAJ

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### **Abstract**

Bhramari Pranayama instantly soothes the mind. It is one of the best breathing exercises to relieve the spirit of restlessness, frustration or anxiety and to get rid of anger. Keeping these views, the objective of the study was to find out the effect of Bhramari Pranayama on Stress Vulnerability. 40 male football players were selected as subjects from Prayagraj, with age ranged from 21 to 27 years. The subjects were randomly divided into two groups as Experimental group (N-20) and Control group (N-20) college men students each. The experimental groups underwent twelve weeks Bhramari pranayama training. The control group was not allowed to participate in any of the training programme. Stress Vulnerability was assessed by the total scores in Stress Vulnerability Questionnaire prepared by Lyle.H. Miller and Alma Dell Smith. The data were analyzed statistically by using ANCOVA Analysis of Covariance. Level of significance considered at  $P \leq 0.05$ . On the basis of results of the study we can conclude that, by practicing Bhramari Pranayama for twelve weeks improvement in the Stress Vulnerability was found more in College Students.

**Key Words:** Bhramari Pranayama, Stress Vulnerability.

### **INTRODUCTION**

The word Pranayama comprises of two words '*Prana*' and '*aayama*'. Actually it means control or lengthening of *prana*. It is the type of self control breathing exercise. It has three components *Puraka*, *Kumbhak*, *Rechaka* in the ratio of 1:4:2. It has various effects on different body system. *Pranayama* have been known to increase pulmonary

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ventilation, mental and physical control of the body, thus affecting the union of soul with the universal spirit.

The word Pranayama contains two words "Prana" and "Aayama". Indeed, it means controlling or prolonging the prana. It is the type of self-controlled breathing exercise. It consists of three components: Puraka, Kumbhak, Rechaka in a ratio of 1: 4: 2. It has different effects on different body systems. Pranayama is known to increase lung ventilation, mental and physical control of the body, influencing the union of the soul with the universal mind. It has a positive effect on respiratory functions, such as an increase in tidal volume at rest, a decrease in respiratory rate, an increase in vital capacity and a time to hold the breath. Pranayama is performed to activate the parasympathetic nervous system and strengthen the anatomy, which contributes to the respiratory mechanism. It is practiced in a specialized manner and, as a result, provides complex effects, including systemic physiological visualization and psychosomatic relaxation. Bhramari is a sanskrit word which is derived from "Bhramar" the black Indian bumble bee. This exercise soothes the nerves, relaxes the skull cavity, and calms the mind. The vibration in the head, chest, and throat clear blockages and opens up energy. **Karel, Netspar and Bhuti, Swarup (2000) states that "Bhramari Pranayama reduces anxiety, stress, aggression, insomnia.**

In the present study, it investigated the Bhramari Pranayama and its effects on Stress among college men student of Prayagraj. Bhramari Pranayama instantly soothes the mind. It is one of the best breathing exercises to relieve the spirit of restlessness, frustration or anxiety and to get rid of anger.

## MATERIALS AND METHODS

### Selection of Subjects

40 male football players were selected as subjects from Prayagraj, with age ranged from 21 to 27 years. The subjects were randomly divided into two groups as Experimental group (N-20) and Control group (N-20) college men students each. The experimental groups underwent twelve weeks Bhramari pranayama training. The control group was not allowed to participate in any of the training programme.



### Assessment of parameters:

The Stress Vulnerability questionnaire was developed by two psychologists at Boston University Medical Centre, L.H.Miller and A.D.Smith, and is reproduced by the SCI Noble Counseling Centre of Caldwell, Ohio. To complete the questionnaire, read each statement carefully and reflect upon your typical behavior. Then write the appropriate number indicating how often the statement applies to you using the following scale. Vulnerability on the following points scale: 1) always. 2) Usually. 3) Sometimes. 4) Almost Never. 5) Never. In responding to the stress Vulnerability scale examinees blacken the number on the standard test from the right of each statement that best describe the intensity of their feelings: 0-10 indicates the excellent resistance to the Vulnerability to stress, 11-29 little Vulnerability to stress, 30-49 some Vulnerability to stress, 50-74 serious Vulnerability, 75-80 extreme Vulnerability. In responding to the Vulnerability to stress scale examinees are instructed to indicate how they feel by rating the frequency of their feelings of stress.

### Training Programme/ Intervention:

During training period of total 12 weeks the subjects of experimental group practiced minimum six sessions of Bhramari Pramayam per week. The training of Bhramari Pranayama was given before the practice session of football players, at 6:00 am every day, except Sundays. In Bhramari Pranayama, first of all make Shanmukhi Mudra, then after deep inhalation through both nostrils, there is slow and prolonged exhalation with typical humming sound of black Indian bee. This is one round of Bhramari Pranayama. The training program was as follows (table-1):

**Table (1) Training Program**

Groups	Duration (Weeks)	Bhramari Pranayama	Time Duration (Approximately)
Experimental Group	01-04	10 round	3 min.
	05-08	15 round	4 min.
	09-12	20 round	5 min.
Control Group	No intervention		



## STATISTICAL TECHNIQUE USED

**Test of Homogeneity of Variances**

	Levene Statistic	df1	df2	Sig.
Stress_pretest	.558	1	38	.460
Stress_posttest	.738	1	38	.396

\*p value <0.05 is significant.

Table (2) Levene’s test was applied to test the assumption homogeneity of variance as the p-value .460 and .396 respectively Mental Toughness pretest and Mental Toughness post test which was more than 0.05, which indicates homogeneity of variance assumption was not violated.

The data were analyzed statistically by using SPSS (Statistical Package for Social Sciences), Version 20.0. ANCOVA Analysis of Covariance was applied for analysis of data. Level of significance considered at  $P \leq 0.05$ .

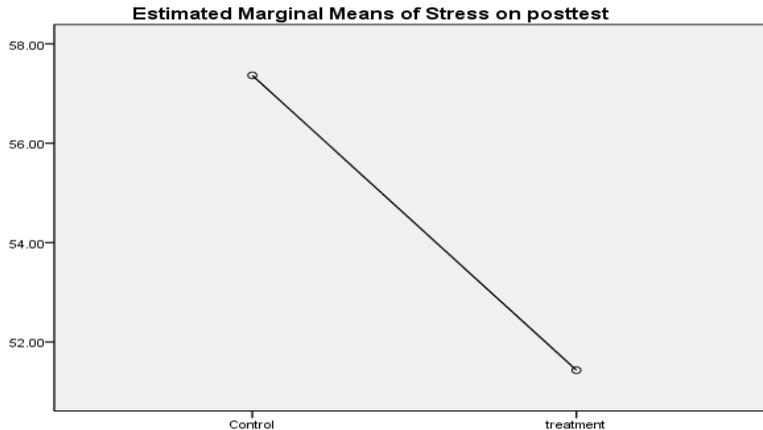
**Table 3 ANCOVA between Experimental Group and Control Group on Stress Vulnerability of College students for Pre, Post and Adjust Post Test**

	Experimental Group	Control Group	Source of Variance	Sum of Square	df	Mean Square	F	P
Pre-Test Mean	57.550	56.550	BG	10.000	1	10.000	0.125	.725
			WG	3031.900	38	79.787		
Post-Test Mean	51.500	57.300	BG	336.400	1	336.400	4.999*	.031
			WG	2557.200	38	67.295		
Adjusted Post Mean	51.434	57.366	BG	350.768	1	350.768	5.183*	.029
			WG	2504.111	37	67.679		

\*Significant at 0.05 level. df: 1/37=4.12

Table no. (3) Indicates that the obtained ‘F’ value of 5.183 was found to be significant at 0.05 level with df 1, 77 as the tabulated value of 4.12 required to be significant at 0.05 level. The same table indicated that there was a significant critical difference was found in adjusted means of

Stress Vulnerability of College Students between experimental group and control group.



Covariates appearing in the model are evaluated at the following values: Stress\_pretest = 57.0500

## DISCUSSION OF FINDINGS

Focusing on breathing provides the brain with oxygen, improves clarity of mind, focus, focus and focus. Breathing allows us to engage higher order thinking skills to help organize thinking make the right decisions and plan skills. Deep breathing also calms and soothes the nervous system, promoting rest, relieving stress and also helping with physical exertion and sleep hygiene in the body. The result of the present study clearly showed that in experimental group (performing Bhramari Pranayama) have significant changes in Stress Vulnerability as compared to control group. Regular practice of Pranayama improves overall health i.e. physical & Mental both. Many subtle changes are happening in our mind like mental peace and clarity of thinking. Pranayama can cure all diseases if practiced properly (H.Y.P. 2/16). Pranayama exercises can contribute to a person's wellbeing by helping to develop the ability to control the physiological response to stress. Similar results have also been observed in some types of previous studies; Joan Harrington (1983).Psychogenic obesity, which causes an abnormality in the food regulatory system, can be controlled by yoga therapy and pranayama. Pranayama helps in regulating the level of cortisol in the blood and is therefore very useful for reducing stress, anxiety, depression and stress,



as well as other mental disorders. All these factors play a very important role in diabetes with psychiatric obesity and other metabolic disorders.

## CONCLUSION

On the basis of results of the study we can conclude that, by practicing Bhramari Pranayama for twelve weeks improvement in the Stress Vulnerability was found more in College Students

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## IMPACT OF YOGIC ACTIVITIES ON ANXIETY AMONG ON UNDERSTUDIES

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### **Abstract**

Psychological benefits of Yoga. I have done our best to research and discover so many incredible interests that this great practice has to offer. That is why we here at Yoga. Organize will continue to practice Yoga for the rest of our long, rewarding lives. We wish you all the great benefits that we experience on a day to day basis. Below is a table that is a quick overview of all the benefits that we could find. This section, along with the rest of this website, will continue to grow. In the rat race of life, most people are in highly demanding jobs that leave them mentally as well as physically exhausted. The more sedentary your professional life gets, the higher is your anxiety. So, how do you combat such stress? The answer is teaching Yoga in your day-to-day life. Various research studies have assessed the efficacy of Yoga in improving one's mental health, and have concluded that Yoga does have an array of psychological benefits. I promote your memory. Do you find it difficult to concentrate? Proven to be effectual in boosting your memory and concentration, Dharana is an ideal way to clear your mind of all the excesses and calm your nerves. By silencing the static noise running through your account, you equip yourself to focus better, remember important things, and therefore, perform better our life.

**Keywords:** Yogic Exercises Stress Level Among On Understudies

### **Introduction**

Consisting of activities such as relaxation, meditation, socialization, and exercise, Yoga has been proven helpful in reducing your anxiety and stress. According to a Harvard University article, Yoga can accomplish this by helping regulate a person's stress response system. With its ability to lower blood pressure and heart rate as well as improve respiration, Yoga provides you with the means to deal with and resolve anxiety and stress without resorting to expensive medications. Adolescence is a stage in one's life when a variety of mental health problems are more likely to develop. With the many cases of psychological disorders diagnosed in teenagers, it has become imperative to find ways to prevent the onset of such mental health conditions.

Yoga, among others, has been seen as a helpful method that can be used to protect adolescents from mental illnesses. This is according to a study published in the Journal of Developmental and Behavioural Paediatrics. The said study had some of the subjects enrolled in Physical Education classes centred on Kripalu Yoga. This type of Yoga involves physical postures, breathing, relaxation, and meditation. In comparison to the control group, the yogis displayed better moods, lower levels of anxiety and tension,



better anger control, improved resilience, and enhanced mindfulness. These are just some of the many factors that are important in the prevention of psychological conditions in teenagers.

The more sedentary your professional life gets, the higher is your anxiety. So, how do you combat such stress? The answer is teaching Yoga in your day-to-day life. Various research studies have assessed the efficacy of Yoga in improving one's mental health, and have concluded that Yoga does have an array of psychological benefits. Improve your memory. Do you find it difficult to concentrate? Proven to be effectual in boosting your memory and concentration, Dharana is an ideal way to clear your mind of all the excesses and calm your nerves. By silencing the static noise running through your account, you equip yourself to focus better, remember important things, and therefore, perform better in your life.

### Methodology

The methodology adopted in the present study related with selection of subjects, collection of variable, and range of test selection of topics: The purpose of the study was to find out "Impact of yogic exercises on stress level among on law college students " To achieve this purpose 60 male students in the age group 20-25 years studying in RV Institute of Legal Studies, Bengaluru (Karnataka) were selected as subjects. Stress status scale: Stress status of the topics they present study was estimated with the help of Stress status scale developed by Pallavi Bhatnagar manifest Stress scale. The response categories are true or false. The responses are scored with the help of the manual.

### Selection of Variables

Vakrasana, Padmasana, VajrasanaPaschimotnasana, Trikoasana, Tadasana, Vrikshasana, Garudasana, Halasana, Chakrasana, Naukasana, Shavasana, Shalabhasana, Dhanurasana, Makarasana, Bhujanagasana.

### Analysis and Interpretation of Data

The purpose of the study was to find out "Impact of yogic exercises on anxiety level among law college students". To achieve this purpose, the data collected for the study were put into the analysis and results of which are presented in the table.

**Table 1:** Showing the Pre-test and Post-test for Stress level performance.

Group	Number	Mean	S.D	't' Value	Remark
E Experiment (Pre-test )	15	51.70	6.35		
E Experiment (Post-test)	15	63.70	6.30	4.823	S
C Control (Pre-test)	15	55.10	5.41	0.773	NS



Group	Number	Mean	S.D	't' Value	Remark
C Control (Post-test)	15	52.46	4.64		
E Experiment (Pre-test )	15	51.70	6.35		
E Experiment (Post-test)	15	63.70	6.30	4.823	S
C Control (Pre-test)	15	55.10	5.41	0.773	NS
C Control (Post-test)	15	52.46	4.64		

Table 1 shows that the experimental group's mean performance value of Stress Level of the pre-test is 51.70 and the post-test is 63.70 the post-test Stress Level performance is less than pre-test Stress Level performance and also the t value is more than the table value. Hence it indicates significant development of Stress Level performance of pre and post-test values are 55.10 and 52.46, respectively. The t value is less than the table value. Hence the pre and post-test values indicate insignificantly.

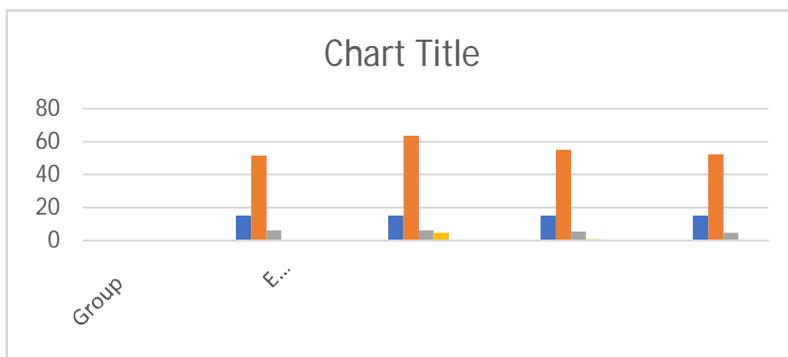


Fig 1: Showing the pre-test and post improved the Stress level performance of Male.

**Summary**

The purpose of this study was to find out the "Impact of yogic exercises on anxiety level among on students". To achieve this purpose, six weeks of yoga asanas training was given to selected male subjects. To know the Impact of yogaasanas training on the Stress level training reduces Stress level performance.

**Conclusion**

The yoga asanas training reduces Stress level.

Yoga has an active role in reducing stress, anxiety, and depression that can be considered as a complementary medicine and reduce the medical cost per treatment by reducing the use of drugs. Given that, the reason behind the effect of Yoga on stress,



anxiety, and depression is not apparent for us and maybe transient, and it is suggested that future studies are done to investigate the long-term effect of Yoga on stress, anxiety, and depression.

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## SOCIO PECUNIARY IMPACT OF JUNGLE TOURISM AND WILD LIFE CONSERVATION

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### Abstract

Tourism, as we all know is measured as one of the chief and wildest emerging sectors of the world. Its high development and expansion rates bring substantial bulks of overseas currency influxes, sub structural development, employment generation, regional progress, financial multiplier effects and introduction among host and guest involvement actively affects numerous sectors of society, which can certainly affect the societal and financial advancement. However, tourism also creates a sum of other adverse socio-economic influences on local societies. This study contemplates chiefly socio-financial impacts on local public through wildlife tourism progress in Shimla and Sirmour districts of Himachal Pradesh. The study is engrossed to categorize the social and pecuniary impacts on local community and their discernment towards jungle tourism. The study has adapted the qualitative methodology and the data is produced through primary and secondary source, individual interviews, deliberations and social dealings. The study acknowledges that local public has established positive attitudes about the tourism expansion and the community has recognized jungle tourism as a key income source through active and passive involvements. As usually the tourism has created both optimistic and damaging impacts in the society. However, the adverse influences are at a least level when equated with the constructive impacts. The main areas that have been taken into interpretation in this research paper are, cataloguing of wildlife tourism, planning and managing wildlife tourism, wildlife conservation division, social and cultural impressions and human-wildlife conflicts and making wildlife tourism more sustainable.

**Keywords:** Socio-Economic Influences, Biodiversity, Environment, Forests, Preservation, Wildlife Tourism and conservation.

### Introduction

Tourism is viewed as a chief sector for the 21st century due to its significant share in the world economy. According to the World Tourism Organization (2010), as a consequence of an ever-increasing amount of destinations opening up and financing in tourism development, contemporary tourism has converted into a key driver for socio-pecuniary development through the creation of jobs and enterprises, substructure expansion, and the export revenues earned. Moreover, according to the World Tourism Organization (WTO), the tourism sector is the largest sector in the world in terms of income generation and employment creation. The perception of tourism is new with marvellous potentiality for maintainable growths of nature-based tourist resources that contain beautiful forest, wild life and landscapes. Wildlife tourism



is worldwide accepted as an imperative and focused feature of tourism industry. The basic reason, why individuals develop an interest to observe natural world is regarded as an historical outlook. In India, since, the ancient times, individuals developed the curiosity in wildlife tourism. In the present world too, the tribal population, living in mountainous and high regions depend upon the woods and natural environmental settings for the purpose of meeting their day-to-day requirements. They are involved in chasing wild animals and birds, gathering organic fauna grown in the lap of nature and surviving with optimum sustainability with mother nature. On the other hand, wildlife tourism is not a part of daily living among the people, residing in urban societies.

Wildlife tourism is the heart and soul of many countries' travel industry and is dependent on tourist's observation and interface with local animal and plant life within their natural environments. Wildlife tourism, in its unpretentious understanding, is interacting with wild faunas in their natural habitation, either directly or submissively (e.g. watching/photography). It has experienced a dramatic and rapid growth in recent years worldwide and many elements are closely aligned to sustainable tourism (Gautam, 2011).

Keeping in view the vast expansion of natural land and the importance of wildlife tourism, Indian government developed National Parks, Wildlife Sanctuaries and Reserves for safeguarding the wildlife and improving the human wildlife interface. There are 104 National Parks, 88 Conservation Reserves, 551 Wildlife Sanctuaries, 127 Community Reserves, making a massive reckoning of 870 Protected Areas covering over 165158.54 km<sup>2</sup>. This scenic wildlife land brings a pictorial magnetism to the tourist and wildlife fanatics in India.

Himachal Pradesh is a State that is the ultimate jewel on the map of Indian tourism. Recognising the exquisiteness of Himachal Pradesh, Shimla was made the summer capital by the British. Himachal Pradesh is also acknowledged as 'a destination for all seasons and all reasons.' People irritated from the hurly-burly of the urban life and concrete jungles are finding ever more, peace of mind in the dev bhoomi. However, this substantial influx of tourists has also led to severe compression on Himachal Pradesh's ecosystem. There is a serious need to create an ecosystem around tourism in Himachal Pradesh to make it sustainable and take tourism to higher social, economic and ecological spheres.

### **Statement of the Problem**

The financial and social assessment of wildlife tourism has attracted attention to many in the tourism and academic fields in recent years, however decent statistics in the area is scarce. Though authors such as Fillion et. al. (1994) have provided much-cited evaluation earlier, these approximations are dated, and their present relevance is uncertain. Another crucial problem is definitional. Some studies refer to "ecotourism", "nature-based" tourism and "jungle tourism" interchangeably or with slight effort to distinct these activities. Whereas others include zoos and restricted wildlife parks in such tourism. But these are all different subdivisions of the tourism industry which differ from each other based on the areas of interest of people and their understanding. The study focuses to the socio-economic impacts of wildlife tourism in Himachal. Because of its amusing wildlife multiplicity and scenic beauty, Himachal has captivated



tourists from numerous countries and thus has a potential to be the top wildlife destination acting as a catalyst in social and financial upliftment of the state.

### **Literature Review**

Tourism embraces the activities of individuals travelling to and staying in places away from their customary setting for not more than a year for vacation, business and other purposes not associated with any action compensated from within the place visited (UNWTO, 2000). Tourism industry is not a single entity but it is the amalgamation of diverse sectors including primary suppliers like pull towards the destination, transportation sector, hospitality industry, tour and travel operators and agents, banking, shopping and entertainment. For example, a hotel needs supply of vegetables, fruit and other substances in order to deliver its facilities further, thus fruits and vegetable suppliers are the secondary suppliers of the tourism sector and the front liners are the primary suppliers (WTTC, 2012). It won't be wrong to say that despite having such flora fauna Himachal Pradesh as an emblematic example of externally encouraged, rough development rather than a perfect model of wildlife conservation. Tourism can be pragmatic in term of demand of the tourist and supply of the attractions, amenities and facilities, conveyance, promotion and statistics. Market trends displays that tourists are becoming more action oriented and environmentally sensible, and that tourist markets are progressively fragmented (Kunwar, 2017, p.15). Protected areas play a valued role in upholding biological assortment or by a desire to gain financial benefits from tourism and other direct uses, governments are analysing the numerous substitute ways of beginning and handling these areas (Dixon & Sherman, 1990). People preserve wildlife for different reasons. Individuals conserve wildlife because they appreciate wildlife-related events such as leisure hunting, wildlife viewing, or ecotourism that please many individual and social values related with people's want to ascribe with each other and with wildlife (Decker et al. 2001). Wildlife provides tangible reimbursements such as food, clothing, and supplementary products. People also conserve flora and fauna because they identify that different species are vital parts of greater environments that accomplish a number of valuable services including nutrient cycling, water purification, and climate regulation (Daily 1997). Wildlife is also conserved for its option value or probability to produce future benefits, such as new pharmaceuticals (Fisher and Hanneman 1986). Finally, people conserve wildlife for its survival value even if they will never see or use it (Bishop and Welsh 1992). Because wildlife delivers benefits to the community at large, government interventions and private establishments take accountability for wildlife preservation. Even though it seems judicious to assess conservation programs with a valuation of their benefits and costs, in practicality, calculating reimbursements is difficult, if not impossible. We are far from being able to gain conclusive approximations of wildlife benefits associated with non-consumptive restitution activities, option values, survival values, and ecosystem services.

The literature concerning wildlife tourism and its socio-economic impacts in Himachal is little, but one can find ample amount of literature vis-à-vis other aspects tourism influences. There is data available on the same topic on India as a whole. The latest data reveals how tourism has helped the socio-economic conditions in India. As of

2019, 4.2 crore jobs were created in the tourism sector in India, which was 8.1 per cent of the total employment in the country. International Tourists arrival is expected to reach 30.5 billion by 2028. E-Visa facility was offered to 169 countries as of December 2019. During 2019, foreign tourist arrivals (FTAs) in India mounted at 10.89 million, attaining a development rate of 3.20 per cent year on year. During 2019, FEEs from tourism increased 4.8 per cent y-o-y to Rs 1,94,881 crore (US\$ 29.96 billion). During 2019, 10.89 million international tourists arrived in the country. In 2019, arrivals through e-Tourist Visa increased by 23.6 per cent y-o-y to 2.9 million. The estimations of tourism for future are also escalating.



Source: Indian Tourism and Hospitality Industry Analysis

Keeping in mind the abundance of natural resources in Himachal and the tourism activity happening year on year, it can easily be estimated that the potential growth of the wildlife tourism can progressively be beneficial in not only the social but financial growth as well of any place.

### Methodology

The study is carried out in Shimla Water Catchment Wildlife Sanctuary and Renuka Wildlife Sanctuary, Sirmour which are famous tourism destinations in Himachal Pradesh. Both the sanctuaries, local community and surrounding areas are well covered for this study. Descriptive report, primary and secondary sources of data and internet are used for more relevant information. The sources of information included books, journals, reports, articles, newspaper, internet site and responses given by contributors. People working in the field of tourism and hospitality have been referred. The primary data is collected through questionnaires and interview, observation and participants answers. Data has been collected from government officials as well. According to Nachmias and Nachmias (2000), field investigate is a way of understanding and to be sympathetic with the people and gathering the subjectivity of research participants. The study targeted on the hotels, service sector, and the local community of both the study



areas. For expediency of study, random selection of 30 families and 9 executive managers of hotel were included for the data collection through personal interview and discussion. Questions administered to hoteliers, tour operators and home-stay operators, house makers and the head of the family and forest officials of the study areas. Though random sampling technique has been implemented, representation from all the groups has been well covered. Difference of age, profession, ethnicity, education has been covered in research and trustworthy data is used. The information collected from primary and secondary source of data is presented and analysed analytically, descriptively and explanatorily.

### **Verdict and Outcome Discussion**

**Influences of Tourism:** The tourism industry produces considerable pecuniary paybacks to both host and guest communities and states. Particularly in developing countries, one of the chief inspirations for a country is to endorse itself as a tourism destination for the anticipated economic development. As with other influences, this enormous financial growth brings along both optimistic and undesirable consequences. The socio-economic effects of tourism are defined as the assets to the host communities from direct and indirect relations with visitors and tourists, and collaboration with the tourism industry. The bearings arise when tourism brings about fluctuations in value systems, behaviour and thereby threatens native individuality. Furthermore, deviations often occur in community structure, individual relationships, traditional life styles, rituals and principles. But tourism can also produce optimistic impacts as it can aid as a support to foster pride in cultural traditions and help evade urban rearrangement by generating local jobs. The tourists have dissimilar kinds of interest and purpose while coming for tourism. Present roles of tourism to improve earnings of local residents varied significantly. Mostly hotels and restaurants normally buy and/or consume cultivation (like vegetables) and livestock products (like milk, meat) from local producers to assist their guests. It can enhance incomes to the residents. However, present level of demands and ingesting of these products at the local market was described to be low. Besides, local hotels sometimes deny buying local crops for their inferior quality. It suggests that current tourism business offer uncertain level of involvement to improve earnings from agriculture and livestock. Tourism business augment trivial family business by acquiring food and beverage items, snacks, maps and other mementos. Such businesses augment the networking to shape enterprising capacity of the family. Likewise, tourism-based activities claim various services (translator, guide, coolie etc.) and development structure which enables direct and indirect revenue to tourism business persons and service providers. Therefore, earnings to the tourism operators depend solely on the assortment of tourism activities offered. Interestingly, profits related to the payments, retirement fund and salary were autonomous to any tourism activities. It was also discovered that influence of tourism to the income of local residents was predictable at the negligible level. It was partly accredited to the fact that greatest of the income resulting from tourism was drained off by the short number of tourism entrepreneurs. Although the influences of tourism to socioeconomic environment and community expansion were discussed, it was hard to



understand its assistances to boost profits for livelihoods of local inhabitants. Further, tourism was alleged as an opportunity to the local community to improve incomes. Tourism business can, directly or indirectly, create/enhance various assets towards attaining protected livelihood outcomes. However, the competence of local residents was insufficient to grip such opportunity. Such competences are often restricted by numerous capital assets that the household can access and employ for prolific outcomes.

**Socio-Pecuniary Impacts:** Although leisure industry prompted the development of infrastructure like roads, bridges and hospitals, these were not inevitably specific to the tourism. These infrastructures have principally contributed towards the overall financial development. While majority of the respondents (88 percent) perceived substantial enhancement in transportation, 34 percent of them stated borderline or insignificant development on other tourism focused services. It designated that the augmented transportation and travel facilities was not perceived to be directly linked to the tourism promotion until there are other services like information centres, eco-parks, observing towers and tracks to inform and involve visitors. Tourism has exaggerated financial assets and prospects of the households in the community. For majority of respondents (67 percent), tourism has improved markets for local products like milk, meat and vegetables. The farming producers were able to sell their crops to the hotels and restaurants which could raise better returns to the households. Likewise, tourism activities were alleged to rise employment opportunities in the community. The local communities can operate smaller outlets for selling snacks and other souvenirs to the tourists. Overall, tourism has direct influences and contribution on the livelihood possessions of people. It has improved the capacity of local communities to diversify economic activities in local communities. Tourism has catalysed the expansion of other infrastructures like roads and public services. Such infrastructures can improve financial activities for many livelihoods. With the increasing health concerns from commercialized products, the demands for biological products are likely to upsurge in near future. The growing trend of homestays can encourage local products which, in turn, raise better returns to the host families. Such prospects progressively augment the imaginative capacity and employment leading to the protected livelihoods. Some other impacts are listed below:

**The host communities losing their local individuality and principles:** Commercialization of local ethos is conceivable when the host societies contemplate tourism as an occupational. Dealings are meant for profits, and the profits are safeguarded with visitor's gratification. To satisfy the visitors, the host civilizations favour economic ways of providing amenities to meet the expectations of the guests. The host societies engrossed on satisfying the guests by providing anticipated souvenirs, food and drinks, and lodging. The conventional local food drinks, and lodging might not be precisely what visitors prefer in tourism. In order to please the guests, there can be some variations in food, drinks, and lodging. For example, visitors are likely to buy knick-knacks from local businesses. As the demand increases, local businesses can change the original taste of souvenir products to be cost-effective or in line with the new design.



**Probable increase in crime rate in the host Community:** As the populace grows, the crime rate upsurges. Economic dissimilarity helps intensification in crime for valuable possessions and money with guests. A large number of guests with a great sum of money to spend and their exclusive belongings such as cameras, jewellery and phones motivate criminals for misdeeds. At the same time, offenders and drug traders can come to host societies for their benefits which also comes as a challenge for social impact on the host community.

**Pecuniary Impacts:** Tourism industry plays a substantial role in cumulative monetary activities in the host societies. Tourism industry has straight, ancillary, and induced impacts on the economy. The straight impacts can be seen in supplies, businesses, and sources of spending. Lodging, transportation, entertainment, and attractions are chief segments of commodities that impact the economies. The flow of tourists controls the rate of occupancy of hotels. The hotels offer discounts in off seasons to the guests. Hotel businesses are very close to tourism activities and create numerous kinds of jobs for skilled and unskilled people. Other local jobs that are created are, restaurant businesses, hiking, guide, concierges and language assistance.

**Foreign Exchange Income:** In most of the industrialized as well as developing countries, tourism is an imperative source for maximizing foreign money earnings. A major pecuniary benefit in encouraging the tourism industry has therefore, inclined towards earning of foreign currency. Tourism industry contributes a good quantity of income to the government of a nation from taxes and duties on things visitors use and buy.

**Revenue and Services:** Tourism as a foundation of revenue is not easy to measure, at least with any degree of precision. The reason behind this is the multiplier effect. The flow of money made by traveller spending, multiplies as it passes through numerous segments of the economy through the process of the multiplier effect. The multiplier effect is an income concept and this instrument has also been practical to tourism and in particular to tourist spending. The cash paid by a visitor in compensating to his boarding and lodging bill is used by the hotels to offer for the prices which it had acquired in meeting the demands of the visitor, like goods, and services such as food, drink, cleaning, electricity, and entertainment. The receivers, in turn, use that money to encounter their monetary obligations.

**Commercial Effects:** Another substantial advantage from the tourism industry to the local community is that it offers inspiration to the expansion of trade and business. Growth of tourism generates demand for diverse goods and services which will help to endorse domestic trade. Tourism is anticipated to promote sales of handicrafts, souvenir and other products. Tourists are fond to spend significantly on such items.

**Local Progress:** New job and income opportunities, predominantly in hospitality sector and trade can open up due to tourism. Specialization in the manufacturing of farming, horticultural, local handicraft and livestock products for the tourist market may be one separate face of the impact on the production regime. The provision of tourist infrastructures like road, water system, energy, hospitals, hotels, shops and other public efficacies, exceedingly contribute to the global expansion of the economy of residents. The improvement of tourist roads may cause access of local agriculturalists to market



centres and thus the development of tourism plays a very important role in local progress.

**Infrastructure Expansion:** Expansion and enhancement of infrastructure is another significant benefit of tourism. The benefits from substructure investments are justified primarily for roads, communication, power supply, water supply and other public services. In addition to growth of new substructure, the enhancements in the present infrastructure which are assumed to fascinate tourists are also of critical importance. These developments may confer benefits upon the resident inhabitants by providing them with facilities which, previously, they have not been enjoying.

**Global Understanding and Interaction:** Tourism also helps to improve global understanding between different countries and amongst the people of these nations too. In fact, travelling broadens the familiarity of people. Face to face meeting the individuals of different races and philosophies allows them to endorse better thoughtful of common problems. Travelers can play a vital role in international thoughtfulness and keeping harmony in the world by evolving communal, cultural, pecuniary as well as political understanding among the peoples. Tourism encourages relationship and goodwill between the guests and the public of host countries.

**Conclusion** This study takes an effort to identify the major socio- economic impacts on community through wildlife tourism with special reference to Himachal Pradesh. The study documented both negative and positive socio- pecuniary influences of tourism. Positive impacts of tourism are to upsurge jobs, quality of life for inhabitants and a rise the living ethics of peoples. Tourism also has the benefit of transformation and reinstating significant sites and inspiring the regeneration of cultures. Tourism influence the residents and residents influence the tourism. While intermingling, both hosts and guests, exchange their culture among themselves which along with the danger to ecology of the place poses a hazard of exploitation.

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## ANJANAKALPANA IN THE MANAGEMENT OF DRISTIGATA ROGAS – A REVIEW

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### ABSTRACT

Eyes are the most important sense organs in our body. Our acharyas had given a brief and compendious description about netra sharira. There are six netra patalas told in Ayurved classics which can be correlated anatomically with different layers of eyes explained in modern ophthalmology. Out of six netra patalas two are external, confined to both the eye lids and four patalas confined to the internal eye ball i.e. dristi. The same division was adopted by Vagbhatta, Madavakara and Bhavamishra also. From the study it can be concluded that dristi is the functional aspect of vision. Acharyas have prescribed several preventive and curative measures for the management of ophthalmic disorders in the name of netra kriyakalpas. Among thses kalpana Anjana Kriya is the unique Kalpana, which is highly beneficial in Dristigata Rogas.

**Key words:** Dristi, kriyakapas, Anjana

### INTRODUCTION

Shalakya Tantra is one of the eight branches of Ashtanga Ayurveda which deals with diseases occur above the clavicle i.e Urdwajatrugata rogas. In this eyes are having much importance as it is one of the sensory organs. Main function of eyes is vision and any impairment in vision leads to huge loss of the person. Ayurveda has laid its full emphasis on natural sources for the maintenance of a healthy life as well as for combating the disease condition. Dristi gata rogas are having its own importance as it is confined to loss of vision. A vision and visual field defect depends on vitiated dosha and affected dhatus. Symptoms of dristi rogas complement to the disease of lens, retina, optic nerve and optic pathways described in modern ophthalmology. Anjana is considered as main line of treatment in the management of eye diseases as it is easy to administer, and it can be used in different forms, and it serves one or more benefits. Acharyas have explained different combination of Anjanas in the treatment of dristigata rogas.

**Dristi gata rogas:** Dristi can be considered as functional unit of eye, which performs vision. It is not only an anatomical structure but the composition oof all the essential dhatus of internal eye ball. Dristi is of the size of masoora dal and composite of panchamahabhutas but mainly Teja mahabhuta is predominant in the form of Alochaka pitta. Alochaka pitta is again of two types on the basis of its function i.e Chakshu vaisheshika and Buddi vaisheshika. Chakshu vaisheshika is confined to dristi patala,



where image formation occur and Buddhi vaisheshika confined to higher visual centre where the complete image is analysed by buddhi and perceived<sup>1</sup>. As the whole body is made up of three doshas, sapta dhatus, and three malas, vitiation of doshas will take ashraya in netra and vitiate dhatus leads to dristi gata rogas.

There are 12 dristi gata rogas explained by acharyas<sup>2</sup>. Acharyas had given detail description of dristi gata rogas symptoms on the basis of patala, kacha and dristi nadi or dristi marga rogas. the diseases of dristi are manifest with different sign and symptoms which are described in order of severity.

First patala: It consists of Teja and Jala, means rasa and rakta. These are the primary dhatus and provide nutrition to the eyes. Rasa gives nutrition to transparent structures and rakta gives nutrition to the vascular structures. These two dhatus are termed as first patala of dristi. The symptoms of first patalagata disease are Intermittent blurring of vision described as Avyakta rupa darshan, symptoms are not stable.

Second patala: Next dhatu is mamsa dhatu and second patala is confined to this mamsa dhatu. When vitiated doshas are confined to mamsa dhatu and manifest as certain characteristic signs and symptoms, Blurring of vision 1st patala. Decreased visual acuity Metamorphosis-near objects are seen in distance and vice versa. Micropsia, Macropsia, Diplopia, Polyopia- in cuneiform cataract Presbyopia.

Third patala: Next dhatu is meda dhatu and the third patala is confined to meda dhatu. Meda is derived from mamsa dhatu, so if left untreated the disease spread to meda dhatu. In this stage the signs and symptoms are more stable, irreversible and they become permanent. So the diseases of third patala are not easily Curable and they remain as yapya.

Fourth patala: This patala is confined to asthi dhatu. Since this dhatu is derived from meda dhatu, the diseases of meda gradually spread to asthi dhatu. In this stage the symptoms are stable, prominent and vision is permanently lost. So the medical treatment is impossible at this stage. Along with above diseases acharyas quoted parimlayi, where pitta associated with heat of blood produces this condition, for this Acharya Dalhana commented that Parimlayi when devoid of colours called timira and when having colours it is known as kaca, and when it destroys the vision is called linganasa. Along with the six linganasa the other six diseases are pittavidagdha dristi, kaphavidagdha dristi, dhumadarsi, hrasvajadya, nakulandhya and gambhiradristi.

### **Anjana**

Among all the kriyakalpas explained in shalakyta tantra Anjana has unique therapeutic efficacy for several types of ophthalmic disorders in that, Anjana gives an effective treatment in the management of dristigata rogas. Many acharyas prescribed Anjana therapy as daily regimen especially Sauvira Anjana and RasAnjana mixed with



honey as it eliminates kapha dosa. The definition of Anjana is “Anakthi thi Anjanam” and word root is Anji because it gives moving, cleaning and clarity to eyes<sup>3</sup>.

### **Types of Anjana**<sup>[4,5,6,7]</sup>

According to its form Anjana it is of 3 types i.e. Gutika , Rasakriya and Churna. Acharya Susruta and Vagbhata mentioned that the strength of Anjana increases in preceding order as Gutika, Rasakriya and Churna. However Acharya Bhavamishra mentioned that order somewhat differently as Rasakriya, Varti and Churna. Hence can be used Anjana according to the severity of the disease as Gutika, Rasakriya and Churna for the most severe, moderate and mild disorders respectively. As per the action it is again three types namely Lekhana, Ropana and Prasadana. In Sharangadhara Samhita Snehana and in Ashtanga Hridaya

Drishti Prasadana type is mentioned instead of Prasadana Anjana in Susruta samhita. Anjana Therapy<sup>[8,9]</sup>

Almost all the Acharyas prescribed it should be applied from the inner canthus to the outer canthus and vice-versa on the inner part of the eye lid or on the palpebral conjunctiva by using an Anjana Shalaka or physician’s finger. But here they have not mentioned the exact eye lid ie. upper or lower. Hence it can be taken as lower palpebral conjunctiva or cul-de-sac because it provides enough space to application and easy to perform.

Susruta and Vagbhata described the procedure in detailed. Physician should be hold the two eye lids separately with his left hand(with the thumb and index finger) and hold the Anjana Shalaka by his right hand. It can be applied several times which provides proper application and increases the bio availability. But it should not be applied excessively or with painful manipulation. Patient is asked to move the eyeballs upwards and rotate slowly which allows the medicine to spread over the eye. Also eyelids be moved slightly by eye massaging this might be helpful for increase absorption by enhancing blood circulation around the eyes.

But blinking, squeezing or washing of the lids should not be done till the properly performed Anjana features appeared. Eye wash with water or suitable medicines for the respective disease, Doshas or season is recommended as Paschat Karma. Otherwise remaining medicines may vitiate the Doshas and give rise to the disease and caused itching sensation. To control these Dhumpana can be performed. PratyAnjana can be applied to control their irritation as well. However Anjana which are used as therapeutics should not be very strong or very weak in potency, very little or very large in quantity, too thin or too thick in consistency, very rough and too hot<sup>10</sup>. In the management of drushtigata roga acharyas mentioned following Anjana.



Name of Anjana	Condition of disease
Gairikadya Anjana	Pittavidagdha drushti
KapitthAnjana	Sleshma drushti
Gomansa siddhanajana	
Kubjakadyanajana	Vidgdha drushti
DivandhyaratrandyaharAnjana	Divandhya and Ratri andha
RasAnjanadyAnjana	Pittavidagdha drushti
Sheetadyanajana	Pittabhishyanda
KasmalyAnjana	Vidagda drushti
Naktandyahara Anjana	Naktandhya
Manashiladyanajana	
Ajamedonjana	
GutikAnjana	Divandhya
NetraprasadAnjana	Post operative management of eye
Sukhavati varti	Timira
Drishti prada varti	Timira

#### Features of Anjana<sup>11</sup>

Acharya Susrutha explained well about the Samyakyoga, Atiyoga and Heenayoga features of Lekhana, Prasadana and Ropana types of Anjana. Features of properly performed Anjana therapy are known as Samyakyoga Lakshana whereas excessively performed features are known as Atiyoga Lakshana. Inadequately performed features are called Heenayoga Lakshana. Samyakyoga Lakshana of Anjana are non sliminess of eyes, lightness of eyes, non discharging, swift in action, cleanliness of eyes and subsided the complications.

**Discussion:** Drushtimandala is one of very important part of eye where we can find many neural phenomena regarding recognition, differentiation, structural identification and visualization is going to take place. For the management drushtigata rogas one should select a better route of administration of the drug by which one can target the proper line of treatment. In this regards Anjanakalpanas are the promising kalpanas which gives quicker effect compared to other kalpanas. In kashyapa samhita acharya mentioned like "Anjanas are first choice of medicaments in the management of drushtigata rogas. Many folklore practices are popularly present but very less scientific data is available.

**Conclusion:** Anjana kalpanas are the promising kalpanas in the effective management of Drushtigata roga. Anjanakalpana requires more scientific validation for the benefit of society.



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## A STUDY ON FRAUDS IN BANK BORROWING WITH SPECIFIC REFERENCE TO DIVERSION OR SIPHONING OF FUNDS

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### ABSTRACT

Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry. The banking sector is laying greater emphasis on providing improved services to their clients and also upgrading their technology infrastructure, in order to enhance the customer's overall experience as well as give banks a competitive edge. With the increasing market pressure on banks, generates a doubt if Indian banks in the rush of profit-seeking would compromise with the safety of the money of a common Indian who seeks nothing else from the banks but just a sense of security of his hard earned money. It is important to critically evaluate modus operandi of bank frauds by borrowers pertaining to diversion or siphoning of funds and to provide measures for banks to plug in the loop holes in the fraud prone areas in the banking systems.

**Keywords:** Siphoning of funds, Diversion of Funds, Forensic Audit, Forensic Accountant, Financial Frauds.

### INTRODUCTION

Diversion of Funds and Siphoning of funds is occurrence of situations wherein funds borrowed from bank was not utilized for the intended purpose. In addition to the utilizing the funds for the purpose unrelated to the operation of the undertaking, the borrower has no evidence to show that the borrowed funds are available in any other form of assets within the organization.

Forensic Audit of Bank Borrowers by Forensic Consultants: Today's global business environment is marked with increasing momentum around fraud and corruption, accounting irregularities and a wide variety of compliance issues. Forensic audit of stressed account is conducted by Forensic examiners to identify modus operandi of borrower for diversion or siphoning of bank funds. Forensic Audit is examination and evaluation of financial information for use as evidence in court. A forensic audit can be conducted in order to prosecute a party for fraud, diversion and siphoning and of funds, embezzlement or other financial claims. Forensic Audit arises from the effect and cause of fraud and technical error made by human.

Forensic Audit is the application of financial skills and investigative mentality to unsettled issues, conducted within the context of the rules of evidence. Forensic accountants analyse, interpret and summarize complex financial and business matters.

Forensic accountants are appointed by banks to conduct Forensic Audit of Borrowers. Forensic accountants compile financial evidence, develop computer applications to manage the information collected and communicate their findings in the form of reports or presentations.

Means of Diversion and Siphoning of funds can be for example any one of the following occurrences:

- Transferring funds to group companies
- Personal Pocketing of Borrowed Funds
- Investment in other companies by acquiring shares without the approval of lenders
- Siphon the funds outside country for nefarious purpose
- Use of short-term working capital funds for long-term commitments not in conformity with the terms of sanction.

### OBJECTIVES OF THE STUDY

Though the banking industry is generally well regulated and supervised, the sector suffers from its own set of challenges when it comes to ethical practices, financial distress and corporate governance. The problem of bank frauds needs to be seriously addressed.

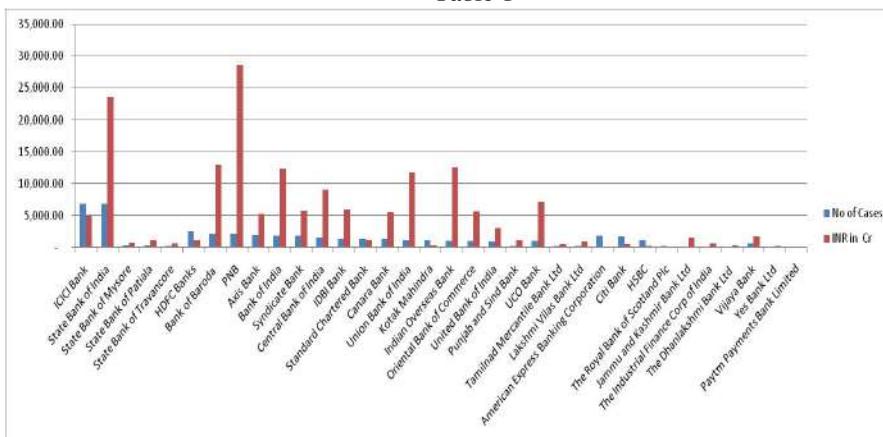
The objective of this research paper will be as under:

1. To analyse the relationship between non-performing asset and bank frauds.
2. To trace out potential red flags of diversion and siphoning of bank funds.
3. To identify the modus operandi of diversion and siphoning of bank funds.

### ANALYSIS OF BANK FRAUDS REPORTED BY RBI TO BANKS

This Table represents the value of bank frauds reported by banks to RBI as on 03 June 2019. This will help gauge the level of frauds occurred and bank which is most hit by frauds.

Table 1



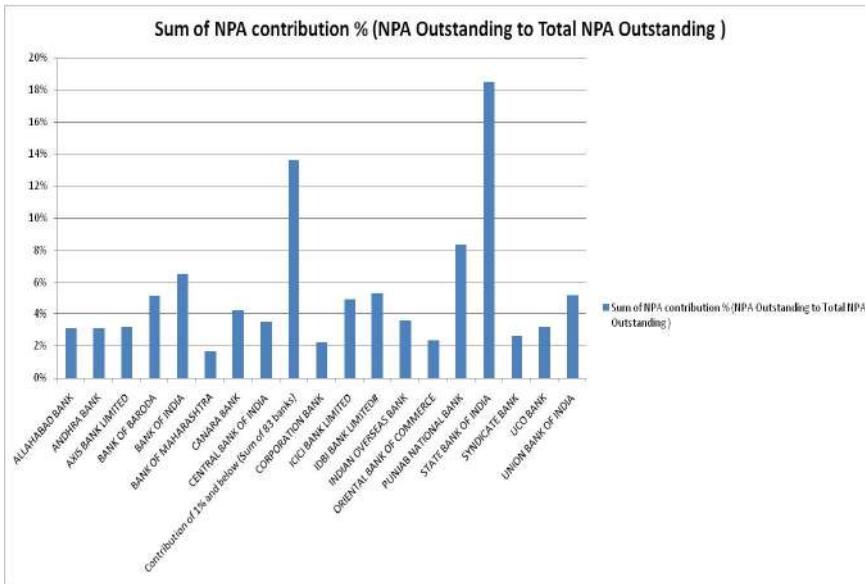
**Source** – Reserve Bank of India (2019), Statistical Tables Relating to Banks in India, Movement of Non Performing Assets (NPAs) of Scheduled Commercial Banks, 31-Mar-2005 to 31-Mar-2019.

**Observation** - Over 40,000 frauds had hit banks in India FY09-FY19, RBI said in a response to an RTI query. ICICI Bank reported the highest number of frauds (6,811) involving INR 5,033 Crore. SBI put together contributes to 16% and PNB 17% of total amount of bank frauds, which refers higher no of bank fraud instances amongst the total public sector banks.

**ANALYSIS OF NPA CONTRIBUTION OF BANKS**

This Table represents the contribution of banks to total NPA in the banking system. This will help us identify the list of major banks wherein NPA is accumulated.

Table 2



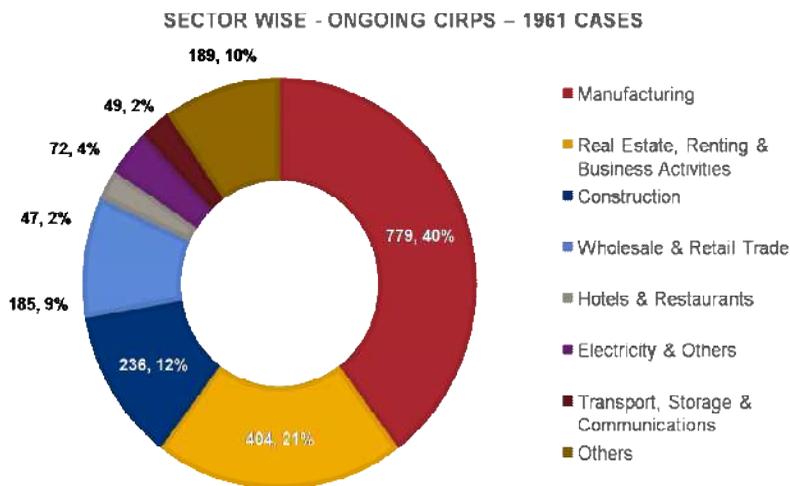
**Source** – Reserve Bank of India (2019), Statistical Tables Relating to Banks in India, Movement of Non Performing Assets (NPAs) of Scheduled Commercial Banks, 31-Mar-2005 to 31-Mar-2019.

**Observation** - The above study shows State Bank of India (18%) contributes highest percentage of NPA in the banking system.

**ANALYSIS OF STRESSED SECTORS ACROSS VARIOUS INDUSTRIES**

This Table represents spread of stressed sector across various industries. This will assist to understand the focus sectors of lending.

Table 3



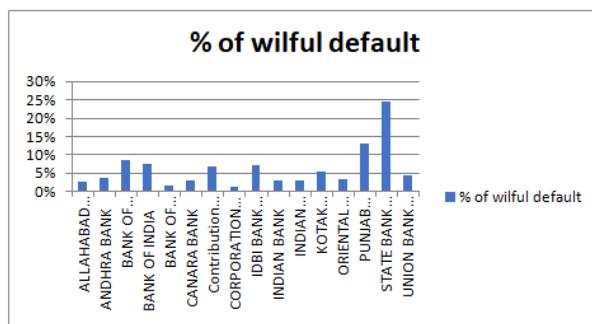
*Source - Research Division of the Insolvency and Bankruptcy Board of India, (2019), IBC: A Code for Corporate Governance October 2019 to December 2019, 14-18.*

**Observation -** This study shows manufacturing sector as highest contributor of stressed sector. ~40% of the total admissions (1343 cases out of 3312 admissions) & ongoing cases (779 out of 1961 cases) belong to the manufacturing sector.

**ANALYSIS OF WILFUL DEFAULTERS REGISTERED ABOVE INR 25 LAKHS**

This table represents year in which wilful defaults are registered INR 25 Lakhs and above. This will help to assess banks wherein high quantum of wilful defaults has happened. This also helps to understand borrower intent to wilfully default on loans.

Table 4



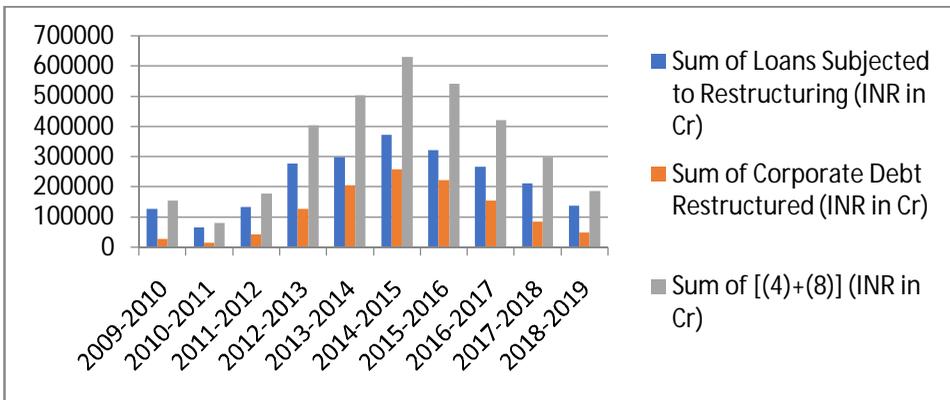
*Source - TransUnion CIBIL (2020), Suit Filed Accounts - Wilful Defaulters Rs 25 lacs and above.*

**Observation** - This data shows State Bank of India highest contribution to wilful default. Large amount of wilful defaults are observed at State Bank of India

**ANALYSIS OF LOANS SUBJECT TO RESTRUCTURING AND CDR BEFORE INSOLVENCY LAW**

This table represents spread of loans subject to restructuring and CDR. This shows spread of stressed cases. This will help assess whether restructuring and CDR was a failure in banking system.

Table 5



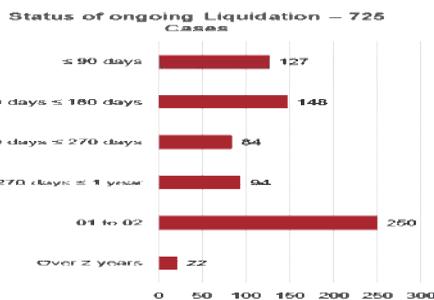
**Source** - Reserve Bank of India (2019), Statistical Tables Relating to Banks in India, Loan Subjected to Restructuring and Corporate Debt Restructured, 31-Mar-2005 to 31-Mar-2019.

**Observation** - This study shows that during 2011-12 to 2014-15 was an upward trend of restructuring and CDR cases. Gradually there was failure of restructuring and CDR cases and cases moved into IBC and hence fell down in restructuring and CDR cases.

**ANALYSIS OF LIQUIDATION UNDER INSOLVENCY LAW**

This table represents time period required for liquidation under Corporate Insolvency Resolution Process. This will help us assess the recovery measures under current laws in India.

Table 6



**Source** - Reserve Bank of India (2019), Statistical Tables Relating to Banks in India, Loan Subjected to Restructuring and Corporate Debt Restructured, 31-Mar-2005 to 31-Mar-2019.



Observation - This study shows large no of cases (250) requiring time frame of 1-2 years for liquidation of company.

## **REGULATIONS IN INDIA FOR CHARING BORROWERS WHO HAVE DIVERTED OR SIPHONED OFF FUNDS FROM BANKING SYSTEM**

### **Forensic Audit**

Forensic Audit is mandatory for exposure INR 50 Cr and above. The Scope of work shall include:

- Ascertain money trail and end-use of funds
- Review of books of accounts and financial records
- Site visits and discreet source inquiries
- Reporting on business abnormalities

### **Agency for Specialized Monitoring (ASM)**

ASM is mandatory for exposure above INR 250 Crore for PSU Banks. The Scope of work of Agency shall include:

- Concurrent Review and Monitoring Procedures for Working Capital and Term Loan
- Concurrent cash monitoring which includes the following: Cash Inflow Monitoring, Cash Outflow Monitoring
- Fund Flow Analysis
- Assessment of Non-Cash Parameters

### **The Fugitive Economic Offenders Act, 2019**

*“An Act to provide for measures to deter fugitive economic offenders from evading the process of law in India by staying outside the jurisdiction of Indian courts, to preserve the sanctity of the rule of law in India and for matters connected therewith or incidental thereto.”*

*As per Section 2(f) “fugitive economic offender” means any individual against whom a warrant for arrest in relation to a Scheduled Offence has been issued by any Court in India, who— (i) has left India so as to avoid criminal prosecution; or (ii) being abroad, refuses to return to India to face criminal prosecution;*

The cases where the total value involved in such offences is Rs. 100 crore or more, will come under the purview of this Act.

**CURRENT STRUCTURE FOR FILING BANK LOAN FRAUD COMPLIANTS WITH LAW ENFORCEMENT AGENCIES**

Category of bank	Amount involved in the fraud	Agency to whom complaint should be lodged	Remarks
Private Sector/ Foreign Banks	Rs.1 lakh and above	State Police	
	Rs.10000 and above if committed by staff	State Police	
	Rs.1 crore and above	SFIO	In addition to State Police
Public Sector Banks	Below Rs.3 crore	State Police	
	Rs.3 crore and above and up to Rs.25 crore	CBI	Anti Corruption Branch of CBI (where staff involvement is prima facie evident)
			Economic Offences Wing of CBI (Where staff involvement is prima facie not evident)
	More than Rs.25 crore	CBI	Banking Security and Fraud Cell (BSFC) of CBI (irrespective of the involvement of a public servant)

**Source** - Reserve Bank of India (2015), Framework for dealing with loan frauds, RBI/2014-15/590 DBS.CO.CFMC.BC.No.007/23.04.001/2014-15.

**LARGE BANK FRAUDS CASES WHEREIN BORROWERS DIVERTED OR SIPHONED OFF FUNDS**

SN	Case Name – Borrower	Sector	Amount Involved
1	Nirav Modi and Gitanjali Group of Companies	Gems & Jewellery	INR 14,000+ Cr
2	IL&FS	Infrastructure, Leasing, NBFC	INR 1,00,000+ Cr
3	DHFL	NBFC	INR 12,000+ Cr
4	HDIL	Real Estate	INR 6000+ Cr

**RECOMMENDATIONS/ SUGGESTIONS**

1. There is a need to include Due Diligence by Third Parties at Pre-Sanctioning and Renewal level of Loans.
2. State Run Banks can tighten the loan monitoring with ASM and automation activities of different processes.
3. Sector wise focus will help resolve cases as Manufacturing and Real Estate covers larger portion of Stressed sector in the economy. Gems & Jewellery Sector should also be a prime focus for Banks with experts to be involved for analysing the cases.
4. Loose ends at sanctioning and disbursement level have to be plugged in to reduce number of wilful defaults, ongoing reporting of financial numbers. Eg. Stock Statement must be vetted appropriately and measures should be brought in place to automatism and perform analytics on the data provided by borrower to the bank.
5. In the current scenario one time restructuring of accounts will help to maintain the accounts in order for a near long term.



## CONCLUSION

It is observed that large quantum of defaulters is residing with State Run Banks Though IBC is a good law, the ratio of resolution of accounts is less; many accounts are undergoing liquidation with meagre realisation of assets. Adequate control measures in Banks like implementation of certain recommendations above; will stabilize and control the wilful defaults, non-performing loans of borrowers covering larger section of borrower. The Banking system needs to tighten control over borrowers through continuous monitoring measures like ASM, due diligence which will assist for early detection of red flags at Sanctioning of Accounts.

## SOURCE

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## STUDY OF NON-COGNITIVE PREDICTORS OF INTELLIGENCE AND ACADEMIC ACHIEVEMENT

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### ABSTRACT

Recent evidence about the relationship between cognitive tests and psychological non-cognitive variables is reviewed. Non-cognitive measures can be ordered with respect to their predictive validity. Many are poor predictors of intelligence and achievement. Measures of rationality, self-assessment of intelligence, Openness to Experience and self-concept correlate up to, 35 with cognitive performance. Some domain specific self-beliefs (self-efficacy and anxiety) have correlations with appropriate achievement tests that can reach, 45. The best predictors of any kind of cognitive performance are measures of confidence (frequently reported correlations of, 45 and above) that can capture a major part of predictive validity of the three self-beliefs. The role of self-beliefs has attracted much interest in education but their role in predicting performance on tests of fluid intelligence is likely to be low. However, self-beliefs and confidence in particular may prove to be the most potent non-cognitive influences on the development of acculturated knowledge that is captured by measures of crystallized intelligence.

**Key Words:** Non-Cognitive, Intelligence and Academic Achievement.

### INTRODUCTION

There can be little doubt that improvements in our conditions of living are due in large part to accomplishments generated by our cognitive functions. Individual differences in these functions are captured by tests of intelligence and measures of academic achievement. We also have potent psychological dispositions that are non-cognitive in nature and are captured by measures of psychopathology, personality, social attitudes, values, beliefs and the like. And we operate and learn within a particular context (see Hattie, 2009; Lee & Shute, 2010). Questions about the relative importance of these non-cognitive constructs are being asked. Can they improve our understanding of cognitive function and its predictive power?

### GRADIENTS OF PREDICTABILITY

In this paper I shall briefly review recent empirical evidence from large-scale studies that treats cognitive performance (i.e., scores obtained on tests of intelligence and achievement) as a criterion and evaluates predictive strength of different non-cognitive psychological dispositions within the general (i.e., non-clinical) student populations. This is not a comprehensive meta analysis but rather a summary of research findings



from our own laboratory and a selection of related studies by other researchers. We see the approach adopted in this paper as complementary to meta analysis. In particular, our approach has the advantage of reasonable consistency across studies because they are carried by the same research team, it can synthesize studies that produced significant effect sizes and those whose outcomes supported the null hypotheses and it can bring out more recent findings rather than rely on studies that have been delayed due to the time consuming publication lag.

A reasonably coherent picture is starting to emerge and it seems plausible to talk about gradients of predictability of cognitive performance. Basically, measures of non-cognitive psychological constructs can be ordered from those that have demonstrated essentially zero correlation with cognitive performance to those whose predictive validity approaches that of cognitive tests themselves. At the low predictability end are measures indicative of psychopathology such as general anxiety and depression as well as measures of wellbeing. At the high predictability level are measures of confidence whose origin can be traced to early psychophysics and more recent studies of decision making (see Stankov, Pallier, Danthiir, & Morony, 2012).

All other non-cognitive constructs are in-between these two extremes, many falling within the lower ranges of predictability. Within the medium levels of predictability it will be necessary to distinguish two classes of cognitive criteria – measures of general intelligence and measures of academic achievement. As we shall see shortly, academic achievement can be predicted more successfully than intelligence with measures of self-beliefs – self-efficacy, self-concept and anxiety that have been developed and studied extensively by educational psychologists.

### **CONSTRUCTS SHOWING ESSENTIALLY ZERO CORRELATION WITH COGNITIVE PERFORMANCE**

Motivation, learning strategies. Lee and Stankov (in press) re-analyzed PISA (Programme for International Student Assessment), 2003 data and report correlations between mathematics achievement scores and measures of motivation and learning strategies based on  $N = 255,368$  from 41 countries. They found small, essentially zero, positive and negative raw correlations with interest in mathematics (.01), instrumental motivation in mathematics (.01), use of memorization strategies (.10), use of elaboration strategies (.13) and use of control strategies (.04).

Attempts to explain individual differences in ability in terms of strategies have been abandoned by students of intelligence in the early 1970s but have persisted in some areas of educational psychology. Although motivation may be the cause of low achievement among some students, the PISA 2003 data suggest that motivation plays a small role within a bigger picture that links it to the achievement and ability in non-clinical populations. Clearly, both strategies and motivation are poor predictors of achievement in mathematics.

Depression, wellbeing, Big Five personality, toughness and modesty. Morony, Kleitman, Lee, and Stankov (in press) and Stankov (in press) report findings based on 15-year olds from South Korea, Hong Kong, Singapore, Taiwan, Netherlands, Denmark, Finland, Serbia and Latvia (Latvian and Russian samples) with a total  $N =$



7167. In addition to the mathematics achievement scores and confidence based on 10 items, the study included measures of a number of non-cognitive constructs i.e., Big Five measures of personality, wellbeing, adolescent depression, values and social attitude measures of toughness and modesty. Raw correlations between mathematics accuracy scores and 12 scales measuring these non-cognitive constructs were essentially zero – they ranged from, 11 (toughness) to, 11 (values).

In our work Big Five personality scales have been used together with ability measures in several studies, mostly with samples of University students. The outcomes can be summarized as follows. Extraversion and Neuroticism do not correlate with ability measures. Agreeableness and conscientiousness occasionally show correlations that are around the .20 mark. The highest correlation (around .30) with ability and achievement appears with the Openness to Experience scale. In part this scale taps what is sometimes referred to as engagement – i.e., involvement in academic and artistic activities (e.g., enjoyment in reading) beyond normal school demands. For example, in a study based on N = 824 participants Stankov and Lee (2008) report a .34 correlation between a measure of crystallized intelligence (TOEFL, Test of English as a Foreign Language) and Openness. Correlations between Openness and fluid intelligence measures seldom exceed .30. Low correlations between cognitive measures and most Big Five personality scales justify claims that individual differences in ability and personality represent two different “lands” and that it may be profitable to explore processes on the “no-man’s-land” between abilities and personality since these may hold promise as better predictors of ability and achievement (Stankov, 1999).

### CONSTRUCTS SHOWING UP TO, 35 CORRELATIONS WITH COGNITIVE PERFORMANCE

Measures of rationality. Stanovich (2012, chap. 22, p. 446) writes: “Conceptual separation aside, there is ample empirical evidence that measures of intelligence and measures of rationality show considerable dissociation. Some measures of rational thought show modest correlations with cognitive ability (in the range of .20–.35), but many rationality tasks show no association with cognitive ability.” What Stanovich and his collaborators refer to as “measures of rationality” are of three kinds:

**(a) Thinking dispositions:** measures such as actively open-minded thinking, need for cognition (the tendency to think a lot), consideration of future consequences, need for closure, superstitious thinking, and dogmatism. According to Stanovich (2012, chap. 22), many different studies involving thousands of participants have indicated that measures of intelligence display only moderate to weak correlations (usually less than .30) with some thinking dispositions (e.g., actively open minded thinking, need for cognition) and near-zero correlations with others (e.g., conscientiousness, curiosity, diligence).

**(b) Probabilistic and scientific reasoning:** In university samples, correlations with cognitive ability are roughly (in absolute magnitude) in the range of .20–.35 for probabilistic reasoning tasks and scientific reasoning tasks measuring a variety of rational principles. Myside bias, for example, is virtually independent of intelligence. Individuals with higher IQs in a university sample are no less likely to process



information from an egocentric perspective than are individuals with relatively lower IQs.

**(c) Decision making in clinical populations:** An example is the use of Iowa Gambling Task (IGT) as an index of decision making performance (Toplak et al., 2010). Impairment on this task was first demonstrated in patients with lesions in the ventromedial prefrontal cortex. Like many other neuropsychological measures indicative of brain malfunction, IGT has very low correlation with measures of intelligence outside clinical populations.

Measures listed under (b) and (c) are cognitive in the sense that there is a well-defined solution and there is a possibility to devise versions of the tasks that vary in difficulty. For these, there seems to be a paucity of: 1. Proofs of reliability; 2. Proofs that the same kinds of tasks – e.g., decision making tasks – measure a common factor (convergent validity); 3. Proofs that measures of rationality are not captured by other well-established psychometric sub factors of intelligence (discriminate validity). In the absence of such proofs rationality cannot be treated as a psychometric construct. However, the development of new types of cognitive measures based on studies of decision making and principles of scientific and probabilistic reasoning is perhaps the most interesting recent addition to the study of intelligence–psychometric properties of these tasks warrant further investigation. Furthermore, since probabilistic and scientific reasoning and decision making are known to be susceptible to cognitive biases, measures of these processes can be expected to contain non-cognitive components. It will be important to study their relationship to non-cognitive dispositions that are known to have higher correlations with cognitive tasks (e.g., those of self-beliefs listed below). Measures of thinking dispositions listed under (a) are definitely non-cognitive. They assess habitual ways of behaving and at least some of them capture constructs classified under the categories of social attitudes and motivation. They are not novel. For example, dogmatism is often treated as a social attitude like authoritarianism and Machiavellianism. Measures of the need for cognition and closure are motivational in nature. Both social attitudes and motivation are known to share some, usually small, variance with cognitive performance measures.

Self-reported assessment of intelligence (SAI). Chamorro-Premuzic, Moutafi, and Furnham (2005) reported a correlation of .20 between the self-reported measure of intelligence and scores on Raven's Progressive Matrices test. In their study Openness to Experience had about the same (i.e., about .20) correlation with SAI. They suggest that SAI may play a moderating role in the relationship between personality and intelligence. Academic self-concepts. Over the past 30 years educational psychologists have examined the predictive validity of self-beliefs. One of these – self-concept – refers to the extent to which students feel competent in the domain being asked. For example, in PISA studies of mathematics achievement, self-concept is measured by asking participants to answer questions like "I have always believed that mathematics is one of my best subjects." Similar questions can be asked about English or science or any other academic subject. Mathematics self-concept measure in the PISA (2003) correlated .23 with achievement scores in mathematics (Lee, 2009). Using a different sample of



participants, Morony et al. (in press) report a correlation of .34 between mathematics achievement and the same PISA (2003) mathematics self-concept scale.

Hattie (1992) reports that the correlation between broadly defined self-concept and “IQ” is relatively small, (i.e., about .18 on the average). The accuracy score from the Raven’s Progressive Matrices test (RPM), for example, is reported to have an average correlation with self-concept of about .11. Correlations that self concept measures have with the measures of school achievement in English and Mathematics are somewhat higher, about .23 and .20 respectively. Stankov and Crawford (1997) report that Raven’s Progressive Matrices test correlates .27 with mathematics self-concept and Vocabulary test correlates .26 with English self-concept.

The three self-beliefs and self-concept in particular depend on comparisons one makes with other similar acts carried out in the past, with other people or, alternatively, with one’s own performance on different tasks. We can therefore speculate that the lower correlation between self-concept and cognitive performance may be due in part to the explicit claim (see Marsh & Parker, 1984) that self-concept measures critically depend on comparisons with a reference group that provides framework for self-assessment. Thus, if academic achievement is assessed with the same instrument across different schools and self-concept depends on the comparison group, self-concept is likely to have lower reliability and therefore a low correlation with achievement.

### **CONSTRUCTS SHOWING CORRELATIONS HIGHER THAN, .35 WITH ACADEMIC ACHIEVEMENT**

The issue of domain-specificity. As mentioned above, constructs with moderate levels of predictability tend to be domain specific. Like self-concept measures, they ask questions about one’s self-beliefs about competence in a specific domain, usually related to a particular school subject. They also rely on the assumption that our beliefs in competence in one domain are not related to our beliefs in competence in other domains – i.e., they are domain-specific. As a consequence, measures of self-beliefs in a general trait like intelligence do not exist-SAI being the closest to it.

In our recent studies measures of two self-beliefs constructs have shown correlations higher than .35 with academic achievement.

Mathematics anxiety refers to the extent to which students feel helpless or stressed when studying mathematics. In PISA (2003) data, mathematics anxiety correlates .39 with mathematics achievement scores (Lee, 2009). In Morony et al.’s (in press) study; mathematics anxiety correlates, .27 with achievement in mathematics. Also, Stankov, Morony, and Lee (in press) and Stankov (in press) report a .35 correlation between these two measures.

Mathematics self-efficacy refers to the extent to which students believe that they can do the task being asked. There are two versions of self-efficacy measures-broad and narrow (or item-based). Broad self-efficacy measures, like measures of self-concepts, tend to have lower correlation with achievement than narrow measures. In the PISA (2003) version of the narrow measure of self-efficacy students were presented with a series of mathematics-related items (e.g. “calculate the number of tiles needed to cover a floor”) and asked “how confident are you that you could solve this type of problem?”.



However, the students were not asked to solve the items. In the PISA (2003) data, mathematics self-efficacy correlates .43 with mathematics achievement scores (Lee, 2009). In Morony et al.'s (in press) study, mathematics self-efficacy correlates .45 with achievement in mathematics. Stankov et al. (in press) obtained a .48 correlation between these same two measures.

### **CONFIDENCE: A CONSTRUCT SHOWING CORRELATIONS, .45 AND HIGHER WITH COGNITIVE ABILITIES**

Several studies of ours over the past 20 years indicate that measures of confidence in the accuracy of the just-provided answer is the best non-cognitive predictor of ability/intelligence and achievement test scores (see, for example, Morony et al., in press). In these studies, after answering a test item the participant is asked to state on a percentage scale how confident he or she is that the answer is correct. The average of confidence ratings over all items in the test is a total confidence score. Some findings from this line of work can be summarized as follows:

**(a) The general factor of confidence:** In some of our studies several different cognitive ability tests were employed and each test was scored for both accuracy and confidence. Factor analysis of all accuracy and confidence scores from a given study tends to produce a well-defined confidence factor that is separate from accuracy and other non-cognitive factors (but see point c. below). This suggests that there is a general non-cognitive confidence factor akin to the 'g' factor in cognitive domains. Thus, confidence is characterized by domain-generalness, not domain specificity that is observed with measures of self-beliefs. Furthermore, properties of confidence scores obtained from ability measures are similar to the properties of confidence scores obtained from achievement tests (see Stankov, Pallier, et al., 2012; Stankov, Lee, Luo, & Hogan et al., 2012). Several properties of confidence measures listed in point (c) below can be seen as a consequence of the existence of a general confidence factor.

**(b) Overconfidence:** Confidence scores are often compared to accuracy scores and a common finding is overconfidence-people think that they have solved more items than the number they have actually solved. Furthermore, people who have lower scores on cognitive tests tend to show higher overconfidence and people of lower ability tend to be more overconfident. This holds both at individual and at a country level. Stankov and Lee (Under review) interpret overconfidence as an example of self-deception (defense) mechanism.

**(c) Predictive validity of confidence:**

(i) Correlations between accuracy and confidence scores based on the same test items range between .20 and upper .60s but the majority is between .40 and .60. Correlations of this size are seldom reported with measures of any other non-cognitive construct.

(ii) Stankov and Lee (2008) report incremental validity of confidence scores over and above accuracy scores. Thus, after predicting accuracy scores on Writing and Speaking tests using the Reading and Listening accuracy scores, additional albeit small amount of variance in Writing and Speaking was accounted for by the confidence scores collected from Reading and Listening tests.



(iii) Stankov, Lee, et al. (2012) report that confidence shows incremental validity over accuracy in the prediction of school marks several months later. Importantly, confidence also captures predictive validity of self-beliefs (i.e., self-efficacy and self-concepts). In other words, inclusion of confidence in the prediction of school marks makes the assessment of self-beliefs largely redundant.

(iv) Morony et al. (in press) also show that confidence scores add a significant improvement in the prediction of accuracy scores over and above several other non-cognitive constructs mentioned above. Thus, R-square for predicting mathematics accuracy scores from the three self beliefs is .225 and it is close to being doubled (.390) when confidence is added to the regression equation.

(v) Confidence shares variance with measures of accuracy of performance on cognitive tests and also with measures of self-beliefs. Stankov, Lee, et al. (2012) report the results of two surveys. In one of these (N = 1940) achievement in mathematics was the focus. In the other (N = 1786) it was the achievement in English. In surveys, non-cognitive variables-self-beliefs and confidence-on their own define a single non-cognitive factor. When mathematics and English accuracy scores were included in the analysis, that single non-cognitive factor splits into two. Accuracy, confidence and (negative) anxiety define one factor and self-beliefs (i.e., self-efficacy and self-concept) define another factor, with anxiety showing some overlap between the factors.

Criticisms. Some educational psychologists familiar with the literature on self-beliefs are critical of the use of confidence scores for two reasons. First, they point out that narrow (or item-based) measures of self-efficacy are conceptually close to the measures of confidence. In both, the participant is asked to state how confident she (or he) is that she will be able to solve (self-efficacy) or have answered correctly (confidence) a particular test item. The main difference between the two measures is in whether the item has been attempted or not. Empirical evidence indicates that item-based (i.e., narrow) self-efficacy and confidence do not correlate too highly and therefore they tap different processes. In Morony et al.'s (in press) study, the correlation between confidence and self-efficacy is .54 and in Stankov et al. (in press) it is .48. Correlations of this size can be found between measures of fluid and crystallized intelligence which have been widely accepted as being distinct. Thus, self-efficacy and confidence are different constructs. If they are indeed distinct constructs, we can speculate that attempting to solve an item makes confidence measures more domain- general. Thus, in measures of confidence one evaluates the success of the immediately preceding act as opposed to the self-beliefs measures where there is a need to compare oneself with some other similar acts carried out in the past.

Second, critics emphasize temporal proximity and point out that confidence ratings follow answers immediately-higher correlation is attributed to this closeness in time. This is not a compelling argument since temporal proximity is not usually brought into consideration with other measures in psychology. For example, speed of answering is recorded simultaneously with accuracy but we accept that speed scores are telling us something different from accuracy scores them. Furthermore, temporal proximity is not seen as a problem with item-based (i.e., narrow) self-efficacy measurements.



The following point is not so much a criticism as it is a refinement of the views regarding the role of confidence. Findings reviewed in this paper can be used for assessment purposes and one obvious area beside education is personnel selection. Given the size of correlations, it is plausible to use self-beliefs measures both as an adjunct and a proxy for cognitive ability. Measures of confidence are the most promising. Within the decision making disciplines, there seems to be a consensus that (a) Confidence is “bad” when ignorant people have too much of it; and (b) Confidence tends to be useful when it comes from the well-informed experts (see Kahneman, 2011). Overall, our findings suggest that in the absence of information about individuals’ expertise level, higher confidence is more useful in predicting cognitive performance than low confidence.

### **SELF-BELIEFS AND THE DISTINCTION BETWEEN INTELLIGENCE AND ACADEMIC ACHIEVEMENT**

It is clear that motivation, learning strategies, personality measures other than Openness, measures of psychopathology and wellbeing, self-assessed intelligence and most thinking dispositions, have relatively little to do with objectively assessed intelligence and academic achievement. These non-cognitive constructs may be important in their own right but they cannot account for a significant part of individual differences in cognitive functions within non-clinical populations. They are not crucial for our theories of intelligence.

The work reviewed here points to a potentially important distinction between intelligence and academic achievement. Although self-beliefs measures-item-based self-efficacy and anxiety in particular and self-concept to a lesser degree-are good predictors of academic achievement in specific areas they do not correlate highly with general intelligence. There is scarcity of recent studies linking domain-specific self-beliefs to measures of general intelligence but it is reasonable to assume that these correlations will be lower than .30. Intelligence tests, on the other hand, are known to be good predictors of academic achievement irrespective of the domain. Thus, correlations with self-beliefs point to a disjunction between academic achievement and intelligence.

Clearly, there appears to be a real difference between our actual ability to solve problems in mathematics, science and English and what we think our ability level in a particular domain is. Because of domain-specificity, people also think that they are good (self-concept) in English and bad in mathematics and may be afraid (anxious) when doing mathematics problems. When shown mathematics problems our confidence in our ability to solve them (self-efficacy) is also affected to some extent by what we believe our strengths and weaknesses are and by our previous experiences with similar problems. Obviously, what we believe about ourselves does matter when we are engaged in academic pursuits and it may play an important role in, for example, the selection of the academic discipline for study and in career choice. Confidence is related to the three self-beliefs and it is also related to cognitive performance more strongly than other self-beliefs. Confidence is also domain-general.

One way to see the distinction is by pointing out that, in our heads, we think that cognitive functions employed for the solution of science, mathematics and English



problems are vastly different when, in fact, those who are good in mathematics are also good in English or, for that matter, any other academic subject. Alternatively and perhaps more precisely, when you are good in mathematics it is highly unlikely that you will be very bad in, say, English. Also, when we are asked to evaluate just-completed tasks we are as good in judging our success on a given task as we are with any other task but we behave as if we are not aware that this is the case. Nevertheless, solving an item (accuracy scores) and knowing how well we've done (confidence scores) are different but related general constructs and both are insensitive to the nature of the cognitive task being performed – i.e., they are not domain-specific.

Would it be profitable to educate students about the generality of cognitive ability and generality of confidence? I believe that this may be a useful course of action since self-beliefs may be too powerful and misleading in many personal decisions in life. It would make more sense to allow individuals' interests instead of their self-beliefs to guide their choices.

### **IMPLICATIONS FOR THE INVESTMENT THEORY OF FLUID AND CRYSTALLIZED INTELLIGENCE**

At least one of the current theories of intelligence proposes that the development of intelligence is partially influenced by non-cognitive processes and, in particular, by those processes that lead to decisions on how to invest time and effort in intellectual pursuits (see Cattell, 1987). Relevant aspects of the theory of fluid (Gf) and crystallized (Gc) intelligence, as espoused in the writing of John Horn (see Horn, 1981) were summarized by Stankov and Chen (1988) in the following way:

“Both Gf and Gc involve processes of reasoning, concept formation and attainment, problem solving, education of relations and correlates, etc. In short, they both call for processes typical of intelligence tests. The most important feature distinguishing between fluid and crystallized intelligence is the nature of (not the sheer presence of) the learning that contributes to the formation of the two abilities. Crystallized intelligence reflects largely acculturation learning, lessons organized in the culture to convert intellectual capacities into a form of intelligence deemed useful within a particular society. These learning experiences are accompanied by motivational systems of reward and punishment which help to enhance or exclude some classes of behavior from one's repertoire of behavior. Gc reflects individual differences in these effects. Fluid intelligence, on the other hand, reflects largely idiosyncratic and casual learning which takes place outside organized educational and acculturation systems of influences. Many events involve incidental learning of various concepts and thinking skills related to understanding time, space, causality, etc. These events take place outside the school system. They provide the basis for Gf.” (p. 283).

Clearly, this view of intelligence ascribes a strong role to learning in both Gf and Gc. For most part, the term ‘intelligence’ in the studies reviewed in this paper refer to fluid intelligence. Crystallized intelligence tests differ from achievement tests in that they are designed to measure general knowledge. Conceptually, of course, academic achievement tests are also measures of acculturated knowledge although this knowledge is restricted to particular academic domains. Significant correlations that self-beliefs and



confidence have with measures of achievement suggest that they are the most potent influences on the development of crystallized from fluid abilities. In retrospect, perhaps, it is not surprising that the study of self-beliefs has emerged from educational psychology. Self-beliefs have been largely neglected by the broadly defined individual differences theories of personality.

## SUMMARY AND DISCUSSION

Over the past 20 years we have witnessed an increase in the number of large-scale studies in education both within the countries (e.g., NAEP in US) and internationally (TIMMS, PISA). Most are focused on assessing different aspects of academic performance. Background questionnaires for these studies contain a wealth of information about non-cognitive variables of potential importance to education. These variables are usually not in the spotlight when “league tables” are being reported but an increasing number of researchers have been having a closer look at non-cognitive variables after the initial hype has passed. A reasonably clear picture is starting to emerge.

Although Hattie’s (2009) book indicates that teachers, teaching methods and school effects cannot be ignored, the largest effects on educational achievement are due to psychological (i.e., within- persons) non-cognitive individual differences variables. Our analyses of the PISA (2003) data (Lee, 2009; Lee & Stankov, in press) as well as our own empirical studies in the USA (Stankov & Lee, 2008) and Singapore (Morony et al., in press; Stankov, Lee, et al., 2012; Stankov et al., in press) show that,

1. Measures of motivation, learning strategies, depression, wellbeing and four out of five broad personality measures have low correlations with and therefore are likely to have negligible or no effects on academic achievement;
2. Measures of rationality, Openness to Experience, self-concept and self-assessed intelligence have low but non-negligible relationships to both achievement and intelligence;
3. Measures of self-beliefs (narrow self-efficacy and academic anxiety) have moderate correlations with achievement. Their correlation with measures of fluid intelligence has not been studied sufficiently but it is likely to be low;
4. Measures of confidence that are related to self-beliefs have the highest correlation with both academic achievement and intelligence.

It seems reasonable to assume that self-beliefs and confidence in particular are the most potent forces that lead to the development of crystallized intelligence as postulated by the investment part of the theory of fluid and crystallized intelligence. Intervention procedures that may lead to changes in self-beliefs will need to be explored. However, given the potentially detrimental effects of too high levels of self-beliefs (e.g., overconfidence may lead to reckless behavior) this needs to be accompanied with careful discussion about the optimal levels of confidence for different groups of people and for different job requirements.

Recent developments in decision making theory and measures of rationality suggest themselves as another area to explore and incorporate in educational research. Of particular interest are probabilistic and scientific reasoning measures that have the



quality of objective cognitive tests and yet, through their link to cognitive biases, have a non-cognitive component as well.

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## UNDERSTANDING EMPLOYEE TURNOVER AND LEARNING TO MEASURE AND CONTROL IT

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### **Abstract:**

Labour turnover refers to change in labour force in an organisation. The change may be due to separation or appointments. In this article I am emphasizing on separation part. There are different methods of measuring turnover like separation method, replacement method and flux method. I have emphasized on practical approach of measuring and control of turnover rather than conventional and traditional method which does not specify control part which will in long way play important part in controlling the turnover of employees. I have stressed on control part as it is need of the day for any company.

**Key words:** Labour Turnover, Separation, Indian Perspective

### **INTRODUCTION:**

Labour turnover refers to change in labour force in an organisation. The change may be due to separation or appointments. In this article I am emphasizing on separation part. There are different methods of measuring turnover like separation method, replacement method and flux method. I have emphasized on practical approach of measuring and control of turnover rather than conventional and traditional method which does not specify control part which will in long way play important part in controlling the turnover of employees. I have stressed on control part as it is need of the day for any company.

### **Methods:**

I have resorted to description and analysis of practical method of controlling turnover of employees Instead of description of the problem and stating solutions theoretically as taking abstracts from theoretical work.

### **Results**

By resorting to practical based study the outcomes so derived will help organizations if applied will help in controlling labour turnover in effective manner



## Implications of the research

The causes and the strategies which I am discussing in this article I think will help the organizations which strive to retain their workforce which in turn will reduce their cost significantly in the form of avoiding costs called voidable costs involved in hiring and training new employees which could had been avoided in case they were looked upon properly

## Literature Review:

The review of the literature is done and vast and unpeccable contributions of authors in this regard is noted and my point of view is presented here.

An overview of few important methods of measurement of labour turnover:

Separation Method –( No. of separations in a period / Average number of employees in the period ) x 100

Replacement Method –( No of replacements in a period / Average number of employees in the period) x 100

Flux Method – ( No. of separations + No. of replacements in a period) / Average number of employees x 100

Methodology and implementation

This is the conceptual research which means use of theory for explanation of concepts. I have made use available information from various sources and had put forth my point of view

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Here also I am quoting reasons for labour turnover and also probable solutions for it hand in hand in the coming paragraphs.

## 1.Bad hiring

It is the main cause of employee turnover and job dissatisfaction. The employees should be hired based on proper skill and experience and competency fit for particular job that is right person for the right job.It is not just putting physically a person for the job but make sure proper screening in form of testing is followed while hiring them and previous job performance should be considered.

## 2. Relationships

Poor relationship with colleagues and team members is the second cause. This can be avoided by building trust and credibility and conducive environment in the workplace



### 3. Lack of support by management

People want best situations at work which will facilitate them to utilise their skill and knowledge and want really to shine and grow. Leaders must provide people at work such situations so that they can challenge themselves, contribute to grow and learn. All these prevent people moving out of their organisation. To engage in coaching type of leadership is the need of the hour.

### Conclusion:

To conclude it may be said that labour turnover creates huge impact on profitability of an organisation in form of cost of hiring, loss of productivity caused by unfilled positions. So attrition or labour turnover has to be reduced, if possible totally removed by using above mentioned strategies which according to me will help companies to reduce to large extent in reducing labour turnover as the saying goes “a known devil is better than an unknown angel” here the challenge is to make all employees angels of the organisation by being employer himself becoming an angel.

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l BVj QWj eKLUVfjx bf.M; u bdkukeh 1976 ea LFkfr , d Lor= fFkd Vld gA bl ds vuq kj Hkjr ea cjst xkjh dk ied[k dkj.k 2016 dk foephdj.k , oa 2017 ea oLrq , oa l ok dj dk viuk ; k tkuk ied[k gA bl fLFkr ea yxHkx 11 yk[k ykxka ds ukEj]h xokuh iMh vlg yk[k Hko Nks/s 0; ki kjh iHkfor gq A , d k gh , l chvkbz dh rtk fjikVz crkrh gsfd nsk ea jst xkj ds vol j yxkrkj de gis jgs gA uk/cnh , oa th, l Vh vl xBr {s-ka ds fy, nlgjk upl ku yk; h gs bl l svk; de gblz gs vlg jst xkjh ea deh gblz gA l BVj QWj eKLUVfjx bf.M; u bdkukeh ds 2 eplz 2020 ds tkjh vkrM% ds vuq kj xkeh.k {s-ka ea cjst xkjh dh nj fi Nys efgus 5-97 ifr"kr ds eplcys Qjoh 2019 ea c<ej 7-37 ifr"kr gis xbz gA ogna "kgjh {s-ka ea fi Nyh nj 9-7 ifr"kr ds eplcys fxjdj 8-65 ifr"kr ij vk xbz gA nsk ea cjst xkjh nj Qjoh 2020 ea c<ej 7-78 ifr"kr gis xbz gs tks vDVvj 2019 ds ckn l cl s T; knk gs bl l s igys tuojh 2019 ea cjst xkjh nj 7-1 ifr"kr FkA ; g nj nsk dh vFkD; oLFk ea 0; kir l l rh dks crkrh gA Qjoh 2018 ea 5-9 ifr"kr cjst xkj FkA bl vof/k ea dty 40-6 djM% ds yxHkx 0; fDr jst xkj ea FkA Qjoh 2019 ea yxHkx 40 djM%+yxk jst xkj ea FkA nsk ea dlykuk eglekjh dh otg l s Hh cjst xkjh ea of) gblz gA l BVj QWj eKLUVfjx bf.M; u bdkukeh uscrk; k fd 15 eplz 2020 ds cjst xkjh nj 8-4 ifr"kr FkH tks ek= 23 fnka ea c<ej 23-4 ifr"kr gis xBA vkfFkd l l rh uscpr ij foifj l Hko Mkyk gA ; g cpr nj fi Nys 15 o'kz l s fupys Lrj ij gA fVdK mri knka , oa ?kous fQjus ij T; knk [kplz ds pyrs ifjokj dh cpr ea fxjkoV vkbz gA nsk dh dty cpr ea ?kysw cpr dh fgLl nkjh djhc 60 ifr"kr gA fo"skkka ds vuq kj vxj fd l h nsk ds fVdK fodkl pkrf, rls ml s fuosk dh nj dks c<kuh gh gischa ?kysw ikfjokjd cpr eafxjkoV ds dkj.k vko"; d jst xkj ea of) ugha gis l drhA

fi fj ; kfmD ysj Qld Z l oZ ds vuq kj nsk ea cjst xkjh nj 6-1 ifr"kr gA ij l urj Je C ; jks 2020 ds vuq kj 10 ifr"kr vkcnh cjst xkjh gA ; kfu dty 13 djM%+yxk cjst xkj gA ftuea l s 8 djM%+f"fr gA , oa 5 djM%+v"kr cjst xkj gA dlyst vlg fo"fofky; ifro'z 50 yk[k cjst xkjh dh of) djrs gA dksky fodkl ds fy, 3|000 djM%+; i , vkrVr fd, gA ubz jst xkj emyd f"kr(kk uhr dh ?knsk.kk ctV ea dh xbz gA l s yk[k djM%+; i , dh dty; knh <epk ifj ; kst ukvla ij [kplz l s jst xkj ds vol jka ea rsth l s of) gischa vLirk] ubz LekVZ fl Vht cuks rks jst xkjh ea of) gischa l kfk gh l [e] y?%q , oa e/; e m|kska dks l {ke cukus grq QDVjh fu; eu vfkfu; e 2011 ea Hh l a'k'ku fd, x, gA l oZ ds vuq kj 2030 rd 19 fodfl r vlg fodkl "khy nsk kwa ea 8-52 djM%+dty Je "kDr dh deh gischa ij l urj Hkjr ds ikl 24-5 djM%+vfrfjDr dty dke xj gischa u, dfrxr m|ela dks iHh l kgu fn; k tk jgk gA izkuea-h epk ; kst uk ea 2015&18 ea 4-25 djM%+u, m|fe; ka dks \_ .k fn, x, gs ft l l s 11-2 djM%+u, jst xkj ds vol jka dk fodkl gqk gA ; g l [ ; k Lojst xkj ea yxs ykxka dk 55 ifr"kr gA izkuea-h dksky fodkl ; kst uk ea 2016&20 ds chp 73-47 yk[k ykxka ds jst xkj dk i f"kr(k.k fn; k x; k gA jst xkj ds vol jka ea of) ds fy, dksky fodkl ea batifu; fjx vkrn ea 99|300 djM%+dk ctV vkrVr fd; k x; kA

vefjck dh jk'Vh; [Mq; k funskd dk; kby; dh Xylcy VM 2030 dh fjikVZ ea dgk x; k gsfd Hkjr iks'kuy ds l gks o'z 2030 rd fo"o dh cMh vkfFkd "kDr gischa bl h rjg tki ku dh fulika QkmM%ku dh fjikVZ ea dgk gsfd 78 ifr"kr Hkjr; ; pkvla dk fo"okl gsfd mudk Hko'; mTtoy gs vlg nsk ea vefjck fcl'u] Yld , oa tki ku l s T; knk Hkjr; ; pk jst xkj ea l g'fr gA



vxj m|e"lhyrk ds fy, efgyk, vlxv vk, rls n'sk ea 15&17 djkm+ ds jkst xkj ds vol jla ea of) gks l drih gA ; g 2030 rd u, jkst xkj dls ryk" k djus okyh vkcknh ds eplkyv 25 ifr"kr vf/kd gA n'sk ea vkfkd fodkl dsclo tm Je "kfr ea efgyvla dh fgl njkh de gblz gA Hkkjr ea dny 1-3&1-5 djkm+ m|e gh efgyvla ds gkFka ea gS tks dny m|fe; ka dk 20 ifr"kr gh gA ; s vkplM+ Hkh xyr gks l drs gS D; ksd dbz ckj foLkh; , oa vL; ; ckj .ka l s m|e efgyvla ds uke Hkh dj fn, tkrs gS tcf d os okLro ea m|e dls l pkyr djus ea l fO; Hmedk ugha fuHk jgh gsrh gA cu , .M dEi uh vlg xwcy dh l o fji kVZ ds vuq kj xteh.k bykda ea efgyvla ds ikl vf/kd gupj gA vr% bl s l gh fr"kk ea yxkus l s jkst xkj ds vol jla ea of) gsrh gA

**cjst xjgh dsnj djus dsmik ; &**

- 1- f"kk uhfr ea l dkjRed i fjozu fd, tkus pfg, A
- 2- 0; kol kf; d , oa rdudh f"kk dls i kl kfgr djuk pfg, A
- 3- cM+ "kgjha ea vf/kd jkst xkj dk; ky; [kysdj cjst xjgh dls dk; Z djus dk ekdk feyuk pfg, A
- 4- ; pkvla dls i f"kk.k grq de C; kTk ij \_\_.k miyC/k djokdj jkst xkj ds vol jla dk fodkl djuk pfg, A
- 5- Tkul f; k fu; a .k ds iz kl gkus pfg, A
- 6- Xteh.k (ks=ka ea jkst xkj ds vol jla dk fodkl fd; k tkuk pfg, A
- 7- Lojst xkj grq vko"; d l qo/kvka dls miyC/k djokuk pfg, A

**fu'd'k**

bl idkj Li'V gsf d Hkkjr fo"o ea l cl s vf/kd cjst xkj vkcknh okyk n'sk cu x; k gA n'sk ea f=i jk] gfj; k.k vlg fgeky in'sk vkfn ea rls ukfj; k; <=us ij Hkh ugha fey jgh gA f=i jk ea rls cjst xjgh nj 23-3 ifr"kr gS tksfd l okV/kd gA n'sk ea xteh.k vlg "kgjh nuka (ks=ka ea cjst xjgh c<+ jgh gS ijLrq "kgjh (ks=ka dh gkyr vf/kd [kjk gA cYwexl dh fji kVZ ds vuq kj jkst xkj ds vHko ea cMka ds \_\_.k ugha pprk; s tk jgs gA n'sk mPp cjst xjgh l s xLr , dh vFko; oLFkk cu x; k gS ftl ea viz qR l a l kuka dh vol j yxsr Hkh pprk i M+ jgh gA vk; ds vHko ea ekx i k Hkh i Hkfor gsjgk gS tks fd mRiknu l a l kuka , oa mRikndrk nuka dls i Hkfor dj jgk gA cjst xjgh ds dkj .k Je cy ea vRfo"okl dj vHko gsjgk gS mudh dk; Z {terk dk gkl gsjgk gS vlg os rukoxLr gsjgs gA dbz Hkh n'sk ; pkvla dh rjDdh dsfcuk fodkl ugha dj l drk l jdkj dls bl l eL; k l s fui Vus ds fy, vko"; d dne mBkus dh vko"; drk gA

**l mHk**

- 1- ekfj jhrk] vkfkd fu; kst u , oa fodkl ] vtzu ifyds'ku t; ij
- 2- i km/s jek'k , oa vL; ] l kkl; v/; ; u] fi ; l u bf.M; k , Tk; qd'sku l foL st ik fyfeVM mRrj in'sk] 2020
- 3- MW xakoj "kknk] , vji; k f"ki Moysi eM & bdkulled , .M l s ky b"; j gkjh tku cpl ubz fnYyh] 2015
- 4- vki j epy , oa vL; ] vkfVdy l s ky i kV/D"ku fl LVe bu bf.M; k bu cpl l s ky i kV/D"ku xkyl bu bLV , f"k; k] jkmVyx U; wkd] 2018
- 5- xxl , e- Hkkjr ea c<fr vkfkd vl ekurk , oa c<fr cjst xjgh] vkbZ; ebZkj] oky; w 7] b"; w 4/2/ vi s y 2018
- 6- nkl xk'e] tkt vkksed l %bf.M; l t bEi yk eM Økbf l , .M oV n q; p; gkMI ] n gkvs cpl ifcyf"ak bf.M; k] xq xte] 2019
- 7- jk?kou ts] tkt Økbf l bu bf.M; k] iku edyhu] 2018
- 8- jktLFkku if=dk t; ij] 3 ekpl 2020] i'V l f; k 19
- 9- frokjh ch] vkt rd] 31 ebz 2019
- 10- uoHkkjr VkbEl ] 11 Qojh 2020] i'V l f; k 10
- 11- n'ud txj .kj 20 vi s y 2020] l k'V l f; k 8



## PREVENTION OF CYBER CRIME:A DESCRIPTIVE STUDY TO SHOW THE PREVENTIVE MEASURE OVER CYBER CRIMES IN INDIA

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### ABSTRACT

In modern India we are fully depending on Electronic devices, we use electronic devices as an Resources. So now days we all are part of electronic world, without device no life thus whole human activity controlled under electronic devices. An electronic device works based on Internet and Network that is **Cyber**.

Today we are lived in cyber, we fulfil our needs, urges, and requirements through cyber, so it is very essential for public at the same time it is very easy to commit crime through cyber by potential criminal/potential criminals.

**KEY WORDS:** Cyber, Internet, Networks, Era, Electronic device.

### INTRODUCTION

Today world is running behind Electronic and electronic elements become part of our life, and these elements worked based on Internet and Network. And these electric elements including Computer, Mobiles, etc.

Cyber- It is relating to culture of computer, Information Technology, and Cyber Crimes means Crimes that Influence through Computer, Network and these are the way of Commission. Now a days In Indian scenario we see the Crime mature it will shows highest crime rate is nothing but Cyber Crime, and we see the Cyber Crime rates its Increases day of day so this scenario is very dangerous to our Indian society.

According to Indian Crime Data here it shows that in the year of 2017 it is almost Double, So in India Information Technology Act as an one of major preventive measure in India towards Cyber Crimes. And Governments are also started working and started giving training towards Prevention of Cyber Crimes in India.

### OBJECTIVES OF THE STUDY:

1. To Know the Magnitude and Consequences of cyber Crimes in India from 2013 to 2017.



2. To explore the preventive Measure are present in Information technology Act.
3. To Study the Precautionary measure which are present under IPC.
- 4.

#### REVIEW OF LITERATURE:

1. So we see Indian Crime report 2017, this shows that in the year of 2017 Cyber Crimes are almost doubled with compare to previous years. (NCRB).

#### METHODOLOGY:

An empirical study shows the Preventive Measures towards Cyber Crimes in India. So this study under exploratory type of research with using Descriptive research designs and qualitative are essential for my study, there for in order to obtain data through Secondary Data and Report has been collected primarily, interpretation & Tabulation properly.

#### GENERAL DISCUSSION:

- 1) To know the Magnitude and Consequences of Cyber Crimes in India from the year 2013 to 2017.

Incident Year	Magnitude of Cyber Crimes
2013	7,780
2014	9,622
2015	11,592
2016	12,317
2017	21,796

From the magnitude of these Cyber Crime it clearly shows that the crimes are increasing in nature. So this crime scenario is very harmful to Indian society.

- 2) To explore the preventive Measure are present in Information technology Act.

In India we have Information Technology Act it is primary and major act to preventing Cyber Crimes. In India. What are those major Cyber Crimes it Handel's

1. Tampering with computer source Documents (Sec.65)
2. Hacking with computer systems, Data Alteration (Sec.66)
3. Sending offensive messages through communication service, etc. (Sec.66A)
4. Dishonestly receiving stolen computer resource or communication device (Sec.66B)
5. Identity theft (Sec.66C)
6. Cheating by personation by using computer resource (Sec.66D)
7. Violation of privacy (Sec.66E)
8. Cyber terrorism (Sec.66F)



9. Publishing or transmitting obscene material in electronic form (Sec .67)
10. Publishing or transmitting of material containing sexually explicit act, etc. in Electronic form (Sec.67A)
11. Punishment for publishing or transmitting of material depicting children in Sexually explicit act, etc. in electronic form (Sec.67B) and Preservation and Retention of information by intermediaries Sec.67C
12. Powers to issue directions for interception or monitoring or decryption of any information through any computer resource (Sec.69)
13. Power to issue directions for blocking for public access of any information through any computer resource (Sec.69A)
14. Power to authorize to monitor and collect traffic data or information through Any computer resource for Cyber Security (Sec.69B)
15. Un-authorized access to protected system (Sec.70)
16. Penalty for misrepresentation (Sec.71)
17. Breach of confidentiality and privacy (Sec.72)
18. Publishing False digital signature certificates (Sec.73)
19. Publication for fraudulent purpose (Sec.74)
20. Act to apply for offence or contraventions committed outside India (Sec.75)
21. Compensation, penalties or confiscation not to interfere with other punishment (Sec.77)
22. Compounding of Offences (Sec.77A)
23. Offences with three years' imprisonment to be cognizable (Sec.77B)
24. Exemption from liability of intermediary in certain cases (Sec.79)
25. Punishment for abetment of offences (Sec.84B)
26. Punishment for attempt to commit offences (Sec.84C)
27. Offences by Companies (Sec.85)

### 3) To Study the Precautionary measure which are present under IPC.

So it shows that IT act is major concentrate the Cyber Crimes in India it is Major preventive tools for preventive cyber-crimes in India.

In India IPC is also considered some of Cyber Crimes in India what are those as mention as follows:

1. Sending threatening messages by e-mail (Sec .503 IPC)
2. Word, gesture or act intended to insult the modesty of a woman (Sec.509 IPC)
3. Sending defamatory messages by e-mail (Sec.499 IPC)
4. Bogus websites, Cyber Frauds (Sec 420 IPC)
5. E-mail Spoofing (Sec.463 IPC)
6. Making a false document (Sec.464 IPC)
7. Forgery for purpose of cheating (Sec.468 IPC)
8. Forgery for purpose of harming reputation (Sec.469 IPC)
9. Web-Jacking (Sec 383 IPC)
10. E-mail Abuse (Sec.500 IPC)
11. Punishment for criminal intimidation (Sec.506 IPC)
12. Criminal intimidation by an anonymous communication (Sec.507 IPC)



13. When copyright infringed:- Copyright in a work shall be deemed to be Infringe (Sec.51)

14. Offence of infringement of copyright or other rights conferred by this Act. Any person who knowingly infringes or abets the infringement of (Sec.63)

15. Enhanced penalty on second and subsequent convictions (Sec.63A)

16. Knowing use of infringing copy of computer programme to be an offence (Sec.63B)

17. Obscenity (Sec. 292 IPC)

18. Printing etc. of grossly indecent or scurrilous matter or matter intended for blackmail (Sec.292A IPC)

19. Sale, etc., of obscene objects to young person (Sec .293 IPC)

20. Obscene acts and songs (Sec.294 IPC)

21. Theft of Computer Hardware (Sec. 378)

22. Punishment for theft (Sec.379)

So in India IPC is also considered some important Cyber Crimes, indirectly it fight for prevention of Cyber Crimes in India.

#### **FINDINGS:**

So from the study it clearly shows that In Indian cyber-crimes are goes on increasing in nature and so it's very dangerous to India.

Further we see the preventive measures are Working good how because section of Information Technology Act as well as IPC they cover major Cyber-crimes in India.

#### **CONCLUSION:**

Through study we know that the Cyber Crime Incidents are increase day by day so government initiative in the way of providing proper training, workshops, and education towards Cyber Crime is required.

Some of laws or acts are there in India but they are working inefficient so it requires sufficient work for this type of Crime tendency.

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## HISTORICAL IMPORTANCE OF BUDDHISM – ITS RELEVANCE TO MAKING OF MODERN INDIA

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### Abstract

Gautama Budha was one of the great Philosopher and Teachers of the World. He gave message of truth, peace, humanity and equality. His teaching and sayings became the basis of Buddhism, men, women of all castes came with in the fold Buddhism.m Today, two main strands of Buddhism are recognized Buddhism, the main religion of Sri Lanka,Burma, Thailand, Cambodia and Laos but also prevalent in Malaysia, Singapore and Nepal. Mahayana Buddhism, the main religion of Tibet, Mongolia, Taiwan, Korea, Vietnam and Japan but also prevalent in China, Malaysia, Singapore and Nepal. The variations in practice among Buddhists from person to person and country to country are often shaped by cultural rather than religious factors. In the world wise 500 million peoples follows Buddhism. This research article to be discussed about historical importance of the Buddhism, it is to be relevance to making up Modern India.

**Key Words:** *Buddhism, Sakhya Buddha, Human Discrimination, Dhamma, Suptha petakam, Human Culture, Buddhist Practices,*

### INTRODUCTION

*A man is not called wise because he talks and talks  
against; but it he is peaceful, loving and fearless  
then he is in truth called wise.*

*---Gauthama Buddha*

The History of Buddhism spans the 6<sup>th</sup> century BC to the present, starting with the birth of Buddha Siddhartha Gautama in Lumbini, Nepal. This makes it one of the oldest religions practiced today. The religion evolved as it spread from the northeastern region of the Indian subcontinent through /central, East, and Southeast Asia. At one time or another, it influenced most of the Asian continent. The history of Buddhism is also characterized by the reconstructions of numerous movements. The word “Harmony” means concord, unity, peace, amity, friendship, consistency, consonance, conformity etc. The concept of social harmony in Buddhist thought incorporates two aspects of human life, personal life and social life. The ethical standard and moral values of the individuals practiced in their personal life lead to social harmony in their



social interactions and social activities. The interpersonal relationship, compassion, religions, toleration and mutual understanding among various social units and religious group are the prime factors of social harmony. We find several literary and archaeological evidences, which reveal great emphasis on social harmony.

Buddhism and social harmony has a great value and an importance in the modern context of national and International level. Today, the whole humanity is fraught with conflicts generated by political, economic, social, religious and racial consideration. There is not a single corner of the world today which is free from conflicts and turmoil. Disharmony and discontentment are ground of war and tension. Buddhism is not a dogmatic religion but the great social philosophy, which can be, practiced anywhere and everywhere. The society based on Liberty, Equality and Fraternity where justice will prevail the society Buddha wanted to establish through his teachings. If we look at the world map we see a great part of humanity is still denied liberty and equality, what to talk of justice<sub>1</sub>. Iyothi Das established the sakya Buddhist society in Chennai with branches in many places, including Karnataka. Das established a weekly magazine called Oru Paisa Tamilian (“One Paisa Tamilian”) in Chennai in 1907, which served as a news letter linking all the new branches of the *Sakya Buddhist Society*. The magazine discussed traditions and practices of Tamil Buddhism, new developments in the Buddhist world and the Indian sub continent’s history from the Buddhist point of view. Bhagya Reddy Varma, a Dalit leader of Andhra Pradesh, who was also fascinated by Buddhism and promoted its adoption among the Dalits

The Buddhist movement in Tamil Nadu by G.Aloysius. He saw this movement as a Dalit response to a ‘crisis of ‘ overall sub alternisation, economic impoverishment as well as cultural enslavement of the mass of labouring castes’ in Tamil Nadu by the third quarter of the nineteenth century. The key figure was pandit Iyothee Das (1845-1914) who, with other Dalits and the help of Col. Olcott of the /theosophical Society, organized the *Sakya Buddhist Society* in Madras in 1898. Their joint decision to seek out and reclaim their lost religious identity was unambiguously aimed at moving Dalits from their present enslavement towards future emancipation. In 1907 they began a weekly news magazine to educate fellow subalterns. In this weekly Buddhism was presented as the religion of the oppressed. Branches of the Society were opened initially in Bangalore and the Kolar Gold Fields, and then elsewhere in northern Tamil Nadu. The movement spread primarily among urban Dalits and remained small. It rejected the rituals, beliefs in the supernatural, and traditions of Brahmanical caste Hinduism and replaced them with Buddhist ceremonies for the lifecycle as well as weekly meetings and celebrations for the community. ‘We are Tamils, we are the original settlers of this land and we are Buddhists to intertwined themes that repeatedly occur within Tamil Buddhism. Right<sub>3</sub>.

**IMPACT OF BUDDHISM ON INDIAN CONSTITUTION:** Buddha Dhamma aimed at society free of discrimination and disparities. It has qualities like talent, kindness, friendship, independence, unity, equality, fraternity social justice, realism,



common good and pleasure of all people is the only target .Buddhism teaches that good government is possible only if every individual lives with honesty and self discipline. We are very fortunate that Dr.Ambedkar, who is the follower of Buddhism, was given opportunity to write Indian constitution. He strove for unity in diversity while writing constitution as he was highly influenced by Buddhism. That's why our constitution is successful from the past 70 years in the republic India.<sup>4</sup>

**SATYAMEVA JAYATE:** In Indian constitution it (*satyameva jayate*) was adopted as the national motto of India means (only truth alone triumphs) which was the sentence derived from *Buddhist pali* language. So that we can say that Indian constitution is emergency with Buddhism as we know that constitution of India commences with of PREAMBLE.

India is said to be a plural society in India as there is unity in diversity like irrespective of caste. Ex: Om & Swastik symbolizes Hinduism, cross symbolizes Christianity and star symbolizes Muslim community but despite no caste symbol was declared as national symbol but only. The most prominent Buddhist emperor called Ashoka Dharma built the Ashoka chakra is inscribed widely among the four lions sculpture and is placed in the center of the national flag of the republic of India which has been adopted as the national emblem of India. As Dr.B.R.Ambedkar has prepared the Indian constitution especially about the aspirations of the people integrity and unity of the country and also with efforts of Ashoka chakra and national flag<sup>5</sup>.

**REVIVAL OF BUDDHISM IN THE ANCIENT PERIOD:** W.H. Hunter, in his book “**Indian Empire**” commented on the established social and religious problems in India he says there is always a scope for the revival of Buddhism in India. The life and teachings of Buddha have been showing a new impact in America and European countries it the western countries know more clearly about Buddhist preaching's they could easily come out the vicious circle of super stones created by the preachers even in this modern age .The Buddhist features like as you saw so you reap, compassion towards all human beings, self control as a regular layout should Buddhism in the near term as the greatest, wonderful religion with wemendous popularity I repeat it gain that there is a scope for the revival Buddhism in India even today.<sup>6</sup>

The prominent people who worked in association with Pandit Iyothidas were P.Laxminarsu, Appa Durai and M.Singara velu Prof Narasu belongs to the ancient Dravidian family was popular in the countries like Japan and Czechoslovakia through his book essence of Buddhism in 1907. A close ally of Prof Narasu, who wrote introductory remarks to narasu's book, Anagavika Dharamapala described that the book was usefull “*Navayan Buddhists*” and to the critical scholars later, Dr. B.R.Ambedkar who edited and published the book in 1948 praised the book as a pick among the books written on Buddhism with rich material, and style with good essays. In addition to that the books written by Prof Narasu “*What is Buddhism*” ,”*Buddhism and Hindu religion*”(Tamil) a Study of caste, what is Buddhism' are symbols of adventure enriched



with modern research Ferdinand honing translated the book into German and Rudolf masa into Greek language. We came to know that Prof Narasu toured Czechoslovakia and gave his speeches in the decade of 1920.<sup>7</sup>

The Bahujan reformists who fought and dreamt of Bahujan Bharath wanted reforms. Mahatma Jyothi Rao Phule leaned towards “*Universal Truth Associated With Dharma*”, perujar towards ‘*Atheism*’ and Dr.Baba sahib Ambedkar towards ‘*Buddhism*’ all these efforts were made to establish ‘Bahujan philosophy in the place of ‘*Brahmanical philosophy*’ All these great people supported ‘*Budha*’. Phule wrote about Buddha in his Periyar Rama Swamy write a small book on ‘*Buddhism*’ Baba sahib wrote “The Buddha and his Dharma”. All these people were Atheist to the core.<sup>8</sup>

In 1948 Dr.BR.Ambedkar re–printed the famous book “*The essence of Bhuddhism*” published by great philosopher Prof.Laxminarsu the year of 1907<sup>9</sup>. Dr.B.R.Ambedkar prescribed 22 vows to his followers during the historic religious conversion to Buddhism on 14 October 1956 at Deeksha Bhoomi, Nagpur in India. The conversion to Buddhism by 800,000 people was historic because it was the largest religious conversion, the world has ever witnessed. He prescribed these oaths so that there may be complete severance of bond with Hinduism. These 22 vows struck a blow at the roots of Hindu beliefs and practices. These vows could serve as a bulwark to protect Buddhism from confusion and contradictions. These vows could liberate converts from superstitions, wasteful and meaningless rituals, which have led to pauperisation of masses and enrichment of upper castes of Hindus<sup>10</sup>.

The conversion ceremony at Nagpur was indeed as epoch-making event that changed the course of the history of Buddhism in India. On that day, the Buddhist Revival movement in India entered into an era of intense activity which can rightly be called the ‘*AMBEDKAR ERA OF INDIAN BUDDHISM*’. Thus, the Ambedkarite Buddhist was denied reservations in October 1956 itself. In spite of this, the people of Maharashtra continued to embrace Buddhism, as directed by their leader and emancipator. No wonder the population of Buddhists in Maharashtra rose to 32.50 lakhs, just in 5 years (1956-1961). In 1991, the Buddhist population in Maharashtra was 50.40, out of 64 lakhs registered Buddhists in India 1991.<sup>11</sup> Rajendranath Aherwar appeared as an important Dalit leader in Kanpur. He joined the republican party of India and converted to Buddhism along with his whole family in 1961. In 1967, he founded the Kanpur branch of “*Bharatiya Buddha mahasabha*”. He held regular meetings where he preached Buddhism, officiated at Buddhist weddings and life cycle ceremonies, and organized festivals on Dr.Ambedkar’s Jayanti (birth day) *sambuddhatva jayanthi, diksha divas* (the day Ambedkar converted), and Dr. Ambedkar paranirvan Divas<sup>12</sup>.

Buddhism further after visits in the late 1970s by *Dharmachari lokamitra* from UK, supporters developed a two – pronged approach: social work through the *Bahujan Hitaj* (also spelled as bahujan Hitay) trust, mainly sponsored from the general



public by the British Buddhist – inspired Karuna Trust (UK), and direct dharma work, currently the movement has viharas and groups in at least 20 major areas, a couple of retreat centers, and hundreds of Indian *Dharmacharis and Dharmacharinis*. Funding for movement’s social and dharma work has come from foreign countries, including the western countries and Taiwan. Some of the foreign-funded organizations include. *Trailokya Buddha mahasangha sahayaka gana and triratna (Europe and India)*. *Triratna* has links with the ‘*Ambedkarite*’ Buddhist Romanis in Hungary<sup>13</sup>. The Dalit Buddhist movement in Kanpur gained impetus with the arrival of Dipankar, a *Chamar Bhikku*, in 1980. Dipankar had come to Kanpur on a Buddhist mission and his first public appearance was scheduled at a mass conversion drive in 1981. The event was organized by Rahulan Ambedkar, an RPI (Republic Party of India) Dalit leader. In April 1981, Ambedkar founded the Dalit panthers (U.P.B ranch) inspired by the Maharashtrian Dalit panther. The event met with severe criticism and opposition from Vishva Hindu parishad and was banned.<sup>14</sup>

The number of Buddhists in the Lucknow district increased form 73 in 1951 to 4327 in 2001. According to the 2001 census, almost 70% of the Buddhist population in Uttar Pradesh in from the scheduled castes background<sup>15</sup>. 2001 A prominent Indian *Navayana Buddhist* leader and political activist, Udit raj, organized a large mass opposition on November 2001, where he gave the 22 vows, but the event met with active opposition from the government<sup>16</sup>. In 2002, Kanish Ram, a popular political leader from a Sikh religious background, announced his intention to convert to Buddhism on 14 October 2006, the fifty eighth anniversary of Ambedkar’s conversion. He intended for 20,000,000 of his supporters to convert at the same time. part of the significance of this plan was that significantly broaden Buddhism’s support. But, he died on 9<sup>th</sup> October 2006. After a lengthy illness; he was cremated as per Buddhist tradition<sup>17</sup>.

2006, Hyderabad A report from the UK daily The Guardian said that some Hindus have converted to Buddhism. Buddhist monks from the UK and the U.S. attended the conversion ceremonies in India. Hindu nationalists asserted that Dalits should concentrate on trying to reduce illiteracy and poverty rather than looking for new religious<sup>18</sup>. Gulbarga On 14<sup>th</sup> October 2006, hundreds of people converted from Hinduism to Buddhism in Gulbarga (Karnataka) state in India<sup>19</sup>. 2006 At 50<sup>th</sup> anniversary celebrations in 2006 of Ambedkar’s Deeksha. Non – partisan sources put the number of attendees (not converts) at 30,000 the move the criticized by Hindu groups as “unhelpful” and has been criticized as a “political stunt<sup>20</sup>.”

2007, Mumbai On 27 may 2007, Tens of thousands of Dalits from Maharashtra gathered at the Mahalakshmi racecourse in Mumbai to mark the 50<sup>th</sup> anniversary of the conversion of Ambedkar. The number of people who converted versus the number of people in attendance was not clear, however. The event was organized by the republican party of India leader Ramdas Athvale.<sup>21</sup> Like the scheduled Caste personnel in government service, the political class also normal lagged behind in responding to the



*Clarison* call of Dr. Babasaheb Ambedkar to embrace Buddhism. There are now over 100 SC, MPs and more 1000 MLAs in the state legislatures, besides ministers, governors etc, but most of them sticking to the Hindu religion and caste label to please their Hindu master. But the very few who have come forward to embrace Buddhism have done much better than the submissive SC political leaders, significantly enough, the only Dalit Chief Minister in India today, Miss Mayawati, Chief Minister of Uttar Pradesh, is a Buddhist, Her success shows that Neo-Buddhists can rise to the highest positions of power even without reservations tag, and that too with dignity<sup>22</sup>.

Another popular Dalit leader, Uttar Pradesh Chief Minister and Bahujan Samaj party leader Mayawati, has said that she and her followers will embrace Buddhism after the Bhahu Jana Samaj Party forms a government at the centre. In the memory of Goutham Buddha we construct so many bridges. Another place we can see the 22 feet statue of Dr. Baba Saheb. And we cannot see this type of statue of any great personalities in India and all over the world. I can spread the value of Buddhism to the people where the Gouthama Buddha spend his life in Uttar Pradesh, I was developed those places<sup>23</sup>.

We organize so many programs in the memory of respectable persons in our society including Gouthama Buddha.

1. Laying the foundation–stone of Gautham Buddha Hostel, Aligarh [12-5-1997].
2. Inauguration of Gautham Buddha gate at Kushinagar [22–5-1997]
3. Laying the foundation – stone of Air Stripat Kapilavastu [Prahwa], Siddharth Nagar district
4. Meeting his highness Dalai lama at Lucknow [25–5-1997]
5. Laying the foundation–stone of Goutham Buddha Park, Etawah [19-6-1997]
6. Gautham Buddha park, Kanpur [26-7-1997]
7. On the occasion of the unveiling of the statue of Gautham Buddha at Buddha Park, Kanpur [26- 7 -1997]
8. Unveiling of the statue of the Gautham Buddha of Buddha Park, Kanpur [26-7-1997]
9. Inaugurating Mahamaya sports Stadium, Ghaziabad [28- 8-1997]
10. Laying the foundation – stone of Gautham Buddha University, Gautham Buddha Nagar [28-8-1997]
11. Foundation laying of Vikas Bhawan, Gautham Bhudda Nagar [28-8-1997]
12. Unveiling of the statue in Gautham Buddha park [28-8-1997]
13. Foundation stone laying of Gautham Bhudda sports stadium, Kushi Nagar [1-9-97]
14. With the Buddhist monks
15. Inauguration of Gautham Buddha Express way [14-10-2002]
16. Laying the foundation stone of Goutham Buddha University Gautham Buddha Nagar [14-10-2002]



17. Performing puja just before the commencement of the 21<sup>st</sup> Annual function of Mahabodhi , society of India, Sarnath [20-11-2002]
18. Statue of Gautham Buddha at Dr. Ambedkar Memorial, Lucknow
19. The five faced statue of Gautham Buddha installed at *Partivarthan Chowk*, Lucknow.
20. Accepting Buddhist tree in a Buddhist monastery in Korea.<sup>24</sup>

Chief Minister Kumari Mayavathi said. “No Government took step to take care of Buddhism in 50 years as I took two times while our Government was in power for few months in Uttar Pradesh state”. She said. “I am not talking about a remote village somewhere, was separated and formed as new district from greater Noheda Ghaziabad Gulamshekar nearby Delhi”. Newly formed District was named as “Gowthama Buddha Nagar” in the name of Gowthama Buddha and also he tried to establish a University in the same district on his name.<sup>25</sup>

Many people practice Buddhism in the state of Karnataka, when compared to other states of southern India. Chemaraja Nagar district in southern Karnataka, in the Mysore area is the key stone of Ambedkar movement. Jyothi Goundanapur is the first Buddha Maha Samudan took place on 4<sup>th</sup> January 2015, Sunday under the auspices of Bharatiya Buddha Mahasabha, Karnataka state body. Honorable Siddhi Ramayya, Chief Minister of Karnataka, graced the occasion with his presence. He declared a grant of an amount of Rs.10 Crores and 50 acres land for the Nalanda Buddha University<sup>26</sup>.

In a Programme that was conducted on 2<sup>nd</sup> and 4<sup>th</sup> January 2015, 6000 people voluntarily converted from Hinduism to Buddhism. The speciality of this conversion is most of the people who under went this conversion were OBC's. The residents of Baikatpura and Kundan Bahg and residents of other 10 villages belonging to Saran district beside Gaya converted themselves to Buddhism. After a long period of time, this was the largest conversion to Buddhism that took place in the country.<sup>27</sup>

Even as saffron outfits are spread heading re-conversion programmes across the country to bring every one under Hinduism, thousands of OBCs in rural Maharashtra are mulling a “*Ghar Wapis*“ of another sort. About 6,000 Other Backward Classes (OBCs) in the state are set to convert to Buddhism at New Year. This, after they registered with a Maharashtra-based social group, *Satyashodhar OBC Parishad*. Now the group has over 35,000 members across Maharashtra and it began “**Original Buddhist Cadre**” mission in 2011 to reach out to OBCs in the state. Since then, the Parishad members have been personally visiting homes of those desiring to return to Buddhism. Besides holding rallies, group discussions and debates, they hand out literature on Buddhism to anyone lending them an ear.<sup>28</sup> Today, two main strands of Buddhism are recognized Buddhism, the main religion of Sri Lanka, Burma, Thailand, Cambodia and Laos but also prevalent in Malaysia, Singapore and Nepal. Mahayana Buddhism, the main religion of Tibet, Mongolia, Taiwan, Korea, Vietnam and Japan but also prevalent in China, Malaysia, Singapore and Nepal. The variations in practice



among Buddhists from person to person and country to country are often shaped by cultural rather than religious factors<sup>29</sup>. In the world wise 300 million peoples follows Buddhism.

In this gathering the chief guest – retired I.P.S officer *Chennuru Anjaneya Reddy* said that – Buddhist religion is very ancient and scientifically followed religion in our state nearly 160 Buddhist religion places were indentified it is he told that it is our duty to provide security and to give wide popularity for the religion

#### **To follow Buddhism means to follow all the five principles.**

1. Buddhism is an ideal life style way.
2. In modern times Buddha was replaced by Bodhisattva Ambedkar
3. Ambedkar followers are still not following the Buddhism
4. To live as a Buddhist is the real respect given to Ambedkar
5. It means one who is not an Buddhist is not an Ambedkarist<sup>30</sup>.

#### **CONCLUSION**

The government to reconstruct the Buddhism in Modern India for the following suggestions are hereunder:

Proper measures should be taken with immediate effect to preserve the Buddhist places of interest. A location of funds must be done to renovate Buddhist stupas, chaityas and aaramas. A separate board to be constituted to the Buddhist as is the case with other religions Buddhist festivals must be honored and holidays to be declared on those days. A museum must be constructed with all the modern facilities to preserve the ancient artifact. Status decasts found near Buddhist fields Some and must be bought to make constructions at the places where Buddhist fields came into light be taken not to construct Hindu temples on Buddhist temples. Struggle for the development of Buddhism in India. Establish Arama and Vihar for prayer meetings of Buddha. Establish schools and colleges for the religious and scientific development. Establish orphanages and refuges homes. To organize for all religious equality activities

1. Language and Communication
2. Body Language and behavior.
3. Greetings.
4. Names and titles.
5. Dress of Appearance.
6. Seating.
7. food, drink fasting.
8. Religious Festivals and days significance.
9. Family and marriages.
10. Medical.
11. Counseling / interviews.
12. Death and related issues.

In worldwide 300 million peoples follows Buddhism.

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## ROLE OF RIGHT TO INFORMATION ACT IN PROMOTING GOOD GOVERNANCE

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### Abstract

Right to Information is a basic human right of every human being. The RTI Act has brewed a quiet social revolution and played a vital role in the governance of the country. The transformation from governance to good governance is possible, if there is possibility of increasing participation of people in governance and free access of information. By realizing this fact, Indian parliament has passed Right to information act, 2005 to make government, accountable, responsible, efficient and transparent. This paper tries to highlight the features of RTI act, and the role of Right to information act in promoting good governance. RTI is a powerful tool that can deliver significant social benefits. This article also provides some recommendations for successful functioning of RTI act.

**Key words:** Right To Information, Human Right, Good Governance, Transparent

### Introduction

Right to information (RTI) is harnessed as a tool for promoting participatory development, strengthening democratic governance and facilitating effective delivery of socio-economic services. In the knowledge society, in which we live today, acquisition of information and new knowledge and its application have intense and pervasive impact on processes of taking informed decisions, resulting in overall productivity gains. People who have access to information and who understand how to make use of the acquired information in the processes of exercising their political, economic and legal rights become empowered, which, in turn, enable them to build their strengths and assets, so as to improve the quality of life. In view of this, almost every society has made endeavours for democratising knowledge resources by way of putting in place the mechanisms for free flow of information and ideas so that people can access them without asking for it. People are thus empowered to make proper choices for participation in development process. The efforts made thus far to disseminate information and knowledge through the use of communication technologies such as print media, radio and television as well as internet, have yielded positive results. Sharing of information, for instance, about the new techniques of farming, health care facilities, hazards of environmental degradation, opportunities for learning and earning, legal remedies for combating gender biases, etc., have made significant contributions to



the well being of poor people. Information is an inalienable and natural right of every human being. In a democratic country each person has the right to freedom of opinion and expression. This right includes right of holding public opinion and to seek, receive and impart information and ideas from the public authorities. The available and appropriate information helps citizen to live a dignified life in a civilized society. Moreover there is a close link between right to information and good governance. Good governance is characterized by transparency, accountability and responsiveness. Consequently, the citizen's right to information is increasingly being recognized as an important mechanism to promote openness, transparency and accountability in government administration. People are the sole part in a representative form of government. So it is necessary that they must have to know all the functioning of government activities to frame a practical regime of good governance in administrative process.

The right to information is implicitly guaranteed by the Constitution. However, with a view to set out a practical regime for securing information, the Indian Parliament enacted the Right to Information Act, 2005 and thus gave a powerful tool to the citizens to get information from the Government as a matter of right. This law is very comprehensive and covers almost all matters of governance and has the widest possible reach, being applicable to Government at all levels-Union, State and Local as well as recipients of government grants.

The right to information act is a path making legislation which brings to light the secrecy of administration. It is an effective means to promote democratic ideology. The act is powerful instrument to fight against corruption. By realizing this significance the Second Administrative Reform Commission had prepared a detailed blueprint for revamping the public administrative system. The second Administrative Reform Commission, government of India has published its first report in Right to Information: Master key to good governance. Through this report the commission directly mentioned that access to information can empower the poor and weaker sections of society to demand and government information about public policies and actions, thereby led to welfare of all.

Good governance and right to information are complimentary to each other. A nation whatever form of government it pursues must fulfill the aspirations of common man. Good governance is the only avenue, which can provide guaranty the life of individuals. Good governance is characterized by- political accountability, availability of freedom, bureaucratic accountability, availability of information, effectiveness, efficiency, law abiding citizen and cooperation between government and society. As such the Right to information is a natural corollary of good governance. The enactment of RTI act 2005 introduces an open and transparent government and gives every citizen right to seek and receive information to make administration more responsible and transparent which means good governance. So, World Bank once rightly remarked, Right to information is an integral part of good governance.

#### **RTI is the Element of Good Governance**

The RTI Act was implemented in October 2005. Though a period of twelve years is not a short period to assess the success of this Act, it may be worthwhile to analyze some



evidences for developing an understanding on how it works and what it does or does not do. We, therefore, propose to find an answer to the question: whether the objectives of the Act are being realized? It must be admitted that the assessment of the RTI on good governance and development is indeed a daunting task, since data are lacking to permit methodological rigor of analysis. However, reliance is made on (i) the responses of the RTI requesters and the activists, particularly during the course of hearings conducted by the Author in the cases listed before the Commission to resolve the disputes between information seekers and providers; (ii) media reports on the issues pertaining to RTI matters; and (iii) preliminary research studies and publications of results, mainly those relating to corruption and accountability of public bodies.

Clearly, the Act has laid emphasis on good governance, of which the major elements that have been identified are: informed citizenry for encouraging people's participation in development process, transparency, accountability and reduction in corruption. Thus, the major objectives of the Act are:

- Greater Transparency in functioning of public authorities;
- Informed citizenry for promotion of partnership between citizens and the Government in decision making process;
- Improvement in accountability and performance of the Government; and Reduction in corruption in the Government departments.

All these parameters are critical elements of good governance, which entails full accountability to stakeholders, who are partners in development process. And, have the powers to enforce accepted policies, common norms and recognized bench marks. It is expected, therefore, that the citizens, armed with information obtained through their exercise of right to know, would be able to protect life and liberty as well as secure equity and justice before the law. An attempt is therefore made below to examine the extent to which the RTI has been successful in influencing the above factors in the desirable direction. With a view to ensuring maximum disclosure of information regarding government rules, regulations and reports including decision making processes, every public authority is required to 'maintain all its records duly catalogued and indexed in a manner and the form which facilitates the right to information under the Act'. The public authorities are therefore expected to make pro-active disclosures through publication of relevant documents, including web-based dissemination of information. Besides, the public authorities are also required to 'provide as much information suo motu to the public at regular intervals through various means of communication, including internet, so that the public have minimum resort to the use of this Act to obtain information'. In addition, a public authority, u/s 4(1)(d) of the Act, is required to "provide reasons for its administrative or quasi-judicial decisions to the affected persons". Government – the Centre, States and Local Bodies, including Village Councils (Panchayats) have put all the records in public domain, through publications as well as internet in the regional languages. And, to facilitate the access to information, a citizen has, u/s 2 (j) of the Act, the right to:

- Inspection of work, documents, records;
- Taking notes, extracts or certified copies of the documents or records;
- Taking certified sample of material; and



- Obtaining information in electronic form, if available.

Thus, all the public authorities have duly placed the information in public domain and that a citizen has the right to observe as to what is going on inside an organization. In the cases where the information sought for are not provided within the stipulated period of 30 days or the information furnished are incomplete, misleading or incorrect, a requester is free to file a complaint or appeal before the Information Commission, for necessary directions to the parties as per the provisions of the Act. The Commission, u/s 20(1) of the Act, has the mandate, *inter-alia*, to impose penalty and/or to recommend disciplinary action against the information providers, if held responsible for obstructing the free flow of information. The Commission may also award compensation for any detriment suffered by a requester for seeking information. The information seekers and the NGOs have put pressure on the public authorities for promoting the culture of openness in functioning of the Government. A large number of PIOs have already been fined for violation of the provisions of the Act, which has, in effect, created conditions for providing information to a requester. Due to perceived benefits of transparency and accountability, RTI applications have annually increased by 8 to 10 times. There is thus massive use of the right to know. Of the millions of applications for information, less than 5 per cent have been denied information under various exemption categories, u/s 8(1) of the Act, on the grounds of national interest, personal or third party information or those pertaining to commercial confidence, the disclosure of which would affect competitiveness of public authorities. In effect, thus, there is greater transparency than ever before in the working of the public bodies. In a large number of cases, the Commission has ordered for providing the details of the decision-making processes, which include 'file noting, cabinet papers, records of recruitment, selection and promotion of staff, documents pertaining to tender processes and procurement procedure, the lists of beneficiaries of the Government's subsidized schemes, such as, food grains supplied through ration shops, water and electricity, domestic gas, educational and health facilities, shelter for poor, muster rolls under employment guarantee schemes, health insurance scheme for poor, old age pension, food security for destitute, etc.

The disclosure of vital information, such as above, has thus resulted in checking corrupt practices in delivery of services and ensuring the reach of entitlements to the poor. The disclosure of information relating to use of funds allocated to poverty alleviation schemes, MLA/MP local area funds, details of performance of elected leaders, have contributed to advocacy in the election campaign to highlight the roles of political leaders in fulfilling their obligations. The media and civil society have raised development issues, based on facts about the use of funds as well as the best practices in formulation and implementation of pro-poor schemes. The citizens are thus better informed about the performance and contributions of the elected representatives, which augurs well for a healthy democracy and democratic governance of projects.

#### **Greater Accountability**

The RTI provides people with the mechanism to access information, which they can use to hold the government to account or to seek explanation as to why decisions have been taken, by whom and with what consequences or outcomes. In addition, every public



authority is required 'to provide reasons for its administrative or quasi-judicial decisions to the affected persons' u/s 4(1)(d) of the Act. There is therefore no scope for any arbitrary decision. Until the implementation of the RTI Act, it was not possible for an ordinary persons to seek the details of a decision making process, which was found most often, as ineffective in terms of its outcome. It was, therefore, not possible to hold a free and frank discussion on issues of common concern of people or to fix the responsibility for any action. Such an era of darkness in policy planning, including monitoring and evaluation of schemes by affected persons, is over. The information regime has, in effect, created conducive conditions for everyone to have a better understanding of how the government works or how a particular decision was reached. Such a chance given to people empowers them to make appropriate choice of leadership and the policies that affect them. This has begun to happen with salutary effects on delivery of socioeconomic services, particularly for the poor.

For instance, being fully aware that the records pertaining to the decision making processes, including file notings, are required to be put in public domain, the concerned officials at all levels objectively record the reasons for the observations made by them. And, due care is taken to formulate a professionally sound policy that meets people's expectations. Attempts are also made to effectively implement the programmes as the relevant details are proactively disclosed. In effect, thus, the quality of decision making and delivery of services have duly improved.

Also, due to effective implementation of the flagship programmes for poverty alleviation, and infrastructure development, the miss-match between the planned targets and actual realization has, of late, been minimized, which has enabled the people to build their strengths and abilities to realize their socioeconomic objectives. We shall return to this again in the following paragraphs of this paper. Even before the enactment of the right to information, poverty alleviation and empowerment programmes were implemented but the achievements were always below the general expectations, mainly because of the absence of the transparency and accountability norms. Lack of legal right to know and to scrutinize the public action or to question the authority contributed to inefficiency and corruption resulting in lower outcomes of public activities. With empowered citizens and free flow of information, there is significant quantitative and qualitative improvement in the delivery of services.

### **Reduction in Corruption**

The culture of secrecy, as known, encourages the government officials to indulge in corrupt practices, which result in lower investments due to misuse of power and diversion of funds for private purposes. As a result, the government's social spending yields no worthwhile benefits, because, for instance, the teachers do not teach, doctors and nurses do not attend health centres, ration card holders do not receive subsidized food grains and, thus, livelihood support is denied, and the promised jobs are not provided to the poor, who are assured of income support. In the process, it perpetuates poverty and harms the poor. It creates an environment of distrust between the people and the government, which impinge upon the development and jeopardize democratic governance. Under the RTI regime, there is unprecedented transparency in the working of public departments. There is thus better understanding of the decision making process and greater accountability of government.

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### **Empowerment of Vulnerable Sections**

The development initiatives have duly laid emphasis on protection of vulnerable sections of the society, mainly women, SC/ST, minorities and disabled persons. Having known the entitlements for reservations in employment and admissions in educational institutions, scholarships, old age pensions, health insurance, etc., the citizens have begun to effectively realize the entitlements through the use of RTI. The deficiencies in implementation of policies, if any, have also been raised, which provide necessary feedback for formulating sound policies for empowerment of weaker sections. There are umpteen numbers of cases pertaining to human rights issues that have been raised by the affected persons and groups, who seek accountability of service providers and the concerned departments.

### **Environmental protection**

A clean environment is closely associated with issues of human rights. In carrying out their obligations, all the public and private enterprises are required to adhere to specific norms and standards so as to ensure sustainability of environment. The citizens, armed with information, have questioned the polluting units, particularly the regulatory bodies, and sought to know whether the prescribed standards for protection of environment are adhered to. RTI induced people's pressure on the public authorities has led to: (a) closure of certain polluting units; (b) stoppage of projects having adverse impact on environment; (c) adherence to the norms and standards prescribed by the regulatory bodies; and (d) exposure and identification of officials who are responsible of violation of environmental norms. The NGOs and affected persons have made use of RTI as a tool to monitor the standards for environmental protection.

### **Recommendations/Suggestions**

- (a) As stated above due to ignorance, most of people have not heard about RTI act. To tackle this issue government should allocate huge fund for publicity budget of RTI act. However, this fund should be spent through central Information commission.
- (b) Publicity is very essential for RTI implementation. NGO's and civil society groups can take initiative to make massive awareness campaign to educate citizen about RTI act. Before making awareness programmes, the NGO's and CSC groups must identify the target i.e. vulnerable categories of citizens specifically-women, farmers and families, middle and working class. In this regard media and newspaper can play an effective role.
- (d) Children are considered resources for the future health of a nation. Therefore, RTI act should be added in the school syllabus to arouse curiosity of children about RTI at the grass-root level. As the nodal administrative authority at the district level, every deputy commissioner and district collectors must be given responsibility of monitoring and implementation of RTI act by various departmental authorities within the respective district.
- (e) State Administrative Training institute can organize appropriate training intervention for the stakeholders.
- (f) Government departments should be entrusted responsibility to make the implementation of RTI easy for applicants seeking information rather than tough procedures.



## Conclusion

Right to know, as a tool to access public held information, has significant bearing on good governance, thus it can be rightly mentioned that Right to Information act is an agent of good governance. It makes administration more accountable to the people. It makes people aware of administration and gives them an opportunity to take part in decision making process. It promoted democratic ideology by promoting openness and transparency in the administration. It reduces the chances of corruption and abuse of authority by public servants. Since the act is prepared for people's interest, hence its success also depends on how they exercise the act. Moreover, there is need active participation from people, NGO's, civil society groups, coordination among RTI officials, integrity among government departments and political will from government and elected leaders.

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## IMPACT OF SIKH CONQUEST ON THE LAND REVENUE SYSTEM OF KANGRA, KULLU & LAHAUL-SPITI

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### **Abstract**

An excellent account of the revenue system or the Muslim rulers of northern India are found in W.H. Morelands 'The Agrarian System of Muslim India'. Before sketching the growth of the Punjab settlement policy, a brief account of the Sikh revenue system in the Punjab hill state has been given. The Sikhs usually took a fixed share of the produce from the cultivation, except in the case of crops, such as sugarcane, cotton, and tobacco, which could not conveniently be divided and for which money rates were charged. After annexation of the hill states by the Sikhs, the same revenue system was introduced in the hill states. However, the revenue collection of the hill states was different from that of the plain areas. In the plains, revenue was collected in the form of grain as well as cash. It was very different in the hill states due to the topographical, geographical and agro-climatic condition. Revenue was collected in terms of cash only. Instead of actually dividing the grain at the threshing floor (*batai*) the plan of appraising the State's portion of the out turn by inspection of the crop (*kan* or *kankut*) was often adopted. It was common for the officials who collected the revenue to oblige the cultivators to purchase the Government share at prices in excess of the market rates. In the Punjab between the Indus and the Sutluj, except in the territory governed by Diwan Sawan Mal, the State claimed from one-third to two-fifths of the crop. For land with good natural advantages, as much as one-half was taken. It is in the above context that the land revenue system of some of the Punjab hill states (Kangra, Kullu and Lahaul & Spiti) has been dealt with in the present paper.

**Key Words:** Land revenue system, *batai*, *kankut*, *kardar*, *tirmi*, *banwaziri*, *ijara*, Kangra, Kullu, Lahaul & Spiti

### **Political Events Leading to Sikh Control**

The focus of the present project is on the land revenue system in the Punjab hill states, the political interventions of the Sikh chieftains and the impact of Sikh conquest on the hill states. The revenue system of Kangra, Kullu, Lahaul & Spiti hill states was very clearly influenced by land revenue system of the Sikh rulers particularly the system developed by Ranjit Singh. The mountain states west of Kangra had probably quite early become Jai Singh Kanhiya's tributaries. There is a document still extant, issued under his seal and dated 1776 A.D. fixing the tribute of the Chamba principality at Rs.4,000 a year. Later, in 1781-82 A.D; Jai Singh laid siege to Kot-Kangra. Throughout the preceding thirty years of the Sikh movement, this fortress had remained in the hands of Saitula Khan, the Mughal Governor. An idea of the strength and reputation of this stronghold may be gathered from the fact that an isolated Muslim official, with no

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resources beyond the range of his guns, could maintain his position so long and so gallantly. Even at the time of Jai Singh's attack, the fortress would never had been carried by assault, but for fact that the governor was on his death-bed. The news of his mortal sickness had probably attracted Jai Singh. During the siege Nawab Saitula Khan died and the garrison disheartened by his loss, surrendered the fort to the Sikh sardar. For four years Jai Singh Kanhiya kept possession of the fort, but in 1786 the old chief was brought to bay in his capital at Batala by a combined army of Sikhs and Katoch Rajputs of Kangra. The latter were headed by their hereditary ruler Raja Sansar Chand of Kangra. On this occasion Jai Singh Kanhiya was obliged to make concessions, and the fort of Kangra after a lapse of many centuries, fell again under the charge of its original masters in the person of Sansar Chand.<sup>1</sup>

By the acquisition of this celebrated stronghold, Sansar Chand completed the integration of his ancient domains. The prestige, which he derived from the possession of the fort, arising from its reputed strength and long association with its imperial power, favored his future schemes of aggrandizement. He arrogated to himself the paramount authority in these hills, and revived that local tradition which placed Kangra at the head of the eleven Jalandhar principalities. His first act was to seize those fertile lands, which Todar Mal (in the time of Akbar) had set apart as centrally assessed territories. By virtue of this claim to traditional superiority, he levied tribute from all the neighbouring chiefs. Every year, on fixed occasions these rulers were obliged to attend his court, and to accompany him with their contingents wherever he undertook a military expedition. For twenty years, he reigned supreme throughout these hills, and raised his name to a height of renown that had not commonly been attained by other predecessor of the Katoch clan.<sup>2</sup> But his aggressive nature ultimately brought him in collision with powers that were stronger than himself.

In 1803, Sansar Chand descended with his forces upon the Bari Daob. However, he was quickly repelled by the forces of Ranjit Singh who though only twenty-three years old had already become the terror of the Punjab. Abandoning his designs upon the plains, Sansar Chand in 1805, fell upon the hill state of Kahlur half of whose possessions lay on the banks of the Sutluj. He seized the *parganah* of Bati that was contiguous to his own district of Mahal Mori, and built a fort to protect his conquests. Kahlur was not in a position to resist this assault, and solicited the aid of the Gorkhas army that had invaded Nepal, had already overrun the hills between the Gogra and the Sutluj a distance of more than 300 miles from their own border. The enterprising Gorkhas gladly responded to the call and crossed the Sutluj under their commandant, Amar Singh Thapa. The first action was fought at Mahal Mori in May 1806. The Katoch forces were signally defeated and fled in confusion to Tira, where they once again fortified themselves. But the Gorkhas army pressed on to Kot-Kangra instead, keeping up their communication with Bilaspur on the Sutluj.<sup>3</sup> Ultimately the Katoch chief was rendered desperate by his circumstances and appeared to Ranjit Singh for assistance. In August 1809, the Sikhs fought their first battle with the Gorkhas forces. The Gorkha army, had been exposed to the malaria during its stay in the valley had suffered severely from sickness. Malarial fever had decimated their ranks and taken a toll on the strength and courage of the survivors. This gave an advantage to the Sikhs, and the Gorkhas troops were obliged to abandon their conquests to the west of the

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Sutluj. With this success of the Sikhs, the independence of Sansar Chand was lost forever. The hill raja and his Sikh ally started for Jawalamukhi, and there in the holy temple Ranjit Singh executed an agreement that was stamped with his own hand and dyed in saffron. It guaranteed to Sansar Chand all his hereditary dominions and all his conquests free from any condition of service. Ranjit Singh, however, reserved to himself the fort of Kangra and the sixty-six villages from the valley that had been allotted by ancient usage for the maintenance of the fort's garrison. By 1828, only four years after the death of Sansar Chand, on several pretexts the Sikhs seized the whole country.<sup>4</sup> For almost twenty years before his death in 1824, raja Sansar Chand had been the lord paramount of the hills, and even a formidable rival to the powers of Ranjit himself.<sup>5</sup> Barnes mentions the date of the death of Sansar Chand as 1824 while according to Moorcroft's travel account his death occurred at the end of 1823. Moorcroft further mentions that Sansar Chand was succeeded by his son Anirudh Chand with the concurrence of Ranjit Singh.<sup>6</sup> Desa Singh Majithia was appointed *nazim* or governor of the fort and of the Kangra hills as a whole. He was said to have treated Sansar Chand with honour and respect.<sup>7</sup> Many of the dependencies of Sansar Chand in the Kangra hills were also annexed to the kingdom of Lahore. Already, in 1809, several of these had become tributary to Ranjit Singh. These included Jaswan, Nurpur, Datarpur, Kahlur, Guler and Siba.<sup>8</sup> Chamba was also subjected to a yearly tribute of Rs. 12,000. By 1828 therefore, Ranjit Singh had become the absolute master of all the lower hills between the Sutluj and the Ravi.<sup>9</sup> In 1839, Ranjit Singh died, having risen from the lordship of a Sikh clan mustering 2,500 horses to the control of a large empire defended by an army of 1,25,000 disciplined men. Subsequently, however, the rise of power of the Sikh army and its invasion of British territories resulted in the ultimate collapse of the Lahore kingdom. In March 1846, a British army occupied Lahore, and obtained the cession of the Jalandhar Doab and the hill tract between the Sutluj and the Ravi.<sup>10</sup>

### **Sikh Revenue System in Kangra, Kullu and Lahaul-Spiti**

Even after the establishment of the Sikh rule in the Punjab, the older and firmly established Mughal system had continued to persist in essence.<sup>11</sup> The areas that Ranjit Singh had conquered were extensive.<sup>12</sup> As mentioned above, during this period the mountain chiefs owed allegiance to Ranjit Singh. However, they still remained outside the direct rule of the Lahore government. These principalities were numerous and reflected the fragmented geographical conditions of the mountains that enclosed many large and small valleys. Rajput rulers formed the ruling class of this area and followed by the landowning Thakurs.<sup>13</sup> The Girths and Kanet agriculturists, the pastoral Gaddis and Gujars, the Khatri and Bania traders, the professional Brahmans and several categories of artisans and craftsmen, formed the large part of the hill population.<sup>14</sup> In 1816-17, the Raja of Kullu was forced to pay Rs.80,000 as Ranjit Singh for having entertained Shah Shuja of Kabul against the wishes of the Maharaja.<sup>15</sup> After Ranjit Singh's death, Kullu was invaded by the troops of Lahore in 1839. The Raja of Kullu was imprisoned by the Sikhs. The area of the Saraj in Kullu was farmed out to the ruler of Mandi by the Sikh administration for Rs. 32,000 while the rest of the territory of Kullu, was directly controlled by the Lahore government. A Sikh force was stationed in Kullu to ensure the collection of revenues.<sup>16</sup> The chiefs of Chamba, Kullu, Mandi and



Suket were compelled to pay a regular tribute to the rulers of Lahore. The raja of Bilaspur too, paid a tribute to Lahore for the territories he held on the right bank of the Sutluj.<sup>17</sup>

It is important to mention here the units and functionaries of revenue administration that existed during Sikh times. The names of the different administrative units that we come across in the records are: *suba*, *pargana*, *ta'alluqa*, *zila*, *ilaqa*, *tappa*, *chakla*, *mauza* and *deh*. For the different functionaries the following names were used: *subadar*, *nazim*, *hakim*, *amil*, *kardar*, *tahsildar*, *qanungo*, *chaudhari*, *muqaddam* and *patwari*. Not all these administrative units and functionaries were to be found in every part of the Sikh kingdom or throughout the period of Sikh rule. As far as the present research is concerned, Lahore was an important *suba* and it was divided into a number of primary divisions. Kangra was one such division of Lahore.<sup>18</sup>

It has been argued that the average *ta'alluqa* or *pargana* under Sikh rule was much smaller in size than an average *pargana* that had existed under the Mughals.<sup>19</sup> The *tappa* was a subdivision of the *pargana* or *ta'alluqa*. Indu Banga mention that according to Ahmad Shah (*Tarikh*) also refers to some *tappa* headquarters in the Kangra hills and also across the river Sutluj.<sup>20</sup> Under the Sikhs the *pargana* was divided into *tappas*, and in each *tappa* a *chaudhari* was appointed.<sup>21</sup> Even with regard to the revenue functionaries we find a clear division of functions. The official incharge of a province was usually the *nazim*. For the Kangra area, Desa Singh Majithia and his son Lena Singh acted as *nazims* for a long period of more than thirty years. The most important duty of the *nazim* was to maintain law and order and regularly remit revenue installments to the central royal treasury.<sup>22</sup> Several officials called *kardars* assisted the *nazim*. *Kardars* were appointed by the ruler and had no fixed tenure.<sup>23</sup> No *kardar* was permitted to remain posted in one place for a very long time. The *qanungo* was an official who was the best informed about the area of cultivation, the local revenue rates and revenue receipts. He was also familiar with the practices of the *ta'alluqa* or the *pargana*. Under the Mughals, the *qanungo* was usually paid two per cent of the revenue collected from the area under his jurisdiction. Under Sikh rule, however, he was either allowed a percentage of the collections or paid cash at Rs.30 a month.<sup>24</sup>

Indu Banga has argued that of all the methods of assessment *batai* or crop-sharing was the most prevalent.<sup>25</sup> On the other hand, *kankut*, (appraising the standing crop) was only marginally less popular than *batai*. In some places it was even more prominent. She has, however, pointed out that even in *batai* and *kankut* areas, *zabt* was the method of the assessment. This involved, as was the case in Mughals times, fixed cash rates for unit area of crops on the basis of periodic measurement.<sup>26</sup> Importantly, there was considerable difference in the rates of assessment in different regions of the Sikh kingdom. This variation was on account of the varied condition of soil and the different methods of irrigation in different parts of the empire. The revenue rate under *batai* and *kankut* varied from one-third to one-half of the produce for the unirrigated and from one-fourth to one-sixth of the produce for irrigated areas in most of the former Mughal *suba* of Lahore.<sup>27</sup> A fixed share of the produce was taken from the cultivators by the Sikhs. Crops such as sugarcane, cotton, and tobacco, that were not easy to divide were taxed in cash. Sometimes the revenues of the villages and even of larger tracts were given out by the government for fixed amounts to revenue farmers. In such cases

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the revenue farmers and also those who held large *jagirs* were expected to negotiate directly with the cultivators.<sup>28</sup> This custom of leasing out entire village or several villages was quite common under Sikh rule. In the Jalandhar Doab that adjoined Kangra the unit of assessment was usually the village.<sup>29</sup> Considering that animal husbandry was an important source of income for farmers, the tax on pasture lands was an important source of revenue for the state. Grazing tax, locally known as *tirni* was collected both in the plains as well as the hills.<sup>30</sup> Measured in unit area, the income from pastures was much smaller than the income obtained from cultivated land. Despite this, however, the amount of grazing tax collected from different areas was quite considerable. An example, through from outside our area of study, illustrates the case quite well. The nomadic pastoral tribes grazing their animals on the banks of the Chenab, 'paid Rs. 50,000 a year as *tirni* on 20,000 buffaloes, 10,000 cows, 10,000 sheep and 4,000 camels.'<sup>31</sup>

Apart from revenue or taxes that the Sikhs collected, there was some land that was exempted from taxation. Rulers in India have had a long tradition of granting revenue-free land to religious people and institutions. Such grants were often recognized and continued by succeeding rulers. In this regard the Sikhs were no exception. They confirmed the land grants made by the earlier rulers of the territories they conquered. Early colonial records refer to many cases where old grants were confirmed by the Sikh rulers in many areas including Kangra. The terms used for religious or *dharmarth* grants in the order of the Sikh rulers were *mu'af* and *waguzar* that was, exempt from the payment of revenues. It may be relevant to mention that the land thus granted was usually denoted in *ghumaons* and *kanals*.<sup>32</sup>

We may also mention that an important contribution was made by Diwan Sawan Mal of the Lahore administration. He successfully increased the revenue of the state by encouraging the peasantry to engage collectively in digging canals and restoring old ones. Cultivators were encouraged to migrate from neighbouring states. He facilitated the sinking and repair of wells by providing favourable leases. An entrepreneur who constructed several wells and settled cultivators on new land was rewarded by being permitted to keep the entire land irrigated by one well, or a part of land of each well as a revenue-free holding. The land irrigated by a well was taxed a fixed cash rate per *bigha*. The land was measured at harvest time and the tax was collected when the crop ripened. In a keeping with earlier practice, new cultivated land was taxed at a low rate. Douie while preparing his settlement manual noted that Sawan Mal's system of taxation was suitable for the agricultural conditions of the country. He further noted that the appropriations of this system had convinced the British to follow it in one way or another.<sup>33</sup> It appears likely that the understanding of colonial officials in the region was to some extent influenced by what they inherited from the preceding Sikh rulers.

Our understanding of how the hill area of Kangra was administered during Sikh rule is to a great extent derived from the observations made by Barnes in his revenue settlement report. At the time that the area was ceded to the British, Lena Singh Majithia was the Sikh *nazim*. His father, Desa Singh, had earlier held this office. Since the *nazim* did not reside permanently in the area he appointed his agents in important places and entrusted them with its management. The *nazim*, himself, only made one



annual visit from Majithia to check the accounts and address pending administrative issues. Under the *nazim* two subordinate *sardars* held office and they were more in the nature of his personal followers rather than state officials. One of these subordinates was deputed in his place whenever the *nazim* was unable to come himself.<sup>34</sup> The collection of revenue, disbursement of salaries, administrative expenses and other matters were all carried out under the authority of the *nazim*. Unlike a large number of administrators of that period, we learn from Barnes, report that Lena Singh had made a favourable impression on the people he governed. Barnes writes, ‘ He was a mild and lenient governor, his periodical visits were not made the pretence for oppressing and plundering the people, he maintained a friendly and generous intercourse with the deposed hill chiefs, and contributed by his conciliatory manners to alleviate their fallen position.’ Barnes further says that, ‘at the same time he is held in favourable recollection by the peasantry.’<sup>35</sup>

At the next administrative level, every *pargana* was under the charge of a *kardar*. According to Barnes the *kardars* were appointed by the *nazim*. These officials do not seem to have been paid a fixed salary. The *kardar* was expected to collect the land revenue, to meet all the establishment cost and then deposit the surplus balance into the *nazim*'s treasury at the end of year. As compensation for his efforts the *kardar* received a variable personal salary ranging from Rs.700 to Rs.1,000 a year from the state. Each *kardar* was usually assisted by a writer or assistant and twenty or thirty sepoy. His primary responsibilities were to maintain peace and security in his area and to collect the revenue.<sup>36</sup> The latter duty was apparently the most important, because of the immense powers they exercised, the *kardars* were often seen as inconsiderate and oppressive.<sup>37</sup> Barnes, while summarizing the functions of the *kardar* writes that, ‘his daily routine of duty was to provide for the proper cultivation of the land, to encourage the flagging husbandman and to replace if possible, the deserter. His energies were entirely directed towards extending the agricultural resources of the district, and the problem of his life was to maintain cultivation at the highest possible level, and at the same time to keep the cultivator at the lowest point of depression.’<sup>38</sup> In keeping with the traditional role of the state, even the Sikh rulers encouraged cultivation by providing *takavi* loans to the peasantry.<sup>39</sup> Barnes observed that in the fertile and well-irrigated area of Kangra, the revenue had always been collected in kind. He suggests that it was because of the certainty of the agricultural production that the government chose to levy the tax in kind instead to cash. It was for that reason that a fixed quantity of the produce was collected from the peasants at each harvest even in the long period preceding Sikh rule.<sup>40</sup> The Sikh, therefore, did not subvert this system.

Each large village in the valley of Kullu had a *kothi* or granary, where the produce of the area was carried and stored. The main crop of the valley was a fine variety of rice that was not to be found elsewhere in Punjab. Because it had a market demand, every year merchant would come up from the plains and purchase the rice for sale in large markets and cities of Punjab. Profits made in this enterprise were considerable and the *kardars* speculated in this business at a personal level. Rice was exported from the valley and the Punjabi traders on their return brought back rock salt from the Pind Dadan mines in Punjab.<sup>41</sup> The process of assessing the revenue was in keeping with the method previously followed by the Mughal state. Officials visited each



village to assess the value of the crops. Thereafter, half the estimated produce was fixed as the state demand. The assessed demand was converted into a cash demand according to existing prices, and this represented the amount that the village was expected to pay to the state as revenue.<sup>42</sup> In addition to this the *kardar* claimed 6½ per cent in the form of contingencies or *Khurch*. It was noted by Barnes that under the Sikhs, the revenue collection was done before the harvest.<sup>43</sup>

Apart from the tax levied directly on the direct agricultural produce, there were several other cesses that went by the name of *banwaziri*. These were in the nature of forest levies. Under the local rulers the *banwaziri* was collected by a different set of officials. The Sikh government however, farmed out the task of *banwaziri* collection of the *pargana* or of many *talukas* to a revenue farmer. This revenue farmer was often the *kardar* himself. *Banwaziri* consisted of taxes paid by shopkeepers or artisans, who lived on the local rulers land and got timber and firewood from the forests. They grazed their cows and goats on his waste. Theoretically, therefore, the *raja*'s right to demand such taxes was based more upon his position as the landowner rather than as head of the state.<sup>44</sup>

Brief mention now needs to be made to the revenue system used by the Sikhs in the Kullu area. The Lahore kingdom ruled over Kullu between 1839 and 1846. The governor who directly administered Kullu was stationed at Sultanpur and it was only after the First Sikh War that the area came into British control.<sup>45</sup> The first Sikh force was sent under Ventura in 1839 initially against the neighbouring state of Mandi. Hardly any resistance was offered and the *raja* of Mandi was captured and sent to Amritsar. Thereafter, the opportunity of possessing Kullu seemed exceedingly attractive. The Sindhanwala sardar was assigned the task. Kullu offered no resistance and passed quickly into Sikh control.<sup>46</sup> As mentioned earlier the revenue of the territory of Saraj was farmed out (*ijara*) to the *raja* of Mandi. The *wazir* of Mandi abolished the old revenue assessment in this part of Kullu and converted it entirely into a cash demand. In the upper Kullu region that was directly administered by a Sikh governor based in Sultanpur, the revenue was levied in the form of grain.

In so far as Lahaul was concerned the Sikhs followed the same system as the *rajas*, with an additional levy of Rs.6 per *jeola* or holding. The reason Sikhs gave for the additional demand was that the new government did not claim any service or labour (*begar*) from either the Thakur or the peasant. The Spiti revenue annually was paid to the Sikh officer (*thanadar*) in charge of Ladakh. Between 1839 and 1842 this amounted to 'a sum of Rs.2,000 with two ponies and 25 sheep, and from that year till 1846 a reduced sum of Rs.1,031 but with 60 sheep instead of 25 and 100 iron crowbars added.'<sup>47</sup> Besides these extractions, they plundered the country mercilessly taking whatever they could think of.<sup>48</sup>

### Conclusion

Thus, we see that the Sikh administration, by and large, built their revenue system on the foundations of the system that had existed earlier. It seems, however, that they attempted to introduce a greater element of cash taxation wherever possible, as it was easier to carry out cash from the area. Some commodities, like rice, nevertheless could yield a good profit and were therefore exported. It is possible that because the large majority of Sikh administrators were not given a regular cash salary, they attempted to

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extract as much as possible from the area through exploitation or profiteering. One of the remarkable aspects of the Sikh revenue administration was that it was able to penetrate even to the relatively remote regions of the mountains. It is also quite likely that as far as the ordinary hill peasant was concerned the revenue demand was not strikingly higher than the amount that was earlier extracted by the local ruler in the form of produce, cash and *begar*. For the hill rulers, however, the Sikh conquest meant that they now had less surplus available with them apart from the fact that they were now subjected to the political control of the Lahore government.

### Notes and References

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4. Ibid; p.11.
5. Ibid; p.12.
6. William Moorcroft and George Trebek, *Travels in the Himalayan Provinces of Hindustan and Punjab in Ladakh and Kashmir 1819-1825*(first edn.1837; rpt.Patiala,1970), p. 131.
7. *Kangra District Gazetteer, 1924-5*.(Compiled and Published under the Punjab Government), Lahore, 1926,
8. Indu Banga, *Agrarian System of the Sikhs Late 18<sup>th</sup> and Early 19<sup>th</sup> Century*, Manohar Publications, New Delhi,1978, p.1.
9. Barnes, *op.cit.*, p. 13.
10. Ibid; p. 13.
11. B.H. Baden Powell, *Land Systems of British India*, Oxford,1892, Vol.III, p. 262.
12. Indu Banga, *op.cit.*, p.1.
13. Ibid; p. 2. The Thakurs who had 'nearly all the land in proprietorship' have been regarded as 'the peasantry of the mountains' as the *Jats* were of the Punjab plains.
14. Ibid; p.2.
15. Ibid; p.50.
16. Ibid; p.45.
17. Ibid; p.45. Raja of Bilaspur in 1819, agreed to pay Rs. 70,000 to Lahore Darbar.
18. Ibid; pp.63-64.
19. Ibid; p.68.
20. Ibid; p.69. Irfan Habib does not mention *tappa* as a fiscal unit in the Mughal time. But this word is used in a *farman* of Jahangir.
21. Sucha Singh Gill, 'Revenue Administration of the Sikhs', *Economic and Political Weekly*, Vol.15, No-33(Aug.16,1980), p.1393.
22. Indu Banga, *op.cit.*, pp.71-72. According to the Lawrence, the *nazim* was required to punctually send the revenue collected from the territory under his charge.
23. Ibid; p. 76. Baden Powell tells us in his second volume that, when the Sikh government was strong the *Khalisa* territory was portioned out in to large districts with governors (called *nazim*) over each; and smaller divisions of territory-usually



- one or more of the old 'talukas'- a *Kardar* or district officer was appointed, with minor officials (*chaudhari*) over 'tappa' or groups of villages, under him.
24. Ibid; p.82.
  25. Ibid; p.88. *Batai* was prevalent in most of the Jalandhar Doab and the region across the Sutluj.
  26. Ibid; pp.89-90.
  27. Ibid; p.91.
  28. J.M.Douie, *The Punjab Settlement Manual*, (4<sup>th</sup> ed.), Punjab Govt. Chandigarh, 1930, p.20.
  29. Indu Banga, *op.cit.*, p.97.
  30. Ibid; p.106. Although *gao-shumari* or census of the cattle and *kah-charai* or grazing tax, were both known in the Mughal time, it was Swan Mal under Ranjit Singh, who developed *timi* as an important source of income to the state. The spontaneous jungle products in the Kangra hills, such as grass, herbs and trees, were treated as a distinct source of income and were grouped under the name of 'banwaziri' which as the same implies, was the control exercised by the state directly or by the agency of farmers over the wastes and forests of the district.
  31. Ibid; pp.106-107.
  32. Ibid; pp.148-52. The Mughal documents, the unit of area generally mentioned in *bigha*, which consists of 2 *kanals*. A *ghumaon* consisted of 4 *bighas*.
  33. J.M.Douie, *op.cit.*, pp.21-22.
  34. G.C.Barnes, *op.cit.*, p.49.
  35. Ibid; p.50.
  36. Ibid; p.50.
  37. Inderjeet Sharma, *Land Revenue Administration in Punjab (1849-1901)*, Atlantic Publishers, New Delhi, 1985, pp.14-15.
  38. G.C.Barnes, *op.cit.*, p. 50.
  39. Inderjeet Sharma, *op.cit.*, p.17.
  40. G.C.Barnes, *op.cit.*, p. 51.
  41. Ibid; p. 51.
  42. Ibid; p. 51.
  43. Ibid; p. 51.
  44. J.B. Lyall, *op.cit.*, p.33.
  45. J.Coldsream, *Settlement Report of the Kulu Proper, Rupi and Saraj of the Kangra District*. Lahore, Punjab Govt.Press, 1911, p. 4.
  46. *Gazetteer of the Kangra District: Part II to IV: Kulu, Lahaul and Spiti 1897*, Comp.by A.H. Diack, Lahore, Civil and Military Gazette Press, 1899, p.24.
  47. A.H.Diack, *Final Report on the Revised Settlement of the Kulu, Subdivision of the Kangra District*. Lahore, Civil and military Gazette Press, 1898, p. 13.
  48. S.C.Bajpai, *Lahaul-Spiti, A Forbidden Land in the Himalaya*, Indus Publishing House, New Delhi, 1987, p. 118.



## CHILDREN – COLLATERAL DAMAGES OF FAILED MARRIAGES

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### **Abstract**

The world as a whole is grappling with the issue of failed marriages which has made custody battles part and parcel of life. India is no stranger to this situation. Custody battles as a whole leave bitter taste as it makes children the ultimate victim caught between the egos of their two parents. The issue becomes even more horrific who parents hail from two different countries end up making the custody battle a transnational issue. There are far too many instances worldwide where parents end up kidnapping their own child. One major way nations tackle international parental child abduction is by becoming a signatory to the Hague Convention on the Civil Aspects of International Parental Child Abduction 1983. As on date the Convention has 101 member nations.<sup>1</sup> It is to be noted that India is not a member to this convention, nor does India have any legislations to tackle this particular issue. In 2016, a draft bill<sup>2</sup> was proposed and put up in the Women and Child Development Ministry website, which was later on pulled down and dropped.<sup>3</sup> As of now India has no legislation to tackle this issue. In this article, I seek to look at the various issues faced by Indians as the lack of legislation hits them rather hard. I also critically analyse the Hague Convention 1983 and the lacunas in it as well as explore if it will be beneficial for India to become a part of this convention.

**Key Words:** Parental Abduction, Child Custody, International Parental Child Abduction.

### **Introduction**

Parental Child Abduction occurs when one parent removes child from the child's home country or retains child abroad in violation of the other parent's custodial rights.<sup>4</sup> The Indian Law Commission in its report pointed out that statistics show that in developing countries, 68% of the parental child abductors were mothers, out of which, 85% were the primary caregivers for their children and of them 54% have gone to their home

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<sup>1</sup>Status Table- Convention of 25<sup>th</sup> October 1980 on the Civil Aspects of International Child Abduction, 19/8/2019, <https://www.hcch.net/en/instruments/conventions/status-table/cid=24>, last accessed on 3/4/2020.

<sup>2</sup>Civil Aspects on International Child Abduction Bill 2016.

<sup>3</sup>Moshmui Das Gupta, Inter-parental child abduction may soon become an offence in India, The Hindustan Times (29/7/2016), <https://www.hindustantimes.com/india-news/inter-parental-child-may-soon-become-an-offence-in-india/story-RfiBwFz2j48K3WFRQQB2gO.html>.

<sup>4</sup> International Parental Child Abduction, <https://www.csce.gov/issue/international-parental-child-abduction>, 10/12/2019.



countries in which they held citizenship, even if it was not their habitual residence.<sup>5</sup> In India, earliest known incident of parental abduction can be traced back to the epic Mahabharata, where Goddess Ganges abducted her son Devavrata (later famed as Bheeshma) from her husband King Shantanu. Parental abduction has been around since time immemorial. There is an extra element of hardship introduced when the child is abducted and taken across international borders. Early days of world history has seen a spate of parental child abduction amongst royal families, one of the earliest recorded being in 1772. King Christian VII of Denmark and Princess Caroline Matilda of Great Britain wed in 1766 and had children. Later in 1772 Princess Caroline was accused of having an affair and her lover was executed. The King divorced her and she was deported to Germany, never to be allowed to see her children again.<sup>6</sup>

Some of the reasons why there is a spate of parental child abduction are:

- ✓ Court custody order against kidnapping parent
- ✓ Genuine fear of child being abused- especially in cases where woman faces domestic violence and are unable to approach authorities for help, they simply choose to abscond with their child.
- ✓ Revenge motivated abductions, in some rare cases.

In each and every case parental child abduction can never become the true solution, as it puts all involved through severe mental trauma especially the child. With opening up of international trade and commerce, scenarios have sprung up where citizens of different nations meet and marry. This has again led up to opening up of a can of worms regarding *choice of law* and *jurisdiction* applicable in matrimonial causes, as well as application or recognition of foreign judgments. The issue becomes even more critical when children and their custody matters are involved. A rather new dimension is added when either of the parent resorts to transnational child abduction.

When one parent is armed with judicial custody orders and the other parent thwarts his/her attempts by simply fleeing to another country, to evade a court order, it seems like the highest form of judicial failure. A common man while he reaches to doors of Court will hold belief that justice will be granted, but when the same justice though granted no longer remains guaranteed, it loses its sheen, especially if it involves battling over rights for one's own child. One of the ways by which this issue is tackled by various nations is by becoming a member to the Hague Convention on the Civil Aspects of International Parental Child Abduction 1983.

### **Hague Convention on Civil Aspects of International Parental Child Abduction 1983**

The main objects of the convention are stated as follows in Article 1 of the convention as follows:

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<sup>5</sup> Law Commission of India, Report No:263, The Protection of Children (Inter-Country Removal and Retention) Bill 8 (2016).

<sup>6</sup> Maureen Dabbagh, Parental Kidnapping in America: An Historical and Cultural Analysis 7 (McFarland 2011).



- ✓ To secure the prompt return of children wrongfully removed to or retained in any of the Contracting State;
- ✓ To ensure that the rights of custody and access under the law of one Contracting State are respected in other Contracting States.

### ***Salient Features of Hague Convention 1983***

It applies to children below 16 years alone as laid in Article 4 of the convention.

- ✓ Ensures rights of custody under the laws of one contracting state are respected by all other contracting states.
- ✓ Re-establishes status quo by returning the child back to his/her habitual residence.
- ✓ Lays down that return order is not to be treated as final determination on the custody of the child but only to ensure that child custody case is taken up in the right jurisdiction – the one which is more appropriate to determine issues of custody and access.
- ✓ The convention also seeks to create central authorities throughout all convention nations to trace wrongfully removed/retained child and secure its return.

### ***Important Articles of the Hague Convention 1983***

The convention consists of 45 Articles of which the most important ones are discussed below:

**Article 3** of the convention gives explanation about wrongful removal or retention of the child and says the same occurs when

- There is breach of rights of custody of a person, an institution or any other body under the law of the State in which the child was habitually resident immediately before such removal or retention; AND
- At the time of removal or retention those rights were actually exercised by such person an institution or body, or would have been so exercised but for the said removal or retention.

**Article 6** of the convention calls for creating a central authority to discharge the duties imposed by this convention.

**Article 7** lays down that the central authorities of each contracting nation are to cooperate with each other especially to ensure the following:

- Find out the location of a child wrongfully removed or retained;
  - Prevent any further harm from being caused to the child
  - Prevent any prejudice to either party by making use of interim or provisional measures
  - That some kind of amicable solution is reached or that the child is voluntarily returned
  - Exchange information regarding the social background of the child if needed. Provide information about the law of their nation with respect to application of the Convention.
  - Initiate or facilitate the institution of judicial or administrative proceedings to help the child to be returned.
  - If needed must ensure that it makes arrangements for organising or securing rights for access to the child
  - In cases where legal aid is required the same must also be provided.
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- Must also provide administrative arrangements to secure safe return of the child.
- To keep all the concerned transnational authorities updated regarding the case so that the convention is implemented without any obstacle.

**Article 12** lays down a cut-off period of *one year* i.e. if an application for return of the child is made before elapse of one year from the date of child's removal or retention, then the authority must order for return of the child, else the authority may refuse to do so on the ground that the child is now settled in its new environment.

**Article 13** of the convention lays down that the requested state is not bound to return the child if

- The person requesting the child to be returned was only taking care of the child and not exercising any custody rights at the time the child was removed or retained.
- If there is grave risk to the child if returned or if the child might face psychological harm.
- If the child will be placed in an intolerable position.

Article 13 also states that if the child is mature enough to voice its objections to being returned, then the authorities must also take the child's view into its considerations.

**Article 16** states that the courts of the contracting states must not decide based on the merits the rights of custody unless it decides that the child is not to be returned under the convention.

**Article 21** deals with rights to access and holds that the authorities must extend similar help and cooperation for visitation rights also.

#### ***Lacunae in the Hague Convention 1983***

One of the main points to be remembered is that when some custody dispute is filed claiming application of the Hague Convention 1983, the court where the dispute is filed must only determine the jurisdiction where the custody case is to be heard. It should not look into the merits of the case as has been stipulated in Articles 16 and 19 of the Convention. But, many countries fail to make this fine distinction and determine the case looking into the **best interest of the child**. Costa Rica a contracting state of the convention, in 2011 constitutional court case decided that the courts should consider the **best interests** of the child rather than **habitual residence** while deciding Hague Convention cases.<sup>7</sup>

Apart from this there are huge delays and lengthy court processes even though the convention seeks to expedite transnational custody dispute cases. A 2014 USA Report,<sup>8</sup> points out that there are poor judicial and law enforcement compliance in countries like Honduras, Bahamas, Brazil, Guatemala etc. The same report also lays down that Brazil, Mexico, Romania and Ukraine though members to the convention, the left behind parents were unable to secure prompt enforcement of courts final orders for return / access, because of absence of effective enforcement mechanism.<sup>9</sup>

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<sup>7</sup>US Department of State, Report on Compliance with Hague Convention Civil Aspects of International Parental Child Abduction 3(2014).

<sup>8</sup>US Department of State, Report on Compliance with Hague Convention Civil Aspects of International Parental Child Abduction 4 (2014).

<sup>9</sup>US Department of State, Report on Compliance with Hague Convention Civil Aspects of International Parental Child Abduction 6 (2014).



Indian government also has apprehensions that cases where the women have fled with their children to India due to domestic violence are not dealt with in a proper manner by the Convention. The Indian Law Commission observed in its report that a 'woman must not be put in a situation where she has to make impossible choice between her children and putting up with abusive relationship in a foreign country.'<sup>10</sup> India is not keen in becoming a member to this convention, because of this very specific lacuna.

#### **Indian Judiciary on Inter-Country Parental Child Abduction**

India is not part of Hague Convention 1983, nor does it have any legislation to regulate it. Thus, India relies upon its judiciary which decides on the basis of merits of the case, case by case. United States State Report has observed that nearly 90% of the requests for return of abducted children remain unresolved for over a year.<sup>11</sup> A year in a child's life is too precious to be lost in fighting custody battles, especially the same goes transnational. It will have a very negative impact on the child psychologically.

In custody cases Indian courts decide jurisdiction on basis of S.9 of Guardians and Wards Act 1890. Since we have personal laws for each religion in India all these specific acts are in harmony with Guardians and Wards Act 1890. Hindu couples are governed by Hindu Minority and Guardianship Act 1956 while for Christians S.4 of Indian Divorce Act 1869 will be applicable. Parsi couple will fall under the Parsi Marriage and Divorce Act, 1936, while the Muslims have their own Sharia law and concept of *Hizamat*.

The Guardians and Wards Act 1890, jurisdiction is granted under Section.9 on the basis of the place where the *minor ordinarily resides*. In a pre independence era case, *Annie Besant v G. Narayaniah*,<sup>12</sup> Privy Council held that 'wherever the child is physically residing at the time of application, it will be treated as ordinary residence of that minor child'. One of the very early days transnational custody battle Indian courts adjudged was *Marggarate Maria Pulparampil v Dr.ChackoPulparampil*,<sup>13</sup> where the father an Indian national while studying medicine in Germany met and married a fellow student in 1955. They had minor kids, a son and a daughter, by the time their marriage hit rock bottom. The parents went for a custody battle in German court, but the father stayed dissatisfied with the custody orders pronounced. During the exercise of one of his visitation rights, he took his two children and fled to India with the help of one of his friends a nurse, in December 1966. The children at that point in time were very young daughter was aged around two and a half years and son a mere 10 month babe. The mother without any information regarding the whereabouts of her children, finally approached German court and got custody of the children. Finally in November 1967, nearly a year later, she got a letter from her step-mother-in-law that her children were with their father in India. She saved money, made a trip to India to fight another custody battle in India. In this case, the court observed that the father had no proper 'home' with

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<sup>10</sup> Law Commission of India Report No 263, The Protection of Children (Inter-Country Removal and Retention) Bill 8 (2016).

<sup>11</sup>US accuses India of non-adherence to parental child protocols, The Hindu (17/5/2018), <https://www.thehindu.com/news/international/us-accuses-india-of-non-adherence-to-parental-child-abduction-protocols/article23910115.ece> .

<sup>12</sup> AIR 1914 PC 41.

<sup>13</sup> AIR 1970 Ker 1.



persons to look after his two children taking into consideration the *best interests of the children* the court permitted the children to be taken back to Germany based on an undertaking from the German Consulate Authority, that, any orders of the Indian courts would be executed within the German legal framework. The mother was ordered to bring back the children to India once every three years for a minimum period of one month out of her own expenses.

In this case, it is pretty clear that the court tried to assuage fears of both parents, regarding their say in the brought up of their children. Following this, in *Surinder Kaur Sandhu V Harbax Singh Sandhu*,<sup>14</sup> Supreme Court decided to hand over a child in custody to its British mother, as the father clandestinely fled with his child to India to evade British custody orders. Here again, *best interests of the child* were held to be paramount in deciding the case. In this case, the court observed that even though under S.6 of Hindu Minority and Guardianship Act 1956, father is natural guardian of a minor son, the legislative provision cannot supersede what is conducive to the welfare of the minor.

Yet again in *Elizabeth Dinshaw V ArvandDinshaw*,<sup>15</sup> the Court ordered that the child that was brought to India by the father contrary to United States Court orders, be returned back to the mother in United States of America. The Court in this case based its decision on the principle of *comity of courts* and also observed that the decision is independently based on *best interests of the child* also, as the child was a citizen of United States of America. The Court further observed that as far as the non-convention countries are concerned, the law is that the Court in the country to which the child is removed will consider the question only upon merits based on the welfare of the child, as it is of paramount importance.

In 1998, in *Dhanwanti Joshi V Madhav Under*,<sup>16</sup> a NRI Madhav had married Dhanwanti without dissolving his earlier marriage. Dhanwanti left her husband and came back to India with her 35 days old son. The NRI Madhav had married Dhanwanti without disclosing that he was already a married man. The mother Dhanwanti was forced to leave matrimonial home with her child under great duress. Thereafter, they both were involved in civil and criminal cases in United States as well as in India, for nearly 14 years. By the time this case came before Supreme Court, the 35 days old son had grown up and was studying 8<sup>th</sup> standard in India. During this period USCourt had ordered permanent custody in favour of father via ex-parte order. But, back in India, High Court decided to look into merits of the case and interviewed the minor boy, who refused to go to United States with his father. He was not ready to even explore higher studies options in United States until he cleared 10+2 education in India. Court further observed that it was not inclined to grant custody to father as it will affect child's education. The High Court also pointed out that the father had ex-parte decree of custody rights in his favour, which also made the court wary of sending the child with him to United States, as he might refuse to bring back the child to India, frustrating any further orders by Indian courts in this regard. This judgment of High Court was upheld by Supreme Court which

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<sup>14</sup> AIR 1984 SC 1224

<sup>15</sup> 1987 SCR (1) 75

<sup>16</sup> (1998) 1 SCC 112



allowed the minor son to stay back in India with visitation rights being granted to the father, citing the principle of *best interests of the child*. Thus, this was a case in which the Indian courts directly refused to recognise a foreign court custody orders and implement it.

In each case discussed above, its amply clear that the Indian Courts applied the *best interests of the child* principle, but there is no clear cut interpretation of this principle. The scope and meaning of the phrase varies widely from case to case and rather apparent to see in *Sahiba Ali V State of Maharashtra*.<sup>17</sup> This was a case involving Muslim couple who went into a custody battle across United States and India. The father in this case was serving jail term under the International Parental Kidnapping Crime Act 1993. Father had abducted his own children from United States with intention of obstructing lawful custody granted to the mother, a former Indian, by a competent court in United States. Since the children were with paternal grandparents, the mother armed with custody order from United States requested that the children be handed over to her in custody. The paternal grand mother filed a counter that the children were in her custody based on Nagpur Family Court order. The petitioner mother was professionally well trained child psychologist and resided with her brother who was a school manager, in India. She contended that she was very well qualified than the paternal grandmother who was more than 80 years of age, and had no one to look after her grand children. But, the Court refused to grant her custody orders as she had remarried and had a child from her second marriage. It was observed by the Court that she did not challenge the Nagpur Family Court order. Thus despite United States Court order in her favour, the mother was only given visitation rights. In this case the mother was a child psychologist while the father was serving jail term in United States; still the children were ordered to be given into the custody of the grandparents. The Court in its infinite wisdom choose to believe that the *best interests of the child* would be best served by depriving the children of their mother's affection and put them in the care of an 80 year old woman. As an interesting side note, United States Court while sentencing the father to prison observed that ' it would be preferred route to attempt civil rather than criminal resolution. However with countries (like India) that are not signatories, an international civil remedy through Hague Convention Civil Aspects of International Parental Child Abduction, mechanism is not available and criminal prosecution is an effective recourse to deter parental child kidnapping.'<sup>18</sup> This judgment is in stark contrast to *Surinder Kaur Sandhu V Harbax Singh Sandhu 1984*,<sup>19</sup> discussed earlier, wherein the child was allowed to go to England to live with its mother a factory worker, instead of its father and grandparents. In this case the Court opined that the fact that tilted the case in favour of the mother was father's violent behaviour and unremorseful nature. Here, the father was out on probation as he had attempted to procure his wife's murder. If in this case father's criminal nature acted as a deterrent to grant him custody, one is left wondering why the same yardstick was not applied to a father serving prison term in United States.

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<sup>17</sup> (2003) JT (6) 79

<sup>18</sup> United States v Fazal, 203 F. Supp. 2d 33 ( D. Mass 2002)

<sup>19</sup> AIR 1984 SC 1224



In *Sarita Sharma V Sushil Sharma*<sup>20</sup> the Supreme Court started to change its stance in recognition of foreign judgments and orders. In this case, father Sushil filed a habeas corpus writ with respect to his two minor kids Neil and Monica in High Court, stating that they were in illegal custody of their mother Sarita Sharma. High Court ordered for mother Sarita to give the children back to the father in accordance with United States Court orders. Aggrieved mother approached Supreme Court for relief. The crux of the case is as follows. The parents were involved in a divorce cum custody battle in United States since 1995, in which custody orders were given in favour of the father Sushil. The mother was given visitation rights. Mother making use of her visitation rights kidnapped her own children and took them back to India, against the orders given in the United States court order. She reached India with her children in May 1997. By June 1997, divorce was granted in United States with sole custody in favour of the father Sushil. From the records of the proceedings in United States it is pretty clear that the couple had major differences. It is also clear that Sushil was alcoholic and was violent towards Sarita. Supreme Court of India observed that Sarita also had her own share of problems, as she had violated the United States Court orders and removed her children from United States Court jurisdiction without getting prior permission. Despite that Indian Supreme Court opined that it will not be taking into account Sarita's blatant disregard for Court orders, as it had to look into the *welfare of the children* primarily. Supreme Court also made a worried remark regarding the alcoholic nature of father balancing it against the opportunities a child might miss as regard education in United States. Supreme Court observed that it was not inclined to believe that a alcoholic father will be able to provide good care for children so young, as that girl child was mere 5 years of age. Observations were also made regarding the fact that a girl child will require her mother's care and affection, and that it will be cruel to separate siblings. Supreme Court observed that since both the children are already in India and in good school, it will be prudent to allow them to be in the custody of their mother. Thus, Supreme Court quashed the High Court orders to return the children to the father and dismissed the writ petition.

The above case<sup>21</sup> makes us wonder about the United States Court judgment wherein the custody of child was given to alcoholic father, solely because mother choose to disregard its direction. It makes us wonder if the US Court has somehow lost sight of the welfare of the children who are the real victims in custody battles. From the Indian Court judgment it is pretty clear that Indian judiciary is concerned with the overall welfare of the child and decided that an alcoholic father will not be the best conducive environment for children so young and impressionable.

In *Dr. Ravichandran V Union of India*<sup>22</sup>, the wife had brought the children to India depriving the father of the joint custody rights granted by United States Court based on mutual consent of the parties. Supreme Court ordered mother to take back the child to United States within 15 days of the order, on failure to do so minor child would come under custody of the father as it would be in the *best interest of the minor child*.

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<sup>20</sup> 2000 (1) SCR 915

<sup>21</sup> *Sarita Sharma V Sushil Sharma*, 2000 (1) SCR 915.

<sup>22</sup> 2010 (1) SCC 174.



This judgment is rather based on the fact that the parents had mutually consented to the custody arrangements which they both are duty bound to adhere to.

In *Ruchi Majoo V Sanjeev Majoo* 2011 case<sup>23</sup>, Indian Supreme Court delivered a landmark judgment taking a clear cut stance that the Indian Courts have jurisdiction to deal with custodial dispute cases even if a Foreign Court has passed judgment in favour of either parent. This particular instance involved Indian couple who had after their marriage obtained United States citizenship. The child Master Kush was also United States citizen by birth. The mother had fled to India with her child from United States, violating custody orders laid down by Superior Court of California. This led to issue of *Red Corner Notice* based on allegations of parental child abduction levelled by the child's father. Mother in India claimed that she had interim custody orders in her favour by virtue of orders passed by Additional District Court in Delhi. Father aggrieved by District Court orders approached Delhi High Court. The High Court opined that based on *comity of courts* and the fact that all three involved in the case were United States citizen, and the fact that United States Court has already adjudged in favour of father, it had no jurisdiction in the matter. Saying so, Delhi high court set aside the Additional district court orders. The High Court also observed that the child was not ordinarily resident in Delhi, which again meant that the Court lacked jurisdiction by legislative aspect also. Aggrieved mother approached Supreme Court for justice. Supreme Court observed that the principle *comity of courts* was not acceptable option when the *welfare of the child* was in balance. It opined that since the welfare of the child was of paramount importance, a competent Court in this country is duty bound to examine the matter independently, taking the foreign judgment if any, only as an input for its own final adjudication. Supreme Court further held that its judgment is only with respect of the jurisdiction of trial Court and that it is for the trial Court to adjudicate upon the matter on basis of merits of the case, and confirmed interim custodial rights to mother with visitation rights to father. The apex Court also said 'recognition of decrees and orders passed by foreign courts remains a dilemma in as much as whenever called upon to do so, courts in this country are bound to determine the validity of such decrees and orders keeping in view the provisions of Section 13 of Cr.P.C.' Even after making this observation Supreme Court remained steadfast in its view that it is the *best interests of the child* that remains the paramount principle in determining the case.

In *Arathiq Bandhi V Bandhi Jagadrakshaka Rao*<sup>24</sup> Supreme Court observed that the mother had participated in court proceedings for two years before fleeing to India defying United States Court orders, which explicitly forbade her from bringing her child to India for not more than 5 days at a stretch. The apex Court further made a scathing observation that the mother cannot be allowed to take advantage of her own wrong. It also observed that 'there is a practice of children being removed from one country to another, to put pressure (influence) on legal proceedings that are usually pending in these cases in relation to irretrievable breakdown of marriage.' In this case our Supreme Court took note that parental child abduction have begun to become normal in India as number of NRI marriage have increased.

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<sup>23</sup> (2011) 6 SCC 479.

<sup>24</sup> 2013 (3) RCR (Civil) 968 (SC)



In *Surya Vandan V State of Tamilnadu*<sup>25</sup> a landmark judgment was passed by the apex Court regarding holding of inquiry with respect of foreign court custody orders. Mayura a citizen of India married Surya of Indian origin with UK citizenship, in 2000. She settled with him in UK and obtained UK citizenship in 2004. They had two daughters born in 2004 and 2008. Since Mayura began to face matrimonial problems, she came to India with her two children and resided in her parents' home in Coimbatore Tamilnadu. She filed for divorce in August 2012. Surya at the same time came to India unaware of initiation of divorce proceedings to try and convince Mayura to return to UK along with their children. Upon failure to come to amicable resolution, Surya returned to UK and received summons for the divorce case filed in India. Following this Surya initiated proceedings in UK to have his children declared as wards of court. The same was granted in November 2012 with orders to return the children back to England at once. Since Mayura failed to comply with the said orders, Surya filed habeas corpus petition in Madras High Court. The High Court observed that it will take into consideration only 'the welfare of the children and not the legal rights of either party.' High Court observed that since the children were already with their mother she was their legal guardian and had their custody and gave visitation rights to the father stating that the children were not in illegal custody. Aggrieved by the order of the High Court, father Surya approached Supreme Court. The apex Court made observations regarding the two basic guiding principles namely *comity of courts and best interests of the child*. It observed that 'the two principles are not contrasting 'in sense of one being opposite of the other but contrasting in sense of being different principles that need to be applied' to the given facts. Supreme Court further observed that there is no need to 'jettison' the principle of comity of courts unless there is some special compelling reason even in case of interim orders. A summary or elaborate inquiry must be conducted in domestic court upon recognition or non recognition of foreign judgment. It laid down guidelines regarding the method by which the court should determine if inquiry must be summary or elaborate:

- Nature of the interim order passed by the foreign court.
- Existence of special reasons for returning or not returning the child to the jurisdiction of the foreign court.
- Such return does not have any moral / physical / social / cultural / psychological harm to the child. It should not cause any legal harm to the parent whom the child is in India with, as there are instances where the order of foreign court may result in arrest of the parent upon their return to foreign country.
- Time within which parent moves to foreign court or domestic court, to ensure that there is no huge gap.

In this case Supreme Court, found that though Mayura filed for divorce in August 2012, she made no efforts to even get interim custody of her children. Nor did she show any inclination to relinquish her foreign citizenship. She even seemed desirous to retain her children's foreign citizenship. Thus, Supreme Court felt that there is no reason why they cannot submit to UK jurisdiction. Apex court further opined that the foreign court had

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<sup>25</sup> 2015 (2) SCC (Civil) 183



only passed an interim order, which Mayura can very well challenge to get new orders in her favour.

Thus, in this above case, the Supreme Court laid down rules to determine the recognition of a foreign judgment based on summary or elaborate trial. Supreme Court also made it clear that it is the *best interest of the child* principle that acts as the guiding light in determining custody cases even when transnational parental abduction cases are concerned. The apex court also pointed out that in some cases where the parent abducting the child is in such a situation that they may be arrested that is also to be taken note of. In *Ruchi Majoo V Sanjeev Majoo*<sup>26</sup> a Red Corner Notice was issued against the abducting mother while in *Sahiba Ali V State of Maharashtra*<sup>27</sup> the father was serving jail term in United States for abduction of his own child.

In *Chandan Mishra V Union of India*<sup>28</sup>, a 2017 case, Delhi High Court made a very pertinent observation regarding foreign court custody cases as follow: 'any contest in a foreign court between the petitioner who holds a green card, secured job and backing of family and friends in addition to being armed with order of the foreign court on one hand and the mother without any visa, job, funds, security and familial support on the other hand would inevitably tilt the scales of justice unfairly on one side, placing her on an unequal footing.' The Delhi High Court called for elaborate inquiry into the foreign court custody order in favour of the father, instead of a summary inquiry based on the guidelines laid in *Surya Vandanan v State of Tamilnadu*.<sup>29</sup>

From the case laws it is apparent that the Indian Courts seems to vacillate at times between the principles of comity of courts and best interests of the child, though most of the time the tilt in favour of best interests of the child. But, the interpretation of the term does tend to vary from time to time and case to case as we could see from the inexplicable judgment given in *Sahiba Ali V State of Maharashtra*.<sup>30</sup>

### **Indian Legislative Efforts**

Punjab and Haryana High Court had referred the inter country parental child abduction scenario to the Indian Law Commission in *Seema Kapoor & Anrv Deepak Kapoor & Anr*<sup>31</sup>. In this case the High Court directed Indian Law Commission 'to examine multiple issues involved in inter-country, inter-parental child removal amongst families and thereafter to consider whether recommendations should be made for enacting suitable law for signing the Hague Convention on child abduction'. Based on this direction the Indian Law Commission submitted its 218<sup>th</sup> report titled 'Need to Accede to the Hague Convention on the Civil Aspects of International Parental Child Abduction 1983'. In this report, Law Commission observed that Indian Courts are not following uniform pattern and that lack of progressive development is apparent over a period of time.<sup>32</sup> The Report observed that at times the reports are based on the welfare of the

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<sup>26</sup> (2011) 6 SCC 479.

<sup>27</sup> (2003) JT (6) 79

<sup>28</sup> W.P.(CRL) No 1088 of 2015

<sup>29</sup> 2015 (2) SCC (Civil)183

<sup>30</sup> (2003) JT (6) 79

<sup>31</sup> 2016 SCC OnLine P&H 1225

<sup>32</sup> Law Commission of India Report No 218, Need to Accede to the Hague Convention on the Civil Aspects of International Parental Child Abduction 1983 20 (2009).



child while at other it is based on other technicalities including lack of specific legislation. The Report also pointed out that not being a member of the convention may have negative influence on foreign judges when they decide on custody cases.<sup>33</sup> In fact the very same point was rather bluntly put forth by a judge in United States in *United States V Fazal*<sup>34</sup>, wherein the Court said that it was resorting to sentencing the father to jail term for kidnapping his own child instead of opting for civil recourse as India was not a signatory of Hague Convention. Thus the 218<sup>th</sup> Law Commission Report recommended the Indian Government to consider becoming a Hague Convention signatory which will help returning Indian children to India if they have their homes in India.

Based on this law commission report a Bill was drafted in conformity with the Hague Convention in 2016<sup>35</sup>, and was put up in the Ministry of Women and Child Development (WCD) website on 22/6/2016 seeking comments from one and all. But the said Bill was later on removed from the website. The then WCD minister Maneka Gandhi was quoted saying 'Personally in the beginning, when I was new, I thought we should join convention because we get protection. But, with time and after interacting with women who have been abandoned by their husbands abroad, had their passports snatched from them, and have somehow scraped the money and are in terrible fear, I wonder whether we should join or not.'<sup>36</sup>

Since then the 263<sup>rd</sup> Law Commission of India Report has revised certain provisions as well as renamed above mentioned Bill as The Protection of Children (Inter-Country Removal and Retention) Bill 2016. Section 17 of the revised Bill actually takes into account domestic violence and abused faced by Indian women abroad. S. 17 of the revised Bill deals with *Possible Exceptions to the Return of The Child* and lays down that the High Court may not pass the order of return of the child 'if the person who is allegedly involved in wrongful removal or retention was fleeing from any incidence of domestic violence as defined in S.3 of the Protection of Women From Domestic Violence Act, 2005.'<sup>37</sup> The revised Bill also calls for punishment for wrong removal or retention under S.28, wherein it lays that the offence is punishable with imprisonment for a term which may extend to one year or fine which may extend to Rs.10,000/- or both.

The present government has not gone ahead with this new revised Bill also and seems to be mulling over its options. A Hindustan Times news article quotes WCD official saying that 'the Union Woman and Child ministry has decided against drafting a domestic law to address civil aspects of international child abduction.'<sup>38</sup> But, this is not

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<sup>33</sup>Law Commission of India Report No 218, Need to Accede to the Hague Convention on the Civil Aspects of International Parental Child Abduction 1983 21(2009).

<sup>34</sup> 203 F.Supp.2d 23 (D.Mass.2002)

<sup>35</sup> The Civil Aspects of International Child Abduction Bill, 2016.

<sup>36</sup>Government Likely to Junk Inter-Parental Child Abduction Bill, Live Mint (6/11/2016), <https://livemint.com/politics/yqWoLTWr0fjY2UWqiiebGK/Govt-likely-to-junk-interparental-child-abduction-Bill.html>.

<sup>37</sup>The Protection of Children (Inter-Country Removal and Retention) Bill 2016, Section 17(c).

<sup>38</sup>Moshmui Das Gupta, India may not sign Hague Convention on International Child Abduction, The Hindustan Times (19/7/2018), <https://www.hindustantimes.com/india-news/india-may-not-sign-hague-convention-on-international-child-abduction/story-dNTk63osFMcrA17y2Y6qwO.html>.

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well received by the international community especially United States. USA in its Annual Report on International Child Abduction, 2019, has put India under 'Countries Demonstrating a Pattern of Non-Compliance.' In its report USA states that India has been in the non-compliance list since 2014. In this report, USA makes the following points:<sup>39</sup>

- 71% of the requests for return of abducted child remain unresolved for more than a year. The cases remain unresolved for an average of 2 years and 10 months.
- In July 2018 Indian WCD ministry had created a voluntary mediation scheme for parents, but there is no record to show any success via mediation.
- There is no clear legal procedure to address international parental child abduction.
- In most of the judicial actions the Indian Courts tend to grant custody to the abducting parent, with right of access to the left-behind parents, but even those rights of access were unenforced

Suzanne Lawrence, United States Special Advisor Children's Issues Bureau of Consular Affairs at Department of State observed that 'India is beginning to work with us to find practical solutions for children who are being abducted between our two countries.'<sup>40</sup> US Congressman Chris Smith observed 'We have 100 American children abducted to India, with almost no hope of return home without US choosing to take real action, such as lowering the number of visas available to Indian citizens until abducted American children are returned.'<sup>41</sup>

## Conclusion

We are yet to see any changes brought forth by the meetings between India and United States. While it is true that we have no need to succumb to the pressure put on by United States, we still need legislative clarity. In any case, the Hague Convention in its present form is woefully inadequate as it doesn't take into account domestic violence faced by woman. So much better way for India to tackle this issue will be a strong legislation coupled with bi-lateral or multi lateral treaties for enforcement of foreign custody judgments as well as ensuring that Indian custody judgments are reciprocally enforced abroad.

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<sup>39</sup>US Department of State, Annual Report on International Child Abduction, Pgs.20,21 (2019).

<sup>40</sup>India beginning to work with us to resolve child abduction cases: Official', The Economic Times (12/4/2018), [www.https://economictimes.com/news/politics-and-nation/india-begining-to-work-with-us-to-resolve-child-abduction-cases-official/articleshow/63728962.cms](https://economictimes.com/news/politics-and-nation/india-begining-to-work-with-us-to-resolve-child-abduction-cases-official/articleshow/63728962.cms).

<sup>41</sup>100 American-children abducted to India, alleges US Congressman, The Tribune (11/12/2018), <https://www.tribuneindia.com/news/world/100-american-children-abducted-to-india-alleges-us-congressman/696838.html>.

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## PROFESSIONAL PLEASURE OF SECONDARY SCHOOL TEACHERS A STUDY OF NORTH COASTAL ANDHRA PRADESH, INDIA

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### ABSTRACH

Research has focused predominantly on how teachers affect students' achievement on tests despite evidence that a broad range of attitudes and pleasure are equally important to their long-term success. Aside from rethinking their primary responsibility as directors of student learning, teachers are also taking on other roles in schools and in their profession. They are working with colleagues, family members, politicians, academics, community members, employers, and others to set clear and obtainable standards for the knowledge, skills, and values we should expect our children to acquire. Education is a weapon of any social structure in which teacher is the main architect. Teacher professional pleasure depends on the following aspects. That is Personal aspects, Professional aspects, academic aspects and co-curricular aspects. In this investigation I followed descriptive research method. After the overall verification discloses that there is significant difference between the Teachers of North Coastal Districts of Andhra Pradesh. As the obtained value of 'F' 4.426 is more than the table value 2.99. The obtained value of 'P' 0.012 is less than 0.05 level.

### INTRODUCTION

Dan Weijers (2015) disclosed that disclosed that if hedonistic theories identified pleasure and pain as merely two important elements, instead of the only important elements of what they are describing then they would not be nearly as unpopular as they all are. However, the claim that pleasure and pain are the only things of ultimate importance is what makes hedonism distinctive and philosophically interesting. Those who object to Prudential Hedonism on the grounds that pleasure is not the only source of intrinsic value use two main strategies. In the first strategy, objectors make arguments that some specific value cannot be reduced to pleasure. In the second strategy, objectors cite very long lists of apparently intrinsically valuable aspects of life and then challenge hedonists with the prolonged and arduous task of trying to explain how the value of all of them can be explained solely by reference to pleasure and the avoidance of pain. This second strategy gives good reason to be a pluralist about value because the odds seem to be against any monistic theory of value, such as Prudential Hedonism. The first strategy, however, has the ability to show that Prudential Hedonism is false, rather than being just unlikely to be the best theory of well-being.



The term 'profession' is less analytic than symbolic and represents the rights and privileges which an occupation desires for itself and also the social service which it offers. Profession is not a descriptive concept but more an evaluative concept. (Eric Hoyle, 1969).

### **1.1 MEANING AND DEFINITION OF PROFESSIONAL PLEASURE:**

Irene Butter (1961) found that satisfaction was related to tenure. Satisfied teachers tended to stay in teaching and dissatisfied teachers tend to leave the job. Man in any working situation is able to apply himself whole-heartedly to his work when he enjoys job satisfaction. This is possible only when he has adjusted himself well to his job and other related factors.

Blum (1956), A more comprehensive approach to the problem of Job Satisfaction requires that many additional factors, physical, social, temperamental and personality factors be included for correct assessment". In other words, 'job satisfaction' as a complex of employee's attitudes when there is a conflict between the opposing drives, needs and desires in the vocational area, it leads to job satisfaction.

### **OBJECTIVES;**

The investigator framed the objectives as the following.

1. To assess the Professional Pleasure among the sample of Secondary School Teachers and to classify them.
2. To find out the Professional Pleasure of Sample of Secondary School Teachers with respect to dimensions viz., (1) Personal aspects (2) Professional aspects (3) Academic aspects and (4) Co-curricular aspects.
3. To find and compare the Professional Pleasure of Sample of Secondary School Teachers with reference to selected variables viz., (1) District (2) Gender (3) Locality.

### **HYPOTHESIS OF THE STUDY;**

Modern investigator agrees that whenever possible research comes to light that it should be based on a definite hypothesis. The investigation of a problem without a hypothesis is aimless. According to Travers 'postulates may be considered to be the fore-runners of laws.'

For the purpose of the present study the following hypotheses formulated hereunder.

1. Professional Pleasure among the sample teachers may be average.
2. Professional Pleasure among the sample of Teachers with respect to various aspects may be average (1) Personal aspects (2) Professional aspects (3) Academic aspects and (4) Co-curricular aspects.
3. There is no significant mean difference between Secondary School Teachers in their Professional Pleasure with respect to the (1) District (2) Gender (3) Locality.

### **Verification of Hypotheses of Professional Pleasure:**

In this section classification of Professional Pleasures, significance of relationship between the dimensions of Professional Pleasure, comparison of Professional Pleasure among the subjects with reference to the demographic and professional variables and high and low comparison of Professional Pleasure.

### **Verification of Hypothesis 1.**



**Classification of Professional Pleasure:**

“Classification of Professional Pleasure of the Teachers may be average”

**Table 1.1**

**Preliminary Analysis**

N	Range	Mean	S.D	% Mean
1227	41 – 129 i.e., 89	105.1	26.9	60.06

The above values clearly reveal that the sample is HETEROGENOUS.

As this finding is contrary to the listed out hypothesis, the hypothesis is said to be insignificant. Hence, the hypothesis is rejected.

With the help of the two most reliable values Mean and SD, the investigator proposed to classify the sample into three categories i.e., Teachers with high Professional Pleasure, Moderate Professional Pleasure and Low Professional Pleasure.

$$\text{Mean} + \text{SD} = 105.1 + 26.9 = 132$$

$$\text{Mean} - \text{SD} = 105.1 - 26.9 = 78.2 \text{ or } 78.$$

**Table 1.2**

**Classification of Professional Pleasure of the Teachers**

S.No.	Teachers with	Number	Percentage	Remarks
1	Scores below 78	244	20%	Low
2	Secured scores between 69 and 132	797	65%	Moderate
3	Scores above 132	186	15%	High

From the above table it is concluded that the Professional Pleasure of 244 (20%) Teachers among sample possesses low Professional Pleasure, 797 (65%) teachers possess moderate Professional Pleasure, while the rest of 186 (15%) of teachers possesses High Professional Pleasure. Thus, the sample can be categorically clustered into three groups.

**Verification of Hypotheses of relationship Between the dimensions of Professional Pleasure (Hypothesis 2):**

Hypothesis of the study stated that “there is no significant relationship between various dimensions of Teacher Professional Pleasure” is examined to evaluate the level of significance among the dimensions of Teacher Professional Pleasure and presented the values of ‘r’s in the following table so as testing the co-efficient of correlation between the various dimensions of Teacher Professional Pleasure scores of (1) Personal Aspects, (2) Professional Aspects, (3) Academic Aspects, (4) Co-curricular aspects and total are computed.



**Table 2.1**

**Mean and Percent of Mean among Dimensions of  
Teacher Professional Pleasure Scale**

S.No.	Professional Pleasure Dimensions	Mean	S.D	% of Mean
1	PERSONAL Aspects	27.68	5.95	22.55%
2	PROFESSIONAL Aspects	24.97	6.06	20.35%
3	ACADEMIC Aspects	25.08	6.43	20.44%
4	CO-CURRICULAR Aspects	16.36	4.28	13.33%

On verification of all the dimensions, it is noticed that the values of 'r' are significant and hence, the null hypothesis that there is no significant relationship between various dimensions of Teacher Professional Pleasure is rejected.

Further it is concluded that there is positive and significant relationship between all the dimensions of Teacher Professional Pleasure which implies that all the dimensions of Teacher Professional Pleasure are independent and interrelated. Hence, it may be inferred that teachers possessing positive in their professional Pleasure leading to effective functioning in their teaching performance in respect of (1) personal Aspects, (2) Professional Aspects, (3) Academic Aspects and (4) Co-curricular aspects.

**Verification of Hypotheses of Professional Pleasure with reference to Demographic variables (Hypothesis 3):**

The investigator of the present research wishes to study the Teacher Professional Pleasure among the sample of 1227 Teachers working in Secondary Schools of North Coastal Districts of Andhra Pradesh. The investigator of the present study makes a probe into the present problem with the help of the variables like District wise, Gender, Locality. They are –

3.1 There is no significance of mean difference between Secondary School Teachers of North Coastal Districts of Andhra Pradesh in their Teacher Professional Pleasure.

3.2 There is no significance of mean difference between Secondary School Teachers of North Coastal Districts of Andhra Pradesh in their Teacher Professional Pleasure keeping the Gender into consideration.

3.3 There is no significance of mean difference between Secondary School Teachers of North Coastal Districts of Andhra Pradesh in their Teacher Professional Pleasure keeping the Locality into consideration.

**Hypothesis 3.1:**

The first part of the hypothesis of the study stated that “there is no significance of mean difference between the selected Sample of Teachers of North Coastal Districts of Andhra Pradesh in their Teacher Professional Pleasure keeping the District into consideration” is tested and presented in the following Table.

**Table 3.1**  
**Significant difference of the Teachers of North Coastal Districts of Andhra Pradesh in their Teacher Professional Pleasure**

Group Category	Sum Squares	d.f	Mean Squares	F	Probability
Between Groups	4,948.279	2	2,474.139	4.426	0.012
Within Groups	684,192.652	1,224	558.981		
Total	689,140.931	1,226			

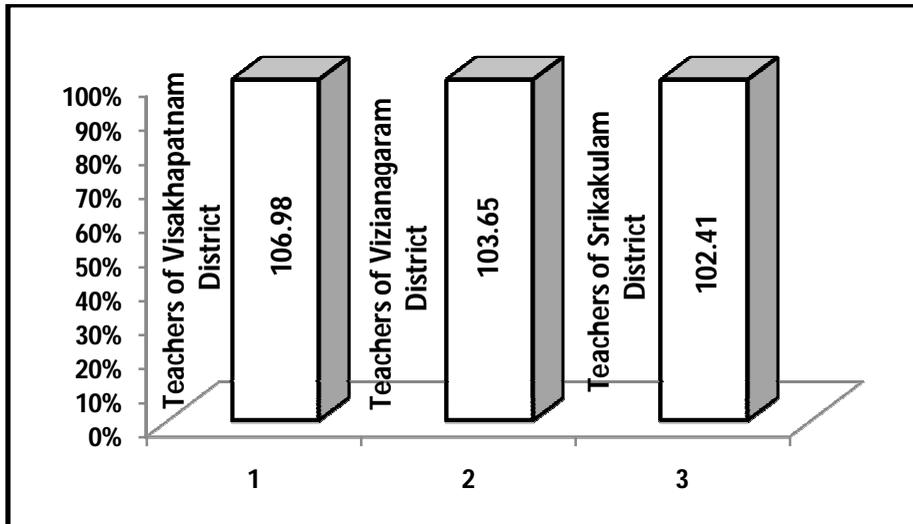
The above table examines the significant difference between the Teachers of North Coastal Districts of Andhra Pradesh. The overall verification discloses that there is significant difference between the Teachers of North Coastal Districts of Andhra Pradesh. As the obtained value of 'F' 4.426 is more than the table value 2.99. The obtained value of 'P' 0.012 is less than 0.05 level as suggested by Henry E. Garrett (1961). The obtained 'F' ratio is statistically significant, hence, there needs for further analysis. However, a glance at the values of means reveals that Teachers of Visakhapatnam District possess higher mean value than their counterparts i.e., Vizianagaram and Srikakulam Districts.

**Table 3.2**  
**Comparison of Professional Pleasure of Teachers District wise**

Teachers District	Mean	S.D.	N	S,ED	't'	Level of Significance
Teachers of Visakhapatnam District	106.98	16.98	512	1.64	2.03	Significant at 0.05 level
Teachers of Vizianagaram District	103.65	27.45	353			
Teachers of Visakhapatnam District	106.98	16.98	512	1.62	2.82	Significant at 0.01 level
Teachers of Srikakulam District	102.41	27.43	362			
Teachers of Vizianagaram District	103.65	27.45	353	2.05	0.6	Not Significant at any level
Teachers of Srikakulam District	102.41	27.43	362			

Graph 3.1

Comparison among the Teachers in their Teacher Professional Pleasure of North Coastal Districts of Andhra Pradesh



From the above table and graphical representation discloses the significant difference between the Teachers of North Coastal District of Andhra Pradesh.

Teachers working in Visakhapatnam District and Vizianagaram District do differed significantly. The mean value (106.98) obtained by the Teachers working in Visakhapatnam District is greater than the mean value (103.65) obtained by the Teachers working in Vizianagaram District. The obtained value of 't' 2.03 is more than 1.96, which is significant at 0.05 level. This confirms that the Teacher Professional Pleasure among the Teachers of Visakhapatnam District is greater than the Teachers of Vizianagaram District. Hence, the null hypothesis is rejected.

There is significant difference between the Teachers of Visakhapatnam and Srikakulam Districts of North Coastal Districts of Andhra Pradesh. The mean value (106.98) obtained by the Teachers working in Visakhapatnam District is greater than the mean value (102.41) obtained by the Teachers working in Srikakulam District. This confirms that Teacher Professional Pleasure among the Teachers of Visakhapatnam District is greater than the Teachers of Srikakulam District. Hence, the null hypothesis is rejected.

There is no significance of mean difference between the Teachers working in Vizianagaram and Srikakulam Districts of North Coastal Districts of Andhra Pradesh. In this context it is concluded that though there is striking difference between the means obtained by these category teachers, statistically they are not corroborated. Since, the obtained value of 't' 0.6 is not significant. This implies that the Teacher

Professional Pleasure among these category school Teachers is one and the same. Hence, the null hypothesis is accepted.

**Hypothesis 3.2:**

The second part of the hypothesis discloses that “there is no significance of mean difference between the Teachers in their Teacher Professional Pleasure keeping the Gender into consideration” is tested and presented in Table.

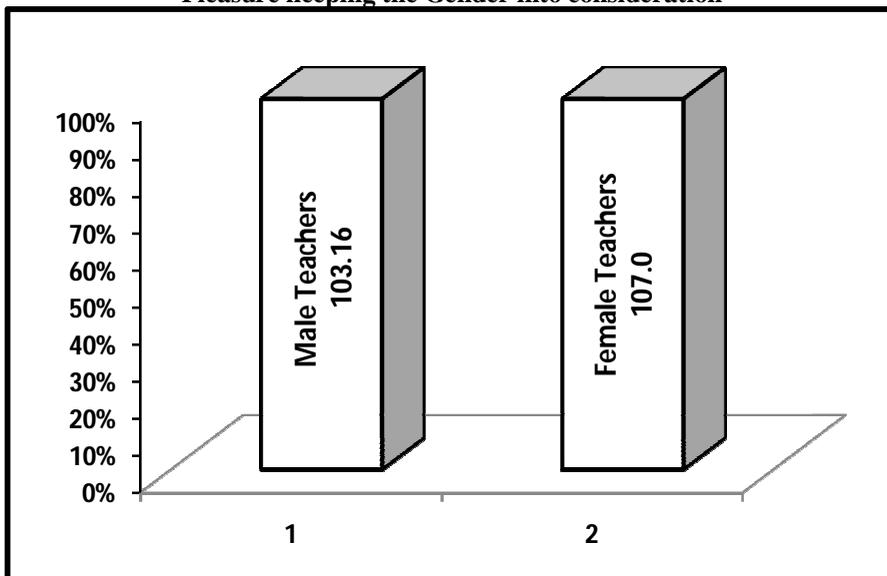
**Table 3.3**

**Significant difference between the Teachers keeping the Gender into consideration**

Teachers Gender	Mean	S.D.	N	S.ED	‘t’	Level of Significance
Male Teachers	103.16	25.41	725	1.58	2.43	Significant at 0.05 level
Female Teachers	107.0	28.51	502			

**Graph 3.2**

**Comparison between the Teachers in their Professional Pleasure keeping the Gender into consideration**



From the above Table and Graphical representation, it is concluded that there is significant difference between the Teachers considered under Gender category. It is interesting to note that the mean value (103.16) obtained by Male Teachers is less than the mean value (107.0) obtained by Female Teachers. The obtained value of ‘t’ 2.43 is more than 1.06, which is significant at 0.05 level. This confirms that Teacher Professional Pleasure among Female Teachers is greater than Male Teachers. Hence, the null hypothesis is rejected.

**Hypothesis 3.3:**

The third part of the hypothesis discloses that “there is no significance of mean difference between the Teachers in their Teacher Professional Pleasure keeping the Locality into consideration” is tested and presented in Table.

**Table 3.4**

**Significant difference between the Teachers keeping the Locality into consideration**

Group Category	Sum Squares	d.f	Mean Squares	F	Probability
Between Groups	5,545.357	2	2,772.679	4.616	0.010
Within Groups	740,565.449	1,224	600.621		
Total	746,110.806	1,226			

The above table examines the significant difference between the Teachers of North Coastal Districts of Andhra Pradesh keeping the Locality into consideration. The overall verification discloses that there is significant difference between the Teachers of different localities in North Coastal Districts of Andhra Pradesh. As the obtained value of ‘F’ 4.616 is more than the table value 4.6. The obtained value of ‘P’ 0.010 is less than 0.05 level as suggested by Henry E. Garrett (1961). This shows that the obtained ‘F’ ratio is statistically significant at 4.6, hence, there needs for further analysis. However, a glance at the values of means reveals that Teachers working in Rural Localities possess higher mean followed by the Teachers working in Semi-urban and Urban localities of North Coastal Districts of Andhra Pradesh. The details of which are discussed in the following table.

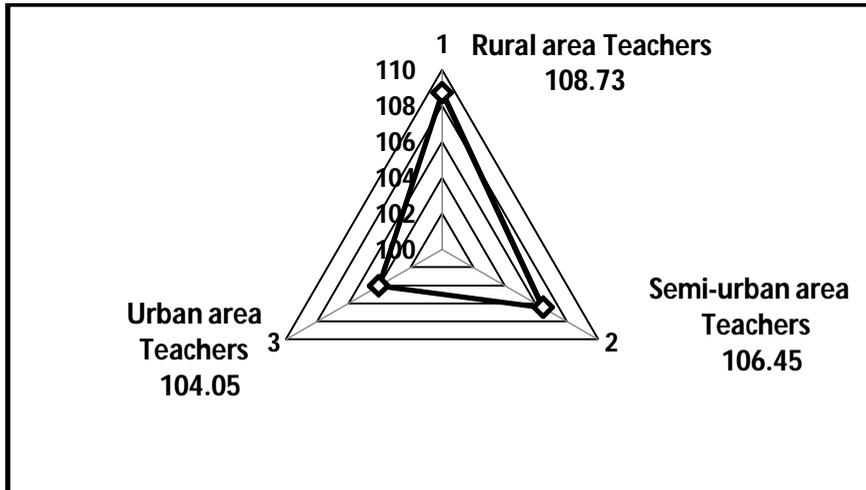
**Table 3.5**

**Significant difference among the Teachers in the Professional Pleasure Locality wise**

Teachers Locality	Mean	S.D.	N	S.ED	t'	Level of Significance
Rural area Teachers	108.73	24.93	418	2.32	0.98	Not Significant at any level
Semi-urban area Teachers	106.45	26.49	180			
Rural area Teachers	108.73	24.93	418	1.54	3.03	Significant at 0.01 level
Urban area Teachers	104.05	23.59	629			
Semi-urban area teachers	106.45	26.49	180	2.19	1.09	Not Significant at any level
Urban area Teachers	104.05	23.59	629			

Graph 3.3

Comparison between the Teachers keeping the Locality into consideration



From the above Table and Graphical representation reveals the significant difference of means between the Teachers considered under different localities.

Teachers working in Rural localities and Teachers working in Semi-urban localities do not differ significantly. This clearly discloses that though there is striking difference between the means obtained by these category teachers, statistically they are not corroborated. The obtained value of 't' 0.98 is not significant at any level. Further, it is concluded that the Teacher Professional Pleasure among these category school teachers is one and the same. Hence, the null hypothesis is accepted.

Teachers working in Rural localities and Teachers working in Urban localities do differ significantly. The mean value (108.73) obtained by the Teachers working in Rural localities is greater than the mean value (104.05) obtained by the Teachers working in Urban localities. The obtained value of 't' 3.03 is more than 1.96 and 2.58, which is significant at 0.05 and 0.01 level respectively. This confirms that Teacher Professional Pleasure among Urban Area Teachers is higher than Rural Area Teachers. Hence, the null hypothesis is rejected.

Teachers working in Semi-urban localities and Teachers working in Urban localities do not differ significantly. This clearly indicates that though there is striking difference between the means obtained by these category teachers, statistically they are insignificant. The obtained value of 't' 1.09 is not significant at any level. This implies that the Teacher Professional Pleasure among these category school Teachers is one and the same. Hence, the null hypothesis is accepted.

#### FINDINGS OF THE STUDY:

The purpose of the present investigation is to make a probe into Teacher Value Behaviour among the sample of 1227 Secondary School Teachers working in North



Coastal Districts of Andhra Pradesh (i.e., Visakhapatnam, Vizianagaram and Srikakulam Districts). Here, the investigator shown the findings in table wise for convenience of further studies.

S. No	Hypotheses Variable wise	Statistical Value	Level of Significance	Results of the Study
1	<b>Professional Pleasure Average Sample</b>	105.1	Heterogeneous	Rejected
2	Classification of Professional Pleasure	Low 20% Average 65% High 15%	Low Moderate High	Categorically clustered into 3 groups
3	Professional Pleasure Dimension wise	All the dimensions are significant at 0.05 level	All the dimensions are positively and statistically significant	Rejected
4	Hypothesis 3.1 District wise	F. 4.426 P. 0.012	Significant at 0.05	Rejected
5	Hypothesis 3.2 Sex	't' 2.43	Significant at 0.05	Rejected
6	Hypothesis 3.3 Locality	F. 4.616 P. 0.10	Significant at 0.05	Rejected

### EDUCATIONAL IMPLICATIONS OF THE STUDY:

The present study has certain implications in the field of Education to the development of Teachers.

1. The curriculum planners can work out innovatively in strategies to improve the Professional Pleasure of the Teachers.
2. This Study is useful to the all types of School managements.
3. It is helpful to frame Teacher Orientation programs.
4. It can be applied to Junior, Degree Colleges and University level faculty.

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## FINANCIAL INCLUSION THROUGH MICROFINANCE: A STUDY ON WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO RURAL AREAS OF KASARAGOD DISTRICT

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### ABSTRACT:

“Women are an essential part of every economy. Women are dominated by men in every sphere of life. They have collectively struggled against direct and indirect barriers to their self-development, social, political, educational, legal, cultural and economic participation. In this risky condition, protecting women in above aspects is necessary. The growth and development of a nation would be possible only when women are deliberated as equal partners in all movements with men.

Self- Help movement through thrift and savings has been taken of as a mass movement under the government program of development program of development of women and children in the rural Areas (DWCRA), some of the state governments assisted these self-help groups by providing revolving fund and helping them in micro enterprise activities. DWCRA program of self-help groups helped the women to earn additional income.

The proposed research study will critically examine the initiatives of the micro-finance and self-help groups in specific. Study will critically study how SHGs are effective in meeting different financial needs of participating members. Similarly study of government role in participation of microfinance, will be the part of the proposed study. The empowerment of women is the only best possible solution for developing women in all aspects.”

**Keywords:** Financial Inclusion, SHGS, Micro- Finance, Economic Empowerment.

### INTRODUCTION

India has increased in population by the past half a period, but the economy has not been able to survive with a growth rate of its population .Women have been playing a vital role in the socio aspects of the country. They constitute nearly half of the nation’s population. Though women as daughter, wives, mothers and caretakers in the family they collectively fight for their self -development, economic, social, political and legal contribution. Recently, the government has taken number of steps and strategies for social and economic emancipation of women. The government has decided that microfinance and empowerment of women emerged as one of the significant process. Microfinance is a tool which helps poor people for the establishment of loans and other financial services and development.

The empowerment of women is one of the central issues in the process of development of countries all over the world. India has a glorious tradition of recognizing the importance of empowering women. In recent times, empowerment of women appeared as one of the significant strategies in the development process. The Government of India



has made Empowerment of Women as one of the principal objectives of the Ninth Five Year Plan (1997 -2002) and also declared 2001 as the year of 'Women's empowerment'. The ultimate objective of National Policy for women empowerment is ensuring women's power and their rights.

The concept of Micro- finance is considered as significant and emerging trend in the present scenario for the empowerment of women. Empowerment of women is important to connect the women in the path of socio-economic development. It is a universal concept. Micro finance is process of providing small loan facility to the needy poor people. It is an activity that includes the provision of financial services such as credit, savings and insurance to low income poor individuals which falls below poverty line, with the goal of creating social value. The powerful instrument of poverty alleviation in new economy is Microfinance. In India, Microfinance scene is dominated by Self Help Groups (SHGs) Banks.

In order to enlarge the flow of credit to the poor, the NABARD launched a scheme of self-help groups (SHGs) and linked the SHGs with the banks, in 1992. Under the scheme, poor women organized the SHGs and the banks financed these SHGs. The main trust of these credit programmes has been the provision of financial assistance to the poor at a concessional rate of interest. Microcredit through self-help groups is an innovative scheme introduced by the Reserve Bank of India to satisfy the needs of small entrepreneurs. This micro-credit system provides for organization of SHGs consisting of members with homogeneous economic interests. Though the SHGs were started in 1997 in Maharashtra state, the concept entered down only in recent years. Now there is a greater amount of socio-economic deliverance between the members of the SHGs.

Credit is right that poor women must have access to. The experience of SHGs has shown that they have provided improved access to credit. Women have used savings and credit for needs such as those related to education and health, and in particular for crisis related needs.

### **Statement of the Problem**

Since independence, India is facing severe socio-economic problems. Poverty has become a major threat to the economic development of our country. The planners and policy makers is to identify certain ways and methods to check the wide spread of poverty. Nearly 70 percent of Women live in Below Poverty Line (BPL) among the total population. Women suffer from illiteracy, unemployment, lack of awareness and poor healthcare. Microfinance is proved to be one of the most powerful and flexible strategies against global poverty. It is sustainable and massive scale necessary to respond to the crucial needs of poorest. Self- Help movement through thrift and savings has been taken of as a mass movement under the government program of development program of development of women and children in the rural Areas (DWCRA), some of the state governments assisted these self-help groups by providing revolving fund and helping them in micro enterprise activities. DWCRA program of self-help groups helped the women to earn additional income. The proposed research study will critically examine the initiatives of the micro-finance and self-help groups in specific. Study will critically study how SHGs are effective in meeting different financial needs of participating members. Similarly study of government role in participation of



microfinance, will be the part of the proposed study. The empowerment of women is the only best possible solution for developing women in all aspects.

## **Hypothesis**

### **Hypothesis 1**

H0: There is no association between Factors of Economic Empowerment and access to Financial Inclusion mechanism.

H1: There is association between Factors of Economic Empowerment and access to Financial Inclusion mechanism.

### **Scope of the Study**

The present research is to study the critical study of self-help groups and various programmes with reference to areas of Kasaragod District. So far, this type of study on self-help group has not been endeavoured in selected region. Hence it is necessary to work in this area. This would be of great help to the executing agencies to bring required developments in the self-help groups for attaining the overall empowerment of women. The knowledge on these aspects could be used to develop strategies to motivate self-help group members for their enhanced participation in the group. The outcome of the study would suggest the factors that are responsible for the good performance of self-help groups formed by Government and Non-Government organization. Further the study would focus the role and significance of micro-credit, microfinance, role of government and self-help groups in offering micro-credit. Thus the present study focused on members' involvement in SHGs, empowerment programmes of SHGs and its impact on educational, economic, social, aspects in detail. S

### **Research Methods**

The research design include descriptive and survey research design. The theoretical population of the study consists of 80 respondents which include members of self-help group and Kudmbashree in Kasaragod district. They were met through weekly meeting of the group. A simple random sampling technique was used to select a total of 80 respondents that constituted the sample size.

### **Research Methodology**

Method of data collection: For this study, Survey Method has been monitored. Primary and Secondary sources of data are used. Well-structured interview schedule is designed to prompt necessary data and details from the members of SHG and various programmes.

## **REVIEW OF LITERATURE**

1. Manimekalai and Rajeswari (2000) in their study "Empowerment of women through self-help groups" analysed women self-help group formed by the non-Governmental organizations in the rural area of Tiruchirappali District for the purpose of promoting rural women through self-employment
2. Punithavathy and Eswaran (2002) conducted research on "Empowerment of women through micro-credit" and stated that economic empowerment is the preliminary aspect of women development.



3.NailaKabeer (2005) “Is Microfinance a ‘Magic Bullet’ for women’s empowerment”, this paper seeks to examine the empirical evidence on the impact of microfinance with respect to poverty reduction and empowerment of poor women

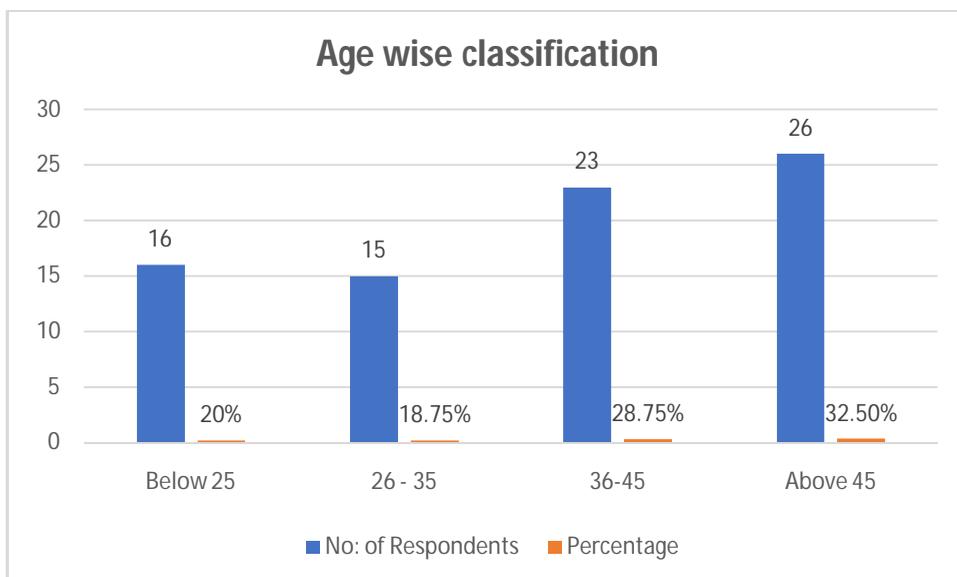
4. NeetaMajumder, Soumendu Bhattacharya (2020) “Microfinance and its impact on Women Empowerment: An Empirical Study” this study tried to examine the impact of Microfinance through Self Help Group Bank Linkage Programme (SBLP) on women Empowerment

5. Ananda.D.R and B.Shivaraj (2019), “Women Empowerment under Microfinance: AnEmpirical Study in Mysore and Chamarajanagar District” in their study they mentioned that Women are the most crucial elements of social fabric and are playing a pivotal role in the socio economic scenario of Karnataka.

### ANALYSIS AND INTERPRETATION:

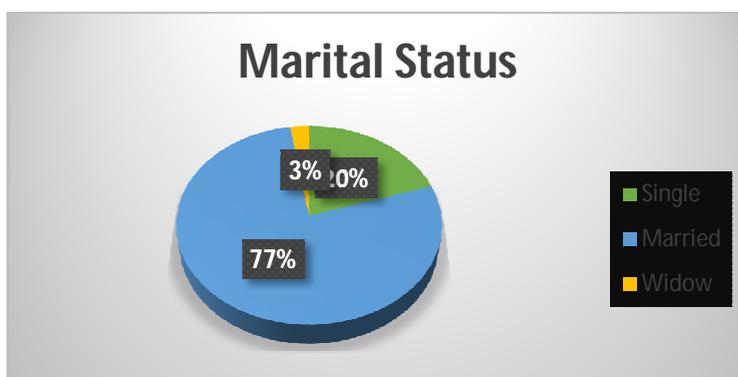
#### 1) Age wise classification

Age Group	No: of Respondents	Percentage
Below 25	16	20%
26 – 35	15	18.75%
36-45	23	28.75%
Above 45	26	32.5%
Total	80	100



## 2) Marital Status

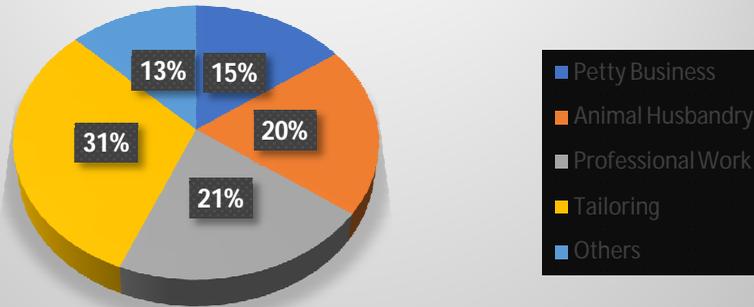
Marital Status	No: of Respondents	Percentage
Single	16	20%
Married	62	77.50%
Widow	2	2.50%
Total	80	100



## 3) Income Generating Activities Classifications

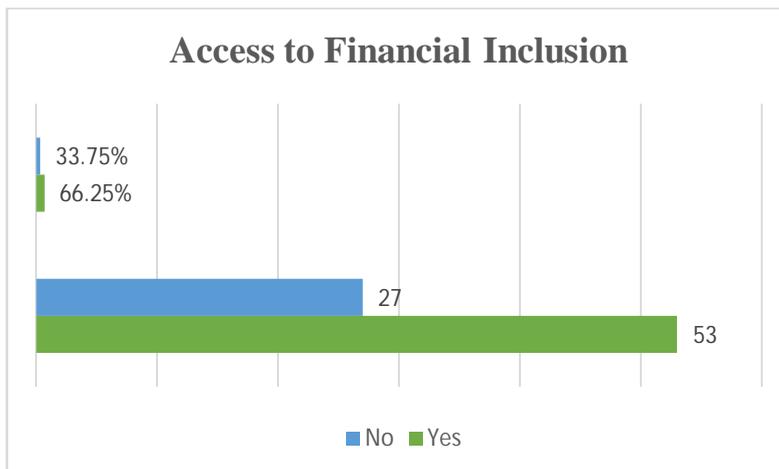
Means of Income	No.of Respondents	Percentage
Petty Business	12	15%
Animal Husbandry	16	20%
Professional Work	17	21.25%
Tailoring	25	31.25%
Others	10	12.5%
Total	80	100

## Income Generating Activities Classifications



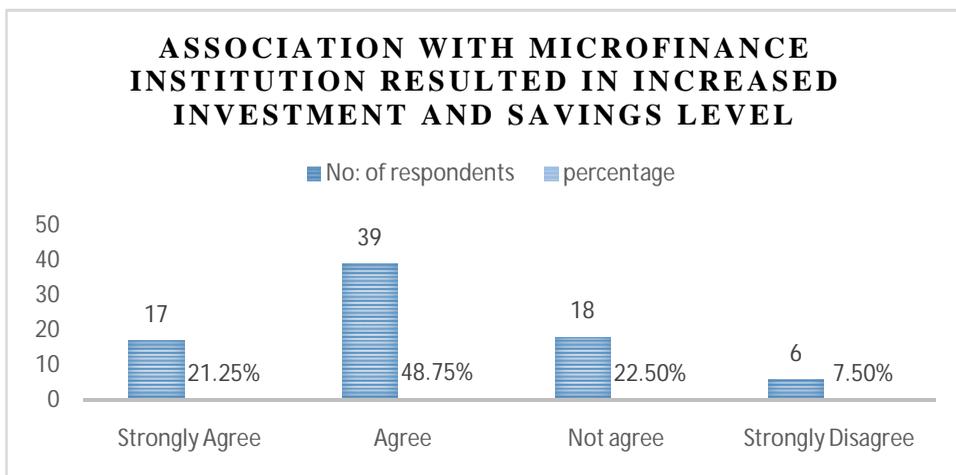
#### 4) Access to Financial Inclusion Classifications

Access	No: of Respondents	Percentage
Yes	53	66.25%
No	27	33.75%
Total	80	100



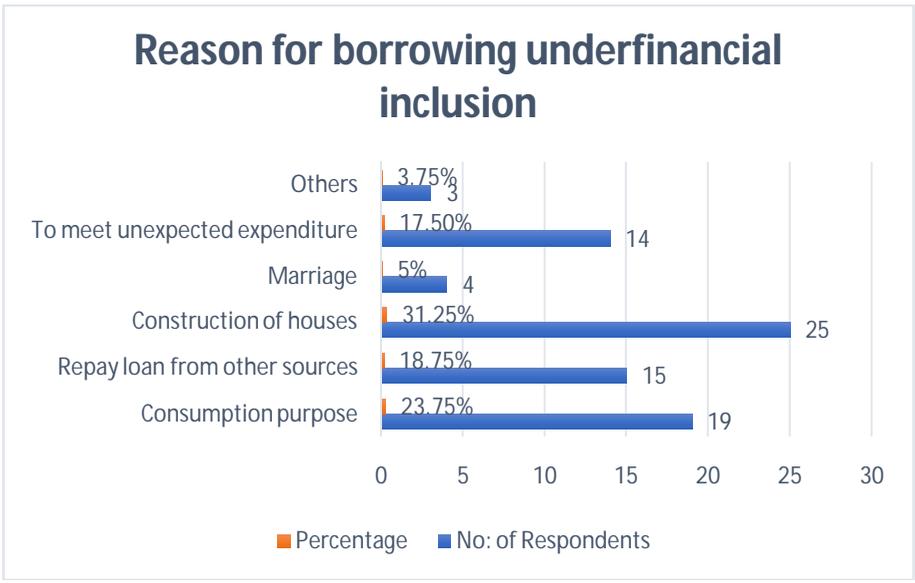
**5) Association with microfinance institution resulted in increased investment and savings level**

Association	No. of respondents	Percentage
Strongly Agree	17	21.25 %
Agree	39	48.75 %
Not agree	18	22.5 %
Strongly Disagree	6	7.5 %
Total	80	100



**Reasons for borrowing financial inclusion**

Reasons	No: of Respondents	Percentage
Consumption purpose	19	23.75%
Repay loan from other sources	15	18.75%
Construction of houses	25	31.25%
Marriage	4	5%
To meet unexpected expenditure	14	17.5%
Others	3	3.75%
Total	80	100



**6) Achievement of socio-economic empowerment through Micro financing**

Opinion	No. of respondents	Percentage
Strongly Agree	18	22.5 %
Agree	42	52.5 %
Not agree	13	16.25%
Strongly Disagree	7	8.75 %
Total	80	100



## Economic Empowerment

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Increased_saving_habit	80	3.73	1.043	.117
Access_to_financial_inclusion_mechanism	80	1.34	.476	.053
I_earned_additional_income	80	3.70	.986	.110
To_improve_household_facilities	80	4.31	3.309	.370

One-Sample Test

	Test Value = 10					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Increased_saving_habit	-53.808	79	.000	-6.275	-6.51	-6.04
Access_to_financial_inclusion_mechanism	-162.827	79	.000	-8.663	-8.77	-8.56
I_earned_additional_income	-57.150	79	.000	-6.300	-6.52	-6.08
To_improve_household_facilities	-15.372	79	.000	-5.688	-6.42	-4.95

### Interpretation

Economic empowerment is the key aspect of empowerment. It enables women to involve effectively in the decision making process in the household. Of analysed above dimension, “Increased saving habit” achieved a mean score of 3.73, “I earned additional income” achieved mean score of 3.70 and “To improve household facilities” has achieved the highest mean of 4.31 From the above t test, it is understood that, between factors of economic empowerment and access to financial inclusion mechanism p value is .000 < 0.05 therefore we accept alternative hypothesis. It denotes that there is association between factors of economic empowerment and access to financial inclusion mechanism. Hence, the null hypothesis is rejected.

### FINDINGS

1. Out of 80 respondents majority of 32% of the total sample belong to the age group of above 45 years.

1. Out of the total sample majority of respondents ie 78% are married and a majority of 43.75% of them are graduates.



2. Out of 80 respondent's greater proportion of 28.75 % were employed. Tailoring is the main income generating activities among majority of respondents i.e., 31%.
3. Study implies that almost all the respondents ie, 66.25% have access to financial inclusion mechanism.
4. Study revealed that most of the respondents i.e., 31.25% are used loans for construction of houses and only few respondents used loan for consumption and marriage purposes.
5. Out of 80 respondents we can infer that major portion of respondents i.e., 48.75% agreed that association with microfinance institution increased investment and savings level.
6. Study implies that large proportion of respondents i.e., 53% agreed that microfinance socioeconomically empowered them.
7. There exists Significant Relationship between Economic Empowerment and Access to financial inclusion mechanism. From this one can conclude that, economic Independence is one factor to empower women.

### **Conclusion**

India is the second largest country in the world according to the population wise which consists of 75% of rural population. Most of the rural people are economically, socially, politically, educationally, legally, psychologically and culturally very less empowered and poor in comparison with the urban people. Therefore, it is indispensable to empower them in all regards.

In this study, I made an attempt to find the economic empowerment process of women through Microfinance through Self-help group with reference to Kasaragod district The SHGs have successfully penetrated the rural areas. Results show that Women beneficiaries have become economically independent. Even to some extent poor households have started saving small amount of money. Thus there is an increase in the income and saving of women beneficiaries. Ultimately, from the study it is proved that women beneficiaries are empowered through microfinance.

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## INDIAN WOMEN POLICE & THEIR WORK AND LIFE

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### Abstract

In India Police Service (IPS) comes under government essential services employment and is round the clock, all through the year. Since 1972 women have been part of police. It is almost 60 years since inducting women into police but they all undergo work life balance issues. Glorified IPS officers like Ms Kiran Bedi to local government women constable face a common set of issues ranging from personal, sanitation, and hygiene, to lack of gender equality. This paper compiles various aspects, leading to disturbance of work life balance of Women in Police.

**Keywords:** Work Life Balance, IPS, and Police

### Introduction

Police stands for **Protection Organisation for Life and Investments in Civil Establishments** Police play a major role in social security of the nation by maintaining law and order. It is essential that police personnel should also feel happy about their jobs. This is possible only when their work life balance is not compromised. Work-life balance is usually understood as the level of prioritisation between personal and professional activities by an individual. An employer has responsibility towards not only the employment and salary of the individual but also his health, moral, ethical and stress and space for individual's personal space circumstances. But when it comes to a job like Police which is 24 hours a day seven days a week and 365 days an year then the personal time, individual's health and level of stress intersect completely with the work. Now adding a dimension of gender, in case of a women police officer this gets even more complicated.

### Women Police Officer Issues at Work and in Life that intersect with each other

#### Choice of Career

The non-IPS policewomen don't choose the profession of police to prove themselves or for reasons of holding power. Both married and unmarried women choose Police as a career only for income to support their family and for the reason it has pension. Also many of the sports women only come by the quota into police service. The police job at the lower levels has lot of gender discrimination and women have to adjust with men



colleagues as also the men in the civil world. Non-IPS policemen and women get used as orderlies and gunmen for VIPs, MLA, MLC, MP and others. The Police SUVs and the drivers are all used by these VIPs and other government officials and hence the police officers don't get to use their vehicles. All police officers have to compulsorily be posted in rural and semi urban areas for more than 60 % of their career. This leads to disturbance for their family which will have to live in those villages with poor facility like no proper school, very little electricity connection, very bad quality of water and also there are no hotels which will provide food for the family of the women police officer in case when she is not able to cook or she is unwell.

### **Timings/Schedule**

Police has to be on duty 24 hours a day 7 days a week and only once in 2 months they are provided with 4 days leave. This leave also has to be taken only with permission and explanation and is not readily available. They have to be on duty on all festivals and Sundays and hence they never get to celebrate any event with their family. The night duty shifts don't have any protection for women as "Police are meant for protection" and there cant be any separate protetion for Women.

### **Office/Workspace**

The women police are not provided with transporation facilities. They don't have separate rest rooms in the rural and semi urban police stations. They are not provided gender specific rooms or hostel beds they are common facilities. They have to go for duty to all functions/events/and other places of happening, which may be disturbance or disaster. In all those locations the police have no facility for rest room or even a place to sit in shade. They are to be in the open whether it is rain or shine.

### **Occupational Health Issues**

All women officers have to go through night shifts, which disturb their sleep cycle. The women police don't get water in all the places of work where they have to be standing on duty this leads to dehydration. Also the women tend to avoid drinking water, as they don't want to have the sense of urination, as there is no toilets or rest rooms on the roads where they are on duty. Women have problems during menstruation as they don't get private places to clean also sanitary napkins are not available. Women have to wear the heavy belts and unsize dresses leading to pelivis region health issues leading to infertility. This apart the jeeps and transport are not with good seats and on the Indian bad roads, which is common the women develop many health issues in the lower abdomen. Women cannot spend time with the new born as their maternity leave is very short and they have to give up breast-feeding within two months. Women get maternity leave only for three months. If they extend leave then they may have issues on the posting and other issues. But then many women find their marriages get broken due this job.



## Regular and Office Wear

Women police have to compulsorily wear uniform. There exists brown saree as uniform only for some timings or for occasions otherwise they have to strictly wear track pants, shirts and dungarees overall. They have to carry the gun inside the cross belt and have to wear duty belt for the pants with the logo to carry equipments. All these items come in mens sizes and women have to fit into these caps, shirts, pants, dungarees. Also the pistol and other equipments are all of men's size for holding and not made for women's palm size. In India men can sometimes dress mufti but women in mufti clothing are not respected and hence they have to compulsorily wear their uniform to exercise their power and rights.

## Occupational Stress

There exist a lot of gender issues, which lead to heavy stress. The men officers reporting to these women police ignore their orders or take the officer for granted and throw their instructions to air. They don't comply with decisions made by the senior police as they are supposed to be lacking man management and human relations skills in the judgement of their men junior officer. They are not provided with the suitable training to handle stress which is gender specific societal stress, political stress, family stress and other, task and organisational stress where in they have to handle violent cases of murder and visits to mortuary. The culture in India usually, allows women to refrain from visiting burial grounds/ burning ghats and mortuary but in case of women police most of the issues happen around these places and they have to compulsory make trips to these places.

## Conclusion

Ms Kiran Bedi, Ms Roopa D Moudgil, Shrestha Takur, Sutapa Sanyal are various IPS officers who have shattered the glass ceilings in this Police sector and made a mark for themselves. But there are many policewomen who have quit, resigned and many more who suffer from consequences of broken marriage due to the career of women police. V.S. Chandralekha is a police officer that even has been through acid attack. So we can see that work life is not balanced in this profession and no yoga, jogging walking and exercise can give them personal time with family or personal space as development of infrastructure like bathrooms and resting place don't come from individual effort. Also these women cannot fight the gender attitude as it is the men who have to change their ways of dealing with women.

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### **WebPages**

[https://www.researchgate.net/publication/318562805\\_A\\_Study\\_of\\_Work-Life\\_Balance\\_Challenges\\_before\\_Jalgaon\\_Police\\_Department](https://www.researchgate.net/publication/318562805_A_Study_of_Work-Life_Balance_Challenges_before_Jalgaon_Police_Department)

<https://www.youtube.com/watch?v=hQ4SYgOiGs4>

<https://www.hrzone.com/hr-glossary/what-is-work-life-balance>



## INCIDENCE OF COVID-19 IN DIABETIC PATIENTS AND IT'S VALID INTERVENTION: A REVIEW

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### Abstract:

Coronavirus Disease 2019 (COVID-19), emerged in Wuhan, China has reached pandemic proportions worldwide. It's a novel viral strain (nCoV), officially known as Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-COV-2). The virus is primarily spread by respiratory droplets between people. The incubation time is 6-8 days, followed by 1-2 weeks of symptomatic disease. The clinical spectrum of COVID-19 ranges from mild flu-like symptoms to acute respiratory distress syndrome, multiple organ failure, and death. The most 'high-risk population' are people with preexisting medical conditions such as obesity, hypertension, diabetes. Patients with diabetes are more susceptible to COVID-19 infection. COVID-19 binds to host target cells through angiotensin-converting enzyme 2 (ACE2), which is expressed by bronchial mucosal epithelial cells. The association of chloroquine and azithromycin, a combination of lopinavir and ritonavir, convalescent plasma therapy are some of the COVID-19 treatments. As the disease progresses worldwide, the epidemiological characteristics of this infection are evolving daily.

**Keywords:** COVID-19, SARS-COV-2, Diabetes, ACE2, Convalescent Plasma therapy.

### 1. Introduction:

Coronaviruses are viruses belonging to a large family, causing illness ranging from the common cold to more severe diseases. It is enveloped, positive single-stranded RNA virus, widely distributed in humans and animals. All coronavirus genomes are arranged similarly with replicase locus encoded within 5'-dash end and the structural proteins encoded in the 3'-dash end of the genome. The viral replicase is a huge protein complex comprising of 16 viral sub-units and plays an essential role in the coronavirus replication and transcription at the cytoplasmic membrane.

COVID-19 is transmitted via droplets and fomites between people who are in close contact with one another or (within about 6 feet). A person might be susceptible to COVID-19 if he or she touches a surface or object containing the virus and then touching their mouth, nose, or face. The pathogenesis of coronavirus begins with the binding of the virus to the cell surface receptor through the S-protein, followed by fusion of the viral envelope to the cell membrane. Following the fusion, the RNA is released into the host cell. Coronavirus rapidly invades human lung cells which are of two types, the mucous cells, and cilia. Mucous cells are defensive and protect the lungs by removing the virus. The cilia are infected by the virus particles, which fill the patient's



airway with debris and fluids. As a result, the patient experiences symptoms like shortness of breath. The clinical features of COVID-19 includes decreased white blood cells, coughing, sneezing, runny nose, sore throat, fever, fatigue, pneumonia, lung inflammation and congestion, cardiovascular damage, decreased kidney functions. In the case of critical condition, the findings can be respiratory failure, shock and extrapulmonary organ failure, an intensive care unit is necessary. The preventive measures include washing hands with soap and water, or alcohol-based hand-rub, offering a surgical mask to a person who is coughing or sneezing, respiratory hygiene is followed, cough or sneeze should be done inside elbow or arms. Coronavirus disease has reached pandemic proportions and represents a threat to increased morbidity and mortality, especially in patients with diabetes. So, its relationship with diabetic patients should be known and its management can be done properly followed by a valid intervention.

### **1.2 Diabetes as a risk factor:**

Some emerging data that suggests that people with diabetes are more prone to COVID-19. Chinese Centre for Disease Control (CDC) reports that there are more than 44,000 confirmed COVID-19 cases in China, death rates among patients with diabetes were 7%, compared with 0.9% for those without an underlying health condition. Another study of 32 non-survivors, from a group of 52 intensive care unit patients with COVID-19 infection, diabetes was the second most common comorbidity (22%). These findings were corroborated by two additional studies: the first included 1099 patients with confirmed COVID-19, of whom 173 had severe disease with 16.2% having diabetes, the other one included 140 patients who were admitted to hospital with COVID-19 infection with 12% having diabetes (Seewoodhary et al., 2020).

So, why are patients with diabetes are considered 'high-risk groups'?

Diabetes is one of the most prevalent chronic conditions with devastating multisystemic complications. Patients with diabetes are more susceptible to COVID-19 infection. COVID-19 binds to host target cells through angiotensin-converting enzyme 2 (ACE2), which is expressed by bronchial mucosal epithelial cells. Diabetic patients show increased ACE2 expression prescribed ACE inhibitors and angiotensin II type-1 receptor blockers (ARBs). ACE2 expression which may facilitate infection with COVID-19. ACE2 expression is also increased by ibuprofen and thiazolidinediones. This leads WHO to recommend that patients suffering from COVID-19 symptoms should avoid taking ibuprofen. To date, there is no scientific evidence suggesting thiazolidinediones should be discontinued in diabetic patients with COVID-19 symptoms. However, ACE2 expression is increased in diabetic patients treated with ACE inhibitors and ARBs, which may facilitate infection with COVID-19. Hyperglycemia and insulin resistance promotes the increased synthesis of glycosylation end products (AGEs) and pro-inflammatory cytokines, oxidative stress, stimulates the production of adhesion molecules that mediate tissue inflammation which may compose the underlying mechanism that leads to a higher propensity to infections, with worse outcomes thereof in patients with diabetes. Several defects in immunity have been also associated with hyperglycemia.



The International Diabetes Federation (IDF) cites two main reasons for diabetic patients to be at 'high-risk' for COVID-19 infection:

- The functional immunocompromised state associated with diabetes.
- The favorable conditions hyperglycemia confer towards viral replication.

## **2.Measures to prevent COVID-19 infection:**

The prevalence of COVID-19 in people with diabetes will evolve as more detailed analyses are carried out. For now, people with diabetes are at increased risk of developing infection with SARS-CoV-2. To prevent this disease, the following measures are suggested:

- 2.1. People with diabetes should maintain good glycaemic control, as it might help in reducing the risk of infection and also the severity. Blood glucose levels (with the use of self-monitoring blood glucose) are frequently monitored.
- 2.2. Patients with diabetes and co-existing heart or kidney disease need special care and attempts should be made to stabilize their cardiac/renal status.
- 2.3. Special attention is paid to nutrition and adequate intake of protein is important. Any deficiencies of minerals and vitamins need to be taken care of.
- 2.4. To improve immunity, exercise should be done.

## **3.Measures in Patients of diabetes with COVID 19 infection:**

- 3.1. If a person with diabetes develops fever, cough, running nose, the health authority needs to be notified as testing for this disease is available only at selected places.
- 3.2. Isolation of an affected person for 14 days or till the symptoms resolve (whichever is longer) should be done. Every country should follow their specific guidelines.
- 3.3. The majority of patients have a mild disease that can be managed at home by maintaining hydration. Treatment with acetaminophen, steam inhalation, etc. can be given.
- 3.4. If fever with hyperglycemia occurs in patients with type 1 diabetes, blood glucose and urinary ketones frequently should be measured. To maintain normoglycemia, frequent changes in dosage and correctional bolus may be required.
- 3.5. Anti-hyperglycemic agents should be avoided that can cause volume depletion or hypoglycemia. The reduction of the dosage of oral anti-diabetic drugs has to be done. Patients should follow sick day guidelines.
- 3.6. Hospitalized patients need frequent blood glucose monitoring. There is a need to stop oral agents especially metformin and sodium-glucose cotransporter-2 inhibitors.
- 3.7. To control hyperglycemia in hospitalized sick patients, insulin is the preferred agent (Gupta et al., 2020).

## **4.Approaches for the valid intervention of COVID-19 in patients with diabetes:**

**4.1.** To assess the safety and efficacy of potential treatment alternatives, several clinical trials are in progress, including remdesivir, tocilizumab, lopinavir/ritonavir, ribavirin, interferon, chloroquine phosphate, arbidol, among others. Among them, chloroquine and its hydroxy-analogue are one of the promising pharmacological options for patients



with diabetes. It is widely used for malaria and autoimmune diseases. Chloroquine has been reported as a potential broad-spectrum antiviral drug. Although, the efficacy and safety of chloroquine for COVID-19 treatment remain unclear, recently it was shown in a study that the drug was highly effective in controlling SARS-CoV-2 infection in vitro. It possesses an immunomodulatory and anti-inflammatory effect, chloroquine also increases endosomal pH and interferes with the glycosylation of cellular receptors of SARS-CoV, thereby blocking viral infection. Data collected from a Chinese clinical trial showed that chloroquine was superior to the control group in shortening the disease course, thereby inhibiting pneumonia exacerbation, promoting a virus-negative conversion, and shows radiological improvement without severe side effects. On the other hand, data collected from several studies reported that hydroxychloroquine improves glycaemic control in decompensated, treatment-refractory patients with diabetes. T2DM in India for treatment as an add-on therapy for patients who do not achieve glycaemic targets with two other oral glucose-lowering drugs has been approved (Ceriello et al., 2020). Doses of oral anti-diabetic drugs and insulin are adjusted as they might be necessary to prevent potential hypoglycaemic events.

**4.2.** The effect of corticosteroids on COVID-19 is also investigated. Due to the host immune response, acute lung damage, and ARDS happen. While corticosteroids suppress lung inflammation, they also inhibit immunity and thus pathogen clearance. In SARS-CoV-2 infections, pulmonary histology showed inflammation and diffuse alveolar damage. Therefore, the application of corticosteroids was broadly considered. Considering the hyperglycaemic effect and the impact of these drugs on the immune response concerning that special caution should be taken in patients with diabetes included in trials assessing the safety and efficacy of corticosteroids for COVID-19 (Hussain et al., 2020). Critically, the above two methods show a less efficient treatment for ill and aged patients with diabetes, as a result Convalescent plasma therapy is used for treatment, which in turn also decreases the mortality rate to a greater extent.

**4.3.** Convalescent plasma therapy is a classic adaptive immunotherapy method, that has been applied for the prevention and treatment of many infectious diseases for centuries. Patients who have recovered from COVID-19 with a high neutralizing antibody titer, which serves as a valuable donor for the said therapy, doctors call this as convalescent plasma. This convalescent plasma can be given to people with severe COVID-19 to boost their immunity and ability to fight the virus. When the convalescent plasma is used as prophylaxis or when administered shortly after symptom onset (within 14 days), it shows the most promising outcomes. This therapy's protection may last from weeks to months. A study suggests, that there are more than 1.5 million and over 300,000 recovered COVID-19 patients who exist through this therapy, who could present a valuable resource of convalescent plasma therapy (Brown et al., 2020).

Convalescent plasma therapy is safe when administered in patients with COVID-19, a high-titer specific antibody that binds to SARS-CoV-2 results in neutralization of viral particles i.e. viremia gets suppressed which shows the effectiveness of this therapy, thereby blocking the access to uninfected cells and are potent activators of effector mechanisms. Besides this, significant reduction in mortality rate happened as observed

in a case series of 5 critically ill patients in China, which reported improvement in clinical status following transfusion with convalescent plasma (SARS-CoV-2 IgG titers >1000) as evidenced by weaning off mechanical ventilation, reduction in viral loads, improved oxygenation and clinical stabilization (Bloch et al., 2020). This data provides the clinical efficacy of this therapy. Thus, Convalescent plasma therapy is the most efficient therapy for the valid intervention of COVID-19 in patients with diabetes.

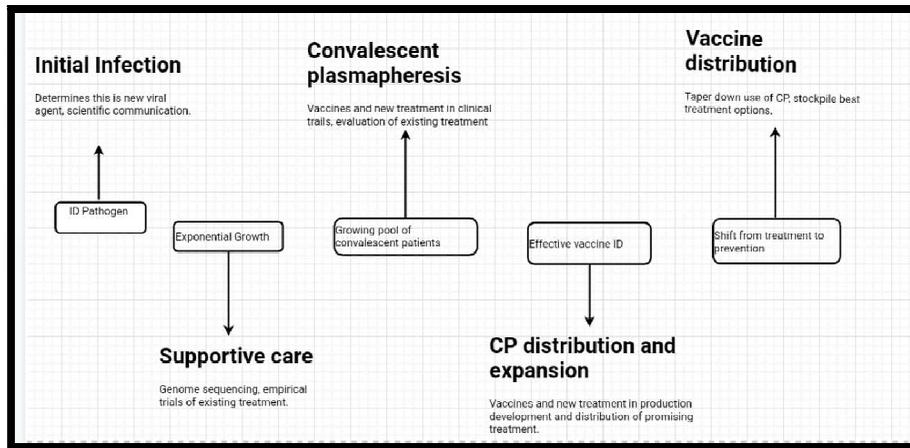


Figure showing clinical uses of convalescent plasma

## 5. Conclusion:

COVID-19 infection in patients with diabetes continues to evolve in a broad spectrum of severity. For better control of the disease, early isolation, early diagnosis, and early management might be necessary for a better outcome. The possible pathological mechanisms of the relationship between diabetes and COVID-19 and its management can be suggested. The significant predictors of morbidity and mortality in patients with COVID-19 are diabetes and other comorbidities. Currently limited evidence does not give any definite conclusion. Thus, there is an urgent need for future research for a better understanding of potential differences in genetic predispositions across the population, the pathophysiological mechanisms underlying the association between COVID-19 and diabetes, and its clinical management.

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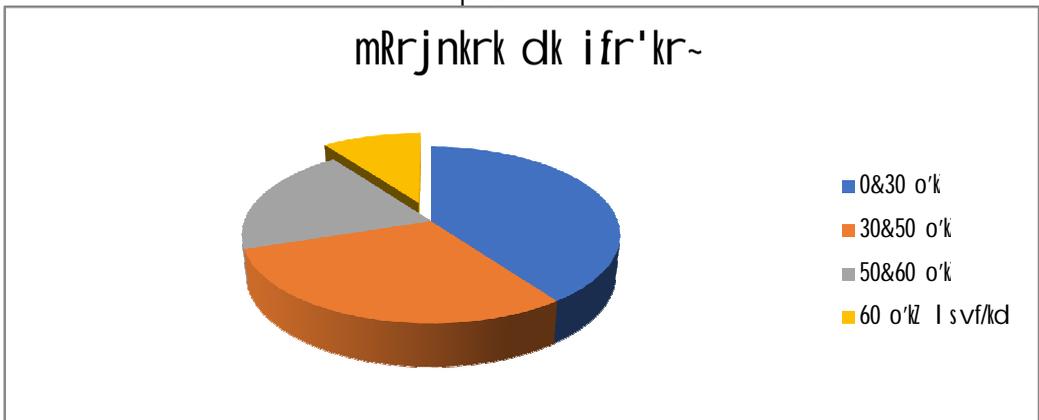


**वय वितरण (Age based discription):-**  
 रकबा

L= % i k f k e d m k v k i j v k / m k j r

वय (Age)	मरजनेरक धर ल; क No. of respondents	मरजनेरक धर ल; क Percentage of respondents
0&30 ०'क	52	40
30&50 ०'क	39	30
50&60 ०'क	26	20
60 ०'क ल स व / क द	13	10
दुय (Total)	130	100

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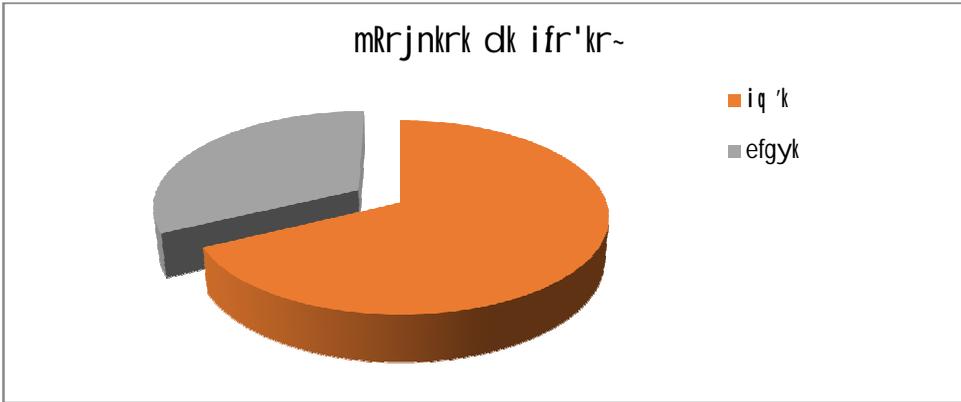
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**लिंग (Sex):-**

रकबा % 2

दुय (category)	मरजनेरक धर ल; क No. of respondents	मरजनेरक धर ल; क Percentage of respondents
ल; क (Male)	88	67.70
रकबा (Female)	42	32.30
दुय (Total)	130	100

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dVxjh (category)	mRrjnrkrk dh l d ; k No. of respondents	mRrjnrkrk dk ifr"kr- Percentage of respondents
fookfgr (Marriage)	87	66.93
vfookfgr (Unmarriage)	43	33.07
dy (Total)	130	100

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Figure 3

Figure 3 shows the monthly income of respondents. 62 respondents (47.7%) have a monthly income of 10000 or less, 39 respondents (30%) have a monthly income between 10000 and 20000, 17 respondents (13.07%) have a monthly income between 20000 and 30000, and 12 respondents (9.23%) have a monthly income of 30000 or more.

मासिक आय ( Monthly Income ) :- Figure 3

Category	No. of respondents	Percentage of respondents
10000 : 0 or less	62	47.7
10000 : 0 to 20000	39	30
20000 : 0 to 30000	17	13.07
30000 : 0 or more	12	9.23
<b>Total</b>	<b>130</b>	<b>100</b>

Figure 3

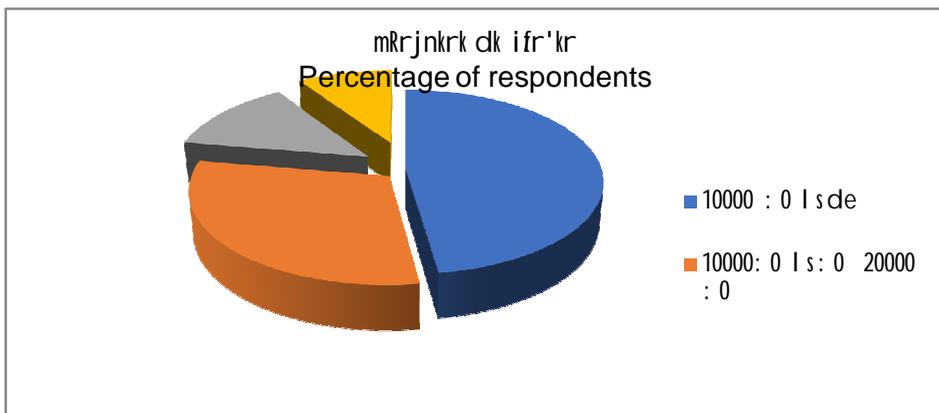


Figure 4

Figure 4 shows the education level of respondents. 62 respondents (47.7%) have a primary or secondary education, 39 respondents (30%) have a high school education, 17 respondents (13.07%) have a diploma or certificate, and 12 respondents (9.23%) have a degree or postgraduate education.

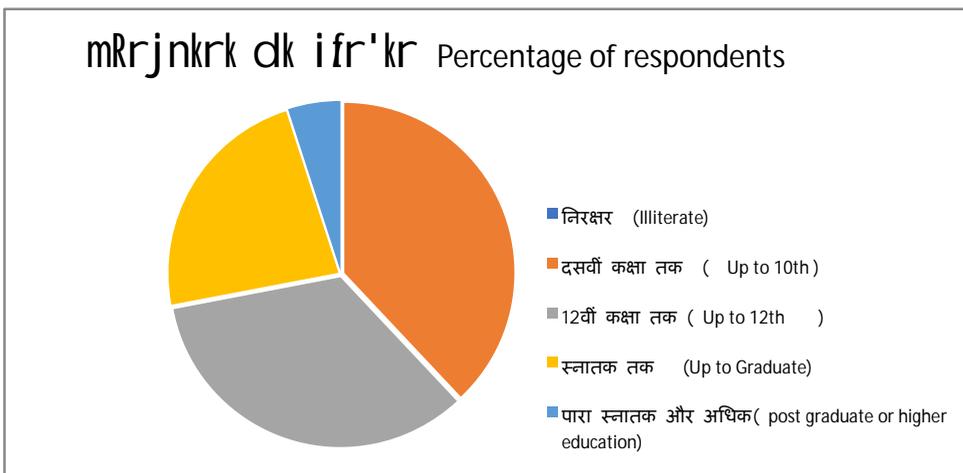
शिक्षा स्तर ( Education ):-

Figure 4



दशखि (category)	मर्रजनरक धि लःक No. of respondents	मर्रजनरक धि इर'कर Percentage of respondents
निरक्षर (Illiterate)	0	0
दसवीं कक्षा तक ( Up to 10 <sup>th</sup> )	58	44.62
12वीं कक्षा तक ( Up to 12th )	44	33.85
स्नातक तक (Up to Graduate)	23	17.7
पारा स्नातक और अधिक ( post graduate or higher education)	05	3.83
<b>दु ( Total )</b>	<b>100</b>	<b>100</b>

L=र % इर'कर मर्रजनरक इर'कर



पकव&5

दुधुधु & रकयदक &5 लस; ग ली'व गसद वर'कलरक 58 मर्रजनरक ; क 44.62 इर'कर 100धु 120ध रद  
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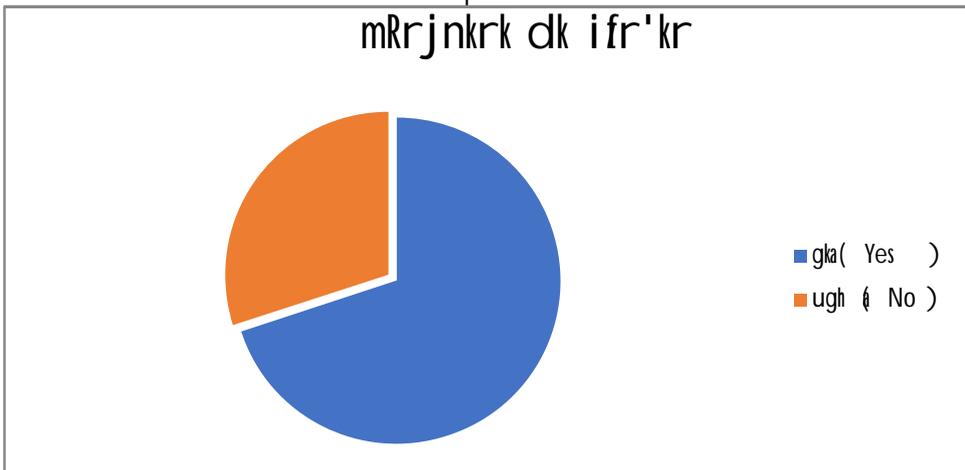
dflu % क्या आप वस्तु एवं सेवा कर (जीएसटी) के बारे में जानते हैं \

Rkfyck %6

i frfdz k ( Response )	mRrjnrk dh l f; k No. of respondents	mRrjnrk dk ifr"kr Percentage of respondents
gla( Yes )	91	70
ugh ( No )	39	30
dy ( Total )	130	100

L=kr % i kFkfed MKVk ij vk/Mfjr

pKV&6



fuopu % rkfyck&6 l s; g Li V gSfd dy mRrjnrkvla eal svf/kdkrk 91 mRrjnrk ; k 70 ifr"kr mRrjnrkvla dks th, l Vh dh tkudkjh gS i jarq 30 ifr"kr mRrjnrkvla dks th, l Vh dh tkudkjh ugha gA

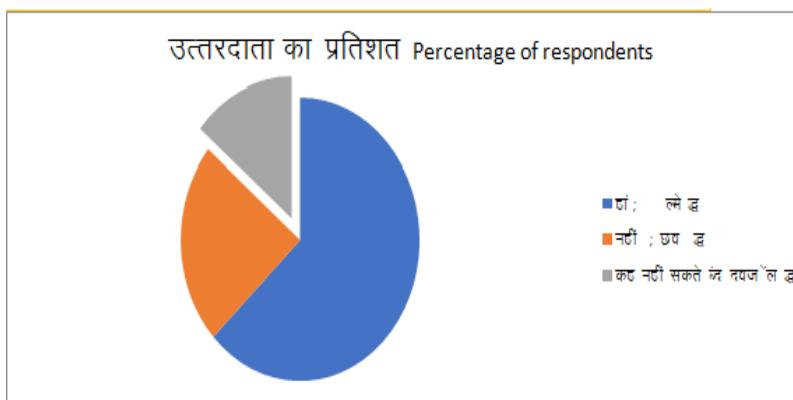
2. D; k vki Hkjr ea th, l Vh yxkus l s l ger gA \

Rkfyck %17

i frfdz k ( Response )	mRrjnrk dh l f; k No. of respondents	mRrjnrk dk ifr"kr Percentage of respondents
gla (Yes)	63	63



ugh (No)	23	23
dg ugh l drs (Can not say )	14	14
dy (Total)	100	100



L=kr % ikfkfed MKvk ij vk/kkfjr

pkV&7

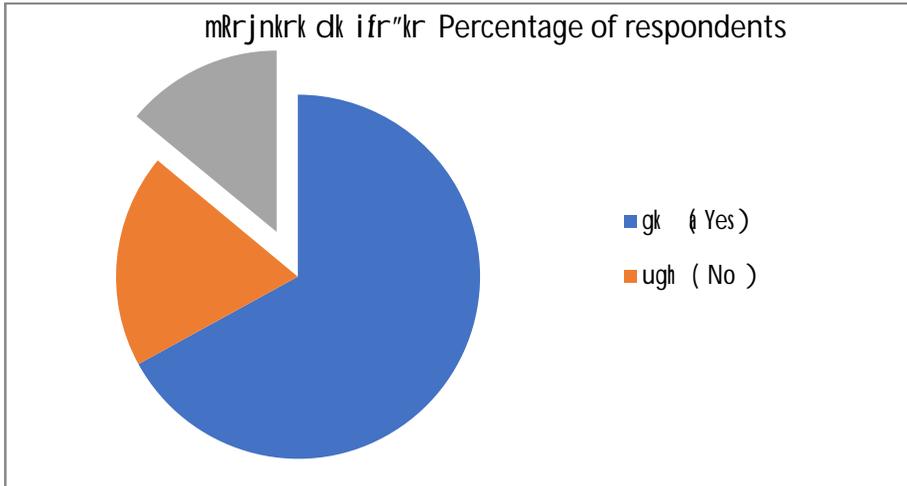
fuoupu % rlfydk , oa pkV&7 l s ; g Li 'V gsfv vf/kdkk 63 mRrjnrk ; k 63 ifr"kr mRrjnrk th, l Vh yxkus l s l ger gA tcfv 23 ifr"kr vl ger gA ogh 14 ifr"kr mRrjnrk rVLFk gA

3. D; k vki Hkkjr ea th, l Vh yxkus dk mi ; q r l e; Fkk \

Rkkfydk % 8

ifrdz k (Response)	mRrjnrk dh l ; k No. of respondents	mRrjnrk dk ifr"kr Percentage of respondents
gk (Yes)	67	67
ugh (No)	19	19
dg ugh l drs (Can not say)	14	14
dy (Total)	100	100

L=kr % ikfkfed MKvk ij vk/kkfjr



pkV&8

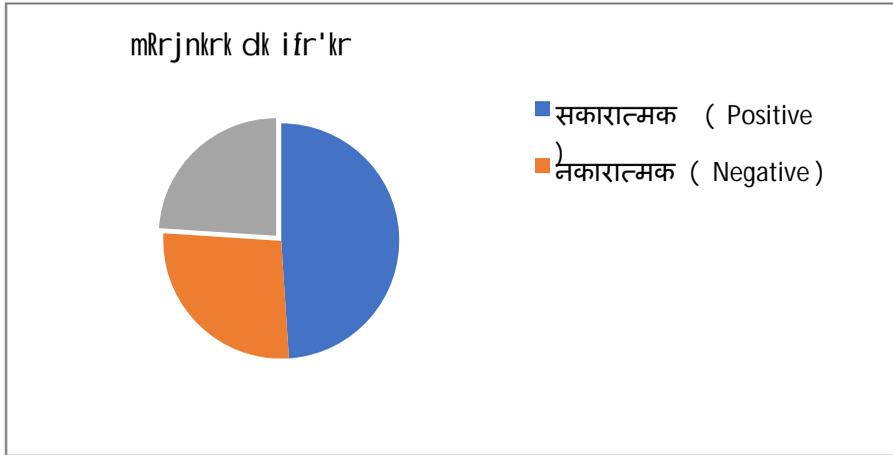
fuopu % rkydk &8 , oapkv&8 lsvf/kdkk 67 mRrjnrk ; k 67 ifr"kr mRrjnrkvla dk ekuuk gS fd Hkkjr es th, lVh yxkus dk mi;Dr le; Flk tcf 19 ifr"kr yxvla dk ekuuk gSfd th, lVh yxkus dk ; g mi;Dr le; ugha FlkA ogha 14 ifr"kr ylx rVLFk gA

#### 4. भारतीय कृषि क्षेत्र को जीएसटी कैसे प्रभावित किया \

Rkfydk %9

ifrdzk ( Response )	mRrjnrk dh l ;k No. of respondents	mRrjnrk dk ifr"kr Percentage of respondents
सकारात्मक ( Positive )	49	49
नकारात्मक ( Negative )	27	27
कोई प्रभाव नहीं ( No effect )	24	24
dy ( Total )	100	100

L=kr % ikFkfed MKvk ij vk/kkjr



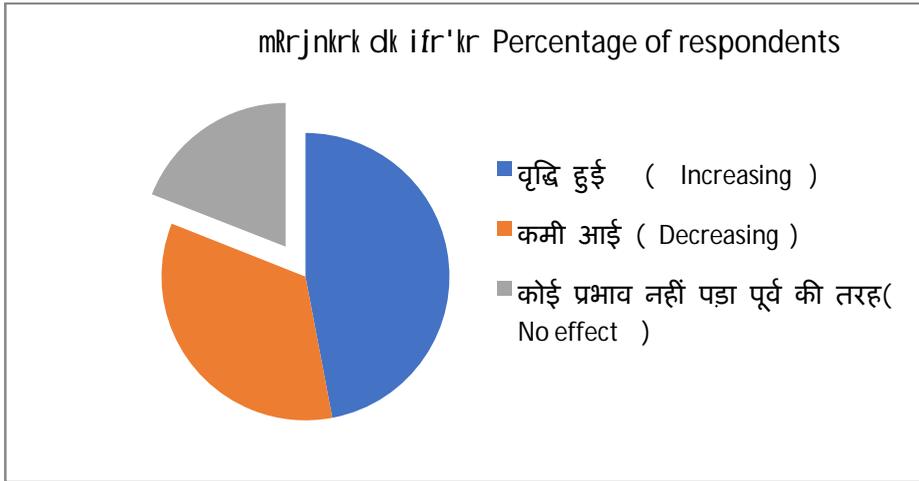
पृष्ठ 9

कुछ % उत्तरों में सकारात्मक और नकारात्मक प्रतिक्रियाएं मिलीं। कुल 49 प्रतिक्रियाएं मिलीं, जिनमें से 27 सकारात्मक, 34 नकारात्मक और 19 'कोई प्रभाव नहीं पड़ा' के रूप में थीं।

5. कृषि आर्थिक विनिर्माण लागत को जीएसटी किस प्रकार प्रभावित किया \

i frfdz k ( Response )	mRrjnrk dh l [ ; k No. of respondents	mRrjnrk dk ifr"kr Percentage of respondents
वृद्धि हुई ( Increasing )	47	47
कमी आई ( Decreasing )	34	34
कोई प्रभाव नहीं पड़ा पूर्व की तरह ( No effect )	19	19
dy ( Total )	100	100

L=kr % ikFkfed MAVk ij vk/kfjr



pV&10

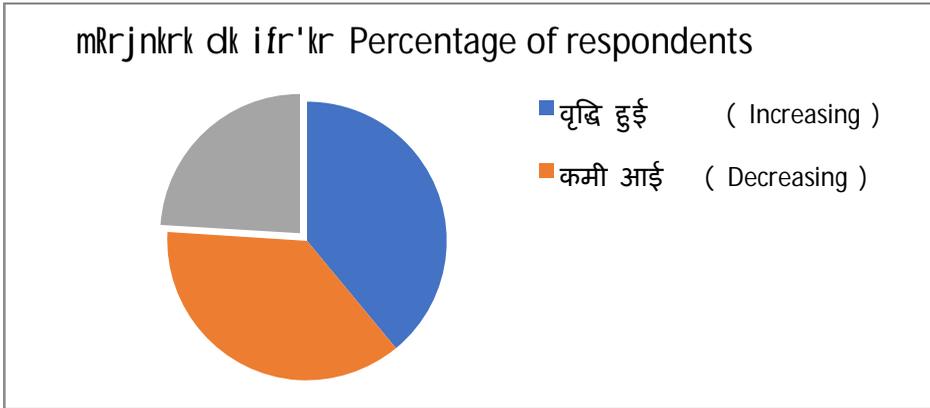
fuoupu %&rkfydk&10 rFkk pV&10 l s ;g Li'V gS vf/kdkrk 47 mRrjnrk ;k fd 47 ifr'kr mRrjnrkvla dk ekuuk gSfd th, l Vh ykxwgkus l s df'k vkxrldk fofueZk ykxr ea of) gLgSt cfd 34 ifr'kr ykxldk ekuuk gSfd bl l s df'k fofueZk ykxr ea deh vk; h gA ogA 19 ifr'kr ykxldk ekuuk gSfd th, l Vh ykxwgkus l s df'k vkxrldk fofueZk ykxr ij dkbZ i Hkko ugh i Mk gA

6. जीएसटीलागू होने से कृषि आगतों के खुदरा मूल्य पर कैसा प्रभाव पड़ा \

Rkfydk %&11

ifrfdz k ( Response )	mRrjnrk dh l f; k No. of respondents	mRrjnrk dk ifr'kr Percentage of respondents
वृद्धि हुई (Increasing)	39	39
कमी आई (Decreasing )	37	37
कोई प्रभाव नहीं पड़ा पूर्व की तरह ( No effect )	24	24
dy (Total )	100	100

L=kr % i kFkfed MKVk ij vk/kkfjr



pkV&11

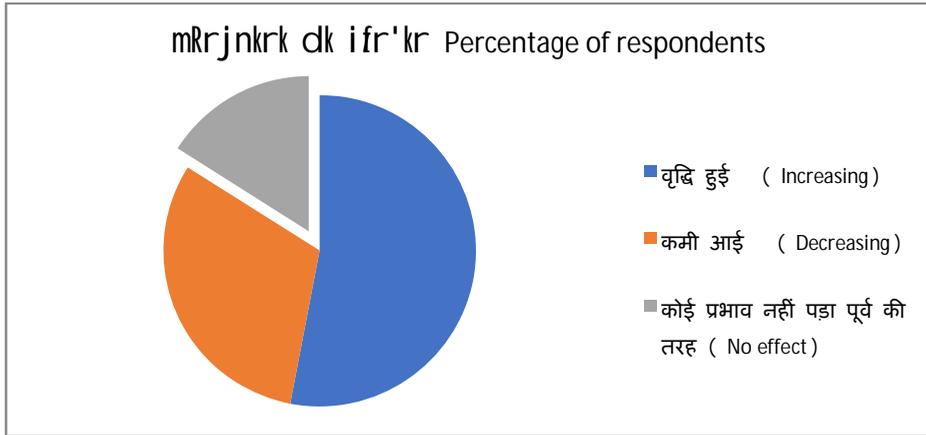
fuopu %rkfydk&11 rFkk pkV&11 ls ; g Li'V gSfd vf/kdka 39 ifr'kr ykxka dk ekuuk gSfd th, l Vh ykxw gkus l s df'k vlxr dk [kqjk eF; ea of) gPZ gS tcfD 37 ifr'kr ykxka dk ekuuk gSfd th, l Vh ds ykxw gkus l s df'k vlxr ds [kqjk eF; ea deh vkbZ gA ogta 24 ifr'kr ykxka dk ekuuk gSfd bl l s df'k vlxr ds [kqjk eF; ij dkbZ i Hkko ogta i Mk gA

7. जीएसटी के लागू होने के फलस्वरूप किसानों के लाभों पर कैसा प्रभाव पड़ा \

Rkfydk %12

ifrdz k ( Response )	mRrjnrk dh l f; k No. of respondents	mRrjnrk dk ifr'kr Percentage of respondents
वृद्धि हुई ( Increasing )	53	53
कमी आई ( Decreasing )	31	31
कोई प्रभाव नहीं पड़ा पूर्व की तरह ( No effect )	16	16
dy ( Total )	100	100

L=kr % i kFkfed MKVk ij vk/kkfjr



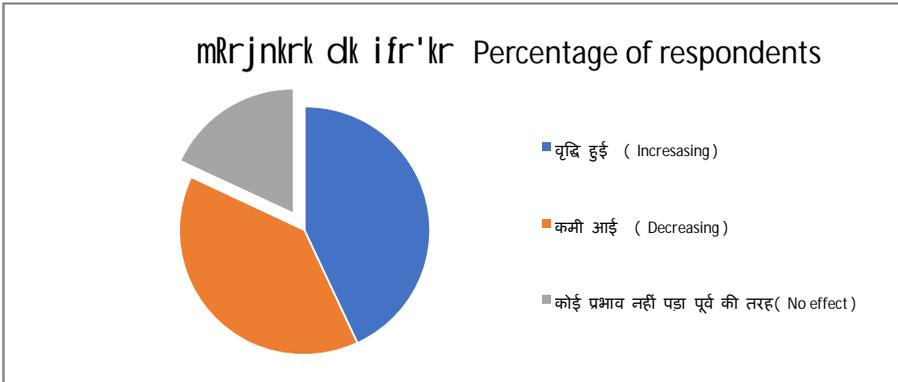
pkV&12

fuopu % rkydk%12 rFk pV&12 Is;g Li'V gSfd vf/kdkrk 53 ifr'kr mRrjnkrkvd dk ekuuk gS fd th, l Vh ykxwgs l sfd l kulk dk ykkl c<k gS tcf 31 ifr'kr dk ekuuk gSfd bl l sfd l kulk dk ykkl eadch vkbZ gS. ogha 16 ifr'kr ykxk dk ekuuk gSfd th, l l Vh ykxwgs l sHkjr; dfr'k ij dkbZ iHkko ugha i Mk gA

8. जीएसटी लागू होने के फलस्वरूप किसी आरतों के निर्यात पर कैसा प्रभाव पड़ा \ Rkydk %13

ifrdz k ( Response )	mRrjnkrk dh l d; k No. of respondents	mRrjnkrk dk ifr'kr Percentage of respondents
वृद्धि हुई (Incesasing)	43	43
कमी आई (Decreasing)	39	39
कोई प्रभाव नहीं पड़ा पूर्व की तरह( (No effect)	18	18
dy (Total)	100	100

L=kr % i kFkfed MKV k ij vk/kfjr



pKv&13

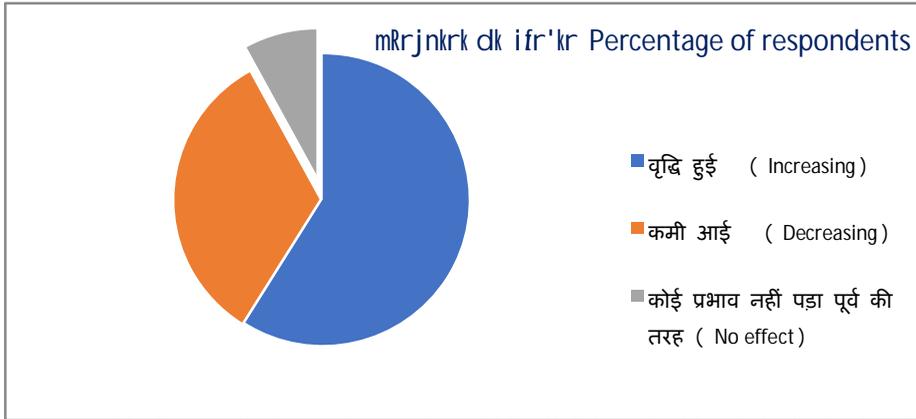
fuopu %rkfydk&13 rFk pKv&13 l s ; g Li'V gS fd vf/kdkrk 43 ifr"kr ylxla dk ekuuk gS fd th, l Vh ylxw gkus l s df'k vlxrka ds fu; kr ea of) gbl gS tcf d 39 ifr"kr ylxla dk ekuuk gS fd th, l Vh ylxw gkus l s df'k vlxrka dk fu; kr ea deh vkbz gA ogha 18 ifr"kr ylxla dk ekuuk gS fd bl l s df'k vlxrka ds fu; kr ij dkbz i Hkko ugha i Ml gA

9. जीएसटी के लागू होने के से देश में कृषि आगतों पर कैसा प्रभाव पड़ा \

Rkfydk %&14

ifrfdz k ( Response )	mRrjnrk dh l f; k ) . of respondents	mRrjnrk dk ifr"kr Percentage of respondents
वृद्धि हुई ( Increasing )	59	59
कमी आई ( Decreasing )	33	33
कोई प्रभाव नहीं पड़ा पूर्व की तरह ( No effect)	8	8
dy ( Total )	100	100

L=kr % i kFkfed MKvk ij vk/kkfjr  
 pKv&14



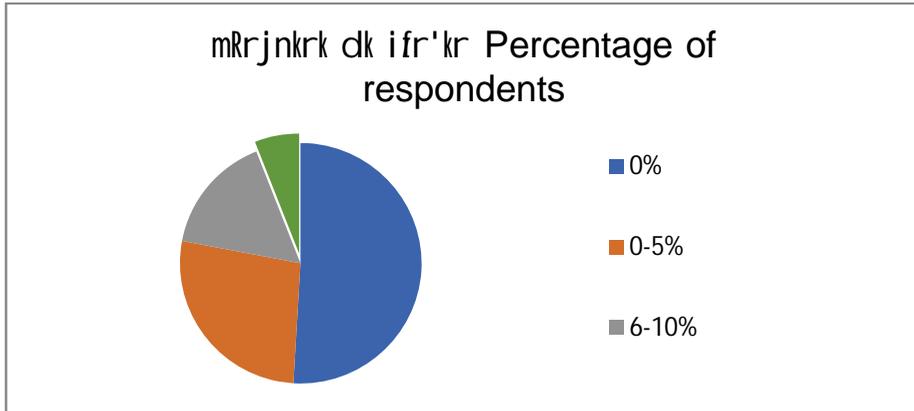
fuopu % rkydk&14 rFk pkV&14 l s ;g Li'V gSfd vf/kdkk 59 ifr'kr yxla dk ekuuk gSfd th, lVh ylxwglus l s df'k vlxrlaeaf) gbl gS tcf 33 ifr'kr yxla dk ekuuk gSfd th, lVh ylxwglus l s df'k vlxrlaeaf deh vkbZ gA ogls 8 ifr'kr yxla dk ekuuk gSfd bl l s df'k vlxrlaeaf ij dkbZ i Hko ugha i Mk gA

10. आपके विचार से कृषि आगर्तों पर एक आदर्श जीएसटी की दरें क्या होनी चाहिए \

Rkydk %15

ifrdz k Response	mRrjnrk dh l d; k No. of respondents	mRrjnrk dk ifr'kr Percentage of respondents
0%	51	51
0-5%	27	27
6-10%	16	16
11-18%	0	0
18-28%	0	0
कह नहीं सकते	06	6
dy ( Total )	100	100

L=kr % i kFkfed MKVk ij vk/kfjr



pkV&15

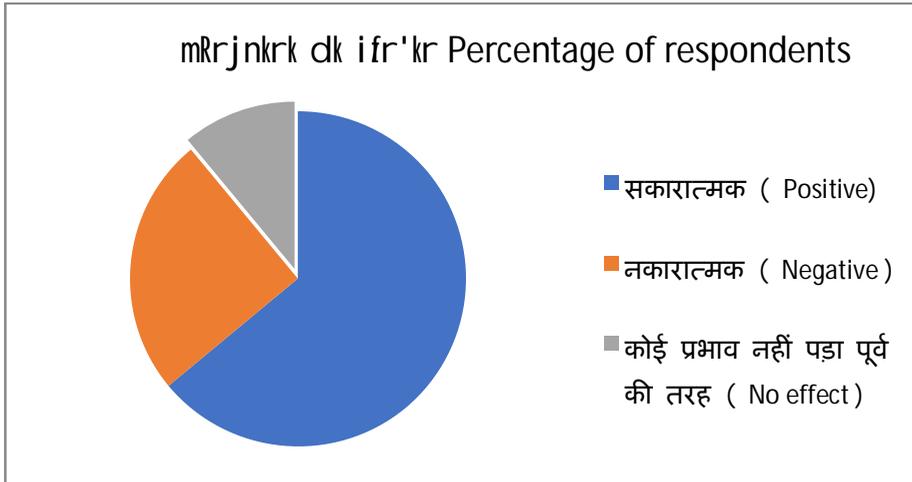
fuobu % rkydk&15 rFkk pkV&15 l s ; g Li'V gSfd vf/kdkk ykxka d'k vlxrka ij , d vkn'kz th, l Vh dh nj dks 0 ifr'kr j[kus dk l q-ko fn; k gS tcf'd 27 ifr'kr ykxka us 0&5 ifr'kr th, l Vh dh njaj [kus dk l q-ko fn; k gA ogaa 16 ifr'kr ykxka dk ekuuk gSfd d'k vlxrka ij th, l Vh dh njaa 6&10 ifr'kr gkus pkfg, A

**11. जीएसटी लागू होने से भारतीय अर्थव्यवस्था के विकास पर कैसा प्रभाव पड़ा \**

Rkkfydk %&16

ifrdz; k Response	mRrjnkrk dh l q; k No. of respondents	mRrjnkrk dk ifr'kr Percentage of respondents
सकारात्मक ( Positive)	64	64
नकारात्मक ( Negative )	25	25
कोई प्रभाव नहीं पड़ा पूर्व की तरह ( No effect )	11	11
dy ( Total )	100	100

L=kr % ikFkfed MKVk ij vk/kkfjr



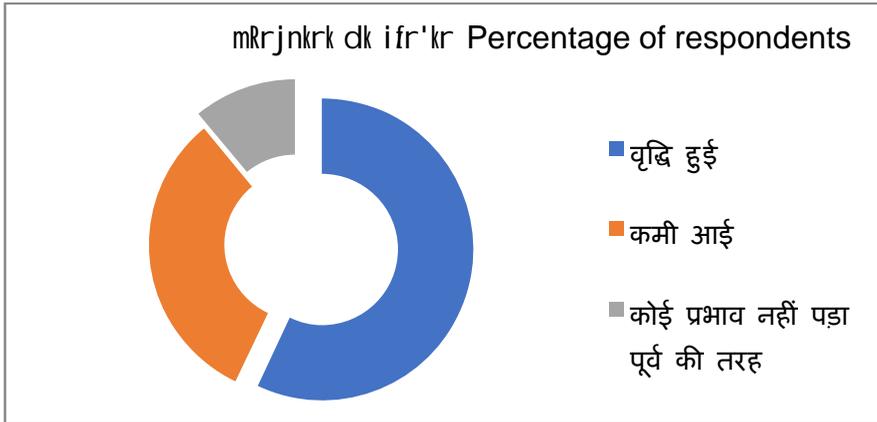
pV&16

fuopu % rkydk&16 rFk pV&16 l s ; g Li'V gS fd vf/kd&k 64 ifr"kr ylxka dk ekuuk gS fd th, l Vh ylxw gkus l s Hkjr h; vFk; oLFk l dkj rEd : lk l s i Hkfor gPz tcf 25 ifr"kr ylxka dk ekuuk gS fd th, l Vh ylxw gkus l s Hkjr h; vFk; oLFk udkj rEd : lk l s i Hkfor gPz gA ogh 11 ifr"kr ylxka dk ekuuk gS fd bl l s Hkjr h; vFk; oLFk ij dkBz i Hkko i gh i Mk gA

12. oLrq, oal ok dj ds ylxw gkus l sdf'k vlxrle ,oamRikne ds cktj ds folrj ij dS k i Hko i Mk gS Rkkydk %&17

ifrdz k ( Response )	mRrjnrk dh l { ; k No. of respondents	mRrjnrk dk i fr'kr Percentage of respondents
वृद्धि हुई (Increasing)	57	57
कमी आई (Decreasing )	32	32
कोई प्रभाव नहीं पड़ा पूर्व की तरह ( No effect)	11	11
dy (Total)	100	100

L=kr % i kFkfed MKV k ij vk/kkjr



fuopu % rkydyk&17 rFkk pV&17 ls ; g Li'V gS fd vf/kdka 57 ifr"kr ylxka dk ekuuk gS fd th, lVh ylxw gkus ls Hkkjrh; vFko; oLFkk df'k vjxr rFkk mRi kn cktkj l dkj kRed : lk l si Hkkfor gpbZ tcf 32 ifr"kr ylxka dk ekuuk gS fd th, lVh ylxw gkus ls Hkkjrh; vFko; oLFkk df'k vjxr rFkk mRi kn cktkj udkj kRed : lk l si Hkkfor gpbZ gA ogha 11 ifr"kr ylxka dk ekuuk gS fd bl l si Hkkjrh; vFko; oLFkk Hkkjrh; vFko; oLFkk df'k vjxr rFkk mRi kn cktkj ij dkbZ i Hkko ugha i Mk gA

fu'd'iz (CONCLUSION) %&

oLrq, oal ok dj izkkyh n'sk dsfy, ,d egRoimkZ viR; {k dj l Hkkj gA ; g n'sk dks, d l keW; cktkj ea ifjofr' djrk gA foykfr k dh oLrq/ka ij mph nj l s dj yxkuk dk Qh mi; ksch gA v/; ; u ea ; g ifj .ke iklr gqk fd vf/kdka ylxka dks th, lVh dh tkudkj gA dny ek= 23 ifr"kr ylxka dks th, lVh dh tkudkj ugh gA th, lVh ylxw gkus l s gyk id dN vjxrka ij dj dh nj ea of) gpbZ gS yfdu df'k mRi knka ds ea; of) l s fd l kuka dks ykHk ea of) gpbZ gA ogha Hkkjrh; cktkjka ds, dh d j .k gkus l s fd l kuka dks ykHk iklr gq gA dkbZ d fMx; i Hkko l ekr gq gS ft l l s df'k vjxrka , oafuxzka ds cktkj dk folr kj gqk gA vr% th, lVh dk f0; kko; u df'k vjxr cktkj dks l dkj kRed : lk l si Hkkfor gvk gA cktkj dk l g; ksch okroj .k mRi l u gqk gS ft l l s dher Lrj de gqk QyLo: i epk l Qhfr ij fu; a .k yxk gA vr% Hkkjrh ea oLrq, oal ok dj ds f0; kko; u dk Hkkjrh; df'k ij l dkj kRed rFkk udkj kRed nksuka izdkj ds i Hkko gq gA

l mHkZ xFk l ph (REFERENCES) :-

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7. [www.gstcouncil.gov.in](http://www.gstcouncil.gov.in)
8. [www.finmin.gov.in](http://www.finmin.gov.in)
9. [www.shodhganga.gov.in](http://www.shodhganga.gov.in)
10. [www.researchgate.com](http://www.researchgate.com)
11. [www.wikipedia.com](http://www.wikipedia.com)
12. fglnt.rku I kelpkj nšud
13. iHkr [kcj I kelpkj nšud
14. nšud HkkLdj I kelpkj nšud
15. nšud tlxj.k I kelpkj nšud

### कालिदासस्यालंकारप्रयोगविधिः : विहङ्गमद्रशा समीक्षणम्

डः मृत्युंजय चक्रबर्ती, कोलकाता।

कालिदासकृतिषु अलंकारप्रयोगस्य यादृशी स्वच्छता सावलीलता च परिप्राप्यते, तादृशी स्वच्छता सावलीलता च भारविमाधप्रमुखानाम् उत्तरकालिकानां काव्येषु नोपलभ्येते। आनन्दवर्धनेनालंकारप्रयोगस्य सार्थकताविधौ नीतिद्वयमुल्लिखितम् अलंकाराणां रसाक्षिप्तता अपृथग्यत्ननिर्वर्त्यता चेति। तथा चोक्तं तेन –

‘रसाक्षिप्ततया यस्य बन्धः शक्यक्रियो भवेत् ।

अपृथग्यत्ननिर्वर्त्यः सोऽलंकारो ध्वनौ मतः ॥<sup>1</sup>

प्रतिभावतः कवेश्चेतसि रससमाधौ यो यत्नोऽपेक्ष्यते तेनैव यत्नेन योऽलंकारोऽभिव्यक्तिं समासादयति, स एवालंकारो रसमार्गे सार्थकः। तथा च लक्षितं लोचनकृता - ‘रससमाधानेन विभावादिघटनामेव कुर्वन्तस्तन्नान्तरीयकतया यमासादयति स एवालंकारो रसमार्गे नान्यः<sup>2</sup>। अतः काव्यालंकारयोस्तादात्म्यजातीयः कश्चनान्तर एव सम्बन्धो ध्वनिकृतामभिमतः, न तु वाह्यिकः कश्चित् ।

उक्तञ्चापि कुन्तकेन वक्रोक्तिर्जीवितकृता - ‘सालंकारस्य अलंकरणसहितस्य सकलस्य निरस्तावयवस्य सतः समुदायस्य काव्यता कविकर्मत्वम्। तेनालंकारस्य काव्यत्वमिति स्थितिः न पुनः काव्यस्यालंकारयोगः’ इति<sup>3</sup>। मुनेर्भरतस्य मते बीजस्थानीयस्तावद्रसः। यथोक्तं तेन –

‘यथा बीजात्’ . . . ( वृक्षो वृक्षात् पुष्पं फलं यथा ।

<sup>1</sup>ध्वन्यालोकः

<sup>2</sup> तत्रैव, पृ: २३१-२३२

<sup>3</sup>1/3 कारिकायाः नृच्यंशः

तथा मूलं रसाः सर्वे तेभ्यो भावा व्यवस्थिताः ॥<sup>4</sup>

अस्यैव रसबीजस्य वृक्षस्थानीयं तावत् काव्यम्। बीजं यथात्मनो विकाशवेगवशात् क्रमेण शाखापुष्पफलसमन्विताय वृक्षाय परिणमति, तथैव कविचेतसि जायमानो रसः स्वस्यैवाभिव्यक्तेर्दुर्वारवेगवशाच्छन्दोऽलंकारादिसमन्वितं काव्यरूपं विधत्ते।

आदिकवेर्वाल्मीकेरादिकाव्यप्रवृत्तिरेवात्र प्रमाणम्। सहचरीहननोद्भूतेन वैधुर्येण क्रौञ्चस्य शोकः वाल्मीकेः समुचितशब्दच्छन्दोवृत्तादिनियन्त्रितश्लोकरूपतां प्राप्तः।

अत्र श्लेषरूपकव्यतिरेकालंकारा विप्रलम्भरसं पोषयन्ति। उदाहणान्तरं यथा –

‘निर्वाणभूयिष्ठमथास्य वीर्यं सन्धुक्षयन्तीव वपुर्गुणेन ।

अनुप्रयाता वनदेवताभिरदृश्यत स्थावराजकन्या ॥<sup>5</sup>

तत्र प्रयुक्तोत्प्रेक्षा प्रकृतशृङ्गाररसस्यानुगुणैवा अलंकाराणां सार्थकताविधौ ध्वनिकारोपज्ञा इयं मौलनीतिः। यथार्था प्राच्यपाश्चात्यकाव्यसमीक्षकाणां सम्मता च।

अलंकारस्तावत् द्विविधाः शब्दगता अर्थागताश्चेति। तत्र शब्दगतानां केषाञ्चनलंकाराणां प्रयोगविधौ कविभिः सावधानेर्भविताव्यमिति ध्वनिकारस्याशयः। तद्यथा यमक-सभङ्गशब्दश्लेषमुरजबन्धादीनां पौनःपुन्येन प्रयोगविधौ कवेर्विभावादिसंग्रहाद्यतिरिक्तो यत्नो नियमतः समापतत्येव पाठकानां चित्तमपि तथाविधवहिरङ्गशय्यायां विभ्रान्तमन्तर्गतं रसं समुपलब्धुं न प्रभवति। अतस्तादृशा अलंकारा कविना वर्जनीयाः। यथोक्तम् –

<sup>4</sup>नाट्यशास्त्रम्, अष्टात्रिंशदध्याये  
<sup>5</sup>कुमासम्भवम्, 3/52

‘शृङ्गारस्याङ्गिनो यत्नादेकरूपानुबन्धवान्।

सर्वेष्वेव प्रभेदेषु नानुप्रासः प्रकाशकः ॥’<sup>6</sup>

‘ध्वन्यात्मभूते शृङ्गारे यमकादिनिबन्धनम्।

शक्तावपि प्रमादित्वं विप्रलम्भे विशेषतः ॥’<sup>7</sup>

कारिकायां प्रमादित्वमित्यस्य तात्पर्यं वृत्तौ एवं लक्षितम् - ‘प्रमादित्वमित्यनेन एतद् दर्शयते काकतालीयेन कदाचित् कस्यचिदेकस्य यमकादेर्निबन्धत्तावपि भूनालंकारान्तरवद् रसाङ्गत्वेन निबन्धो न कर्तव्यः’<sup>8</sup> इति।

यमकादीनां प्रयत्नसाध्यानां शब्दालंकाराणां ग्रहणवर्जनविधौ पण्डितराजस्य जगन्नाथस्यापि दृष्टिसाम्यं परिदृश्यते। तद्यथा - ‘.....एवं त्वप्रत्ययं यदन्तानि यदुल्लुगन्तानि अन्यानि च शाब्दिकप्रियाण्यपि मधुरसे न प्रयुञ्जीत। एवं व्यङ्ग्यचर्चवर्णातिरिक्तयोजनाविशेषापेक्षान् आपाततोऽधिक-चमत्कारिणोऽनुप्रासबन्धान् यमकादींश्च सम्भवतोऽपि कविर्न निबन्धीयात्। यतो हि ते रसचर्चणायामन्तर्भावन्तः सहृदहृदयं स्वाभिमुखं विदधाना रसपराङ्मुखं विदधीरन्.....तु पुनरक्लिष्टतया अनुन्नतस्कन्धतया च न पृथग्भावनामपेक्षन्ते, किन्तु रसचर्चनायामेव ससुखं गोचरीकर्तुं शक्याः, न तेषामनुप्रासादीनां त्यागो युक्तः’<sup>9</sup>। अङ्गिनि शृङ्गारे एव एकरूपानुबन्धवानुप्रासो वर्जनीयः। अङ्गभूते तु शृङ्गारे कवेः कामचारस्य अवकाशो विद्यते। तथा चोक्तं वृत्तौ - ‘अङ्गिनि इत्यनेन अङ्गभूतस्य शृङ्गारस्य एकरूपानुबन्धयानुप्रासनिबन्धने कामचारमाह’<sup>10</sup>। सामान्येन प्रयुज्यमानोऽयं नियम एतदेव

<sup>6</sup>ध्वन्यालोकः, 2/14

<sup>7</sup>तत्रैव, 2/15

<sup>8</sup>कारिकावृत्त्यशः, 2/15

<sup>9</sup>रसाङ्गाधरः, पृ. 283-84

<sup>10</sup>ध्वन्यालोकः, 2/14 वृत्तिः

बोधयति सरसयमकादिप्रधाने चित्रकाव्यादौ यमकादीनां प्रयोगो न विरुद्धते। यतस्तत्र रसः अङ्गभूतः।  
एतदेवाभिप्रेत्य वृत्तौ उक्तम् - 'यत्तु रसवन्ति कानिचित् यमकादीनि दृश्यन्ते तत्र रसादीनामङ्गता,  
यमकादीनान्तु अङ्गितैव'<sup>11</sup>।

दृश्यन्ते च रघुवंशस्य नवमे सर्गे तथा शिशुपालवधस्य चतुर्थे सर्गे यमकादीनां प्रयोगः। पूर्वत्र  
वसन्तस्य शोभा दशरथस्य मृगया च वर्णनीये, परत्र च रैवतकपर्वतो वर्णनीयः। रसाभासादौ पुनः  
यमकादीनामङ्गत्वं न विरुद्धते इति ध्वनिकारस्य मतम्। यथोक्तम् –

'रसाभासाङ्गभावस्तु यमकादेर्न वार्यते।

ध्वन्यात्मभेदे शृङ्गारे त्वङ्गता नोपपद्यते ॥'<sup>12</sup>

तत्र कारणमेव प्रतिभाति रसाभासादिकं तावदनौचित्यप्रवर्तितम्। एकप्रकाराणां यमकादीनां  
प्रयत्नसाध्यानां शब्दालंकाराणां प्रयोगोऽपि अलंकारगतमौचित्यमतिक्रामति। यतः तादृशानामलंकाराणां  
प्रयोगविधौ व्याप्रियमाणं क्वचित्तं रससृष्टिरसपरिवेशनादिरूपाल्लक्ष्याद् भवति विच्युतम्। बुद्धेर्दीप्त्या  
चेतसो रससमाहितता भवति स्तिमिता। एवमत्र अलंकार्यमलंकारश्चेति द्वावेव अनौचित्यदोषदुष्टाविति।  
तादृशे रसाभासप्रधाने काव्ये यमकादीनामन्तरङ्गता अनुमता।

यमकादीनामलंकाराणां प्रयोगे सावधानता अवलम्बनीया। औचित्यानुसारतः ते प्रयोज्या इति  
तावत् ध्वनिकारात् प्राचीनेन काव्यालंकारकृता रुद्रटेनापि समभिव्यञ्जितम्। यथोक्तम् –

'इति यमकमशेषं सम्यगालोचयद्भिः

सुकाविभिरभियुक्तैर्वस्तु चौचित्यविद्भिः।

<sup>11</sup>ध्वन्यालोकः:2/16 वृत्तिः

<sup>12</sup>ध्वन्यालोकः. (संग्रहश्लोकः) पृ. 23

सुविहितपदभङ्गं सुप्रसिद्धाभिधानम्

तदनु विरचनीयं सर्गबन्धेषु भूम्ना ॥<sup>13</sup>

प्राचीनेनाचार्येण दण्डिना यद्यपि यमकालंकारस्य बाहुल्येन विश्लेषणं विहितम्, तथापि तस्य काव्योपयोगिताविषये स नासीदकुण्ठितः। तथा चोक्तम् –

‘आवृत्तिमेव संघातगोचरां यमकं विदुः ।

तत्तु नैकान्तमधुरमतः पश्चाद् विधास्यते ॥’<sup>14</sup>

नव्येनालंकारिकेण मम्मटेनापि यमके समादरो न विहितः। तद्यथा - ‘तदेतत् काव्यान्तर्गतभूतमिति नास्य भेदलक्षणं कृतम्।’ उपमारूपकादिषु अर्थालंकारेषु यत्नान्तरस्य परिग्रहो नापततीति तादृशा अलंकारा रसस्य परिपोषाय एव जायन्ते इति ध्वन्यालोकवृत्तौ युक्तिप्रदर्शनपूर्वकमेवमुक्तम् - ‘रसा वाच्यविशेषैरवाक्षेसव्याः। तत् प्रतिपादकैश्च शब्दैः तत् प्रकाशिनो वाच्यविशेषा एव रूपकादयोऽलंकाराः’<sup>15</sup>। तस्मादर्थालंकाराणां न वहिरङ्गत्वं यमकादीनामिवा ते चालंकाराः प्रतिभावतः कवेः रससमाहितस्य स्वत एव स्फुरन्ति। तथा चोक्तं वृत्तौ - ‘अलंकारान्तराणि हि निरूप्यमाणदुर्घटनायपि रससमाहितचेतसः प्रतिभावतः कवेरहंपूर्विकया परापतन्ति ।’<sup>16</sup>

प्रयुज्यमानानामर्थालंकाराणां सार्थकतासार्थकताविधौ ध्वनिकारस्य न समीक्षा एवं प्रचलति। काव्यात्मभूतस्य रसस्याङ्गभावेनैवालङ्कारः प्रयोक्तव्यो न कदाचिदङ्गीभावेना तथा च रस एव सहृदयचर्चणायाः केन्द्रबिन्दुः स्यात्, अलंकारस्तु तामेव रसचर्चणां परिपोषयेत्। किञ्च, रसानुगुणानुसारतः अलंकारस्य ग्रहणं तथा परिवर्जनञ्च भवेताम्। अपि च प्रयुक्तस्यालंकारस्य अतिशयितः परिपोषो न

<sup>13</sup>काव्यालंकारः, 3/59

<sup>14</sup>काव्यादर्शः, 1/61

<sup>15</sup>ध्वन्यालोकः, पृ. 234

<sup>16</sup>तत्रैव, पृ. 233-34



विधेयः। यतस्तथात्वे मुखभूता रसचर्वणा एव भवेत् व्याहता। प्रयुक्तस्यालंकारस्य परिपोषो जायते चेत्तर्हि तस्यापि अङ्गभावेनोपस्थापनं सम्पादनीयम्। सर्वमेतद् यथोक्तं ध्वनिकृता –

‘विवक्षा तत्परत्वेन नाङ्गित्वेन कदाचन ।

काले च ग्रहणत्यागौ नातिनिर्वहणैषिता ॥<sup>17</sup>

‘निर्व्युद्धावपि चाङ्गत्वे यत्नेन प्रत्यवेक्षणम् ।

रूपकादेरलंकारार्वास्याङ्गत्वसाधनम् ॥<sup>18</sup>

अत्रालंकारस्याङ्गत्वेनावस्थानं यथादाहरणम् –

‘चलापाङ्गां दृष्टिं स्पृशसि बहुशो वेपथुमतीं

रहस्याख्यायीव स्वनसि मृदु कर्णान्तिकचरः ।

करौ व्याधुन्वत्याः पिवसि रतिसर्वस्वमधरं

वयं तत्त्वन्वेषान् मधुकर हतास्त्वं खलु कृती ॥<sup>19</sup>

अभिज्ञानशकुन्तलनाटकस्य प्रथमेऽङ्के भ्रमरवाधां निवारयन्तीं शकुन्तलां समालोकयतः साभिलाषस्य दुष्यन्तस्येयमुक्तिः। अत्र विद्यमानो भ्रमरस्वभाववर्णनरूपः स्वभावोक्तिरलङ्कारो मूलीभूतस्य सम्भोगशृङ्गाररसस्योपकारकतया अङ्गभावमेव गतः। अत उक्तं वृत्तौ - ‘अत्र हि भ्रमरस्वभावोक्तिरलंकारो रसानुगुण’ इति ।

<sup>17</sup>ध्वन्यालोकः, 2/18

<sup>18</sup>ध्वन्यालोकः- 2/19

<sup>19</sup>अभिज्ञानशकुन्तलम्, 2/18

कालिदासकाव्ये प्रयुक्ता सर्व एव अलंकाराः पूर्वोक्तां नीतिं स्वाभाविकभावेनैव अनुसरन्ति।

अलंकारस्तावद् द्विविधाः शब्दगता अर्थगताश्चेति। तत्र कालिदासकाव्ये प्रयुक्ताः शब्दालंकाराः स्वाभाविकीं गतिशीलतां समादधानाः सृजन्ति काव्ये अमन्दां सङ्गीतमाधुरीम्। नानाविधैर्ध्वनितरङ्गैः कविविवक्षितार्थस्य यथायथतया प्रकाशने एव विद्यते समुपयोगिता। शब्दालंकाराणां भाषा तस्या व्यवहारिकीं सामान्यसत्तां परित्यज्यासाधारणीं काव्यभाषासत्तां प्राप्नोति यथोचितशब्दालंकारप्रयोगमाध्यमेन। दिङ्मात्रमुदाहरणं यथा –

‘अथावमानेन पितुः प्रयुक्ता दक्षस्य कन्या भवपूर्वपत्नी ।

सती सती योगविसृष्टदेहा तां जन्मने शैलवधुं प्रपेदे ॥’<sup>20</sup>

श्लोकेऽस्मिन् विद्यमानानां यमकश्रुतिवृत्त्यनुप्रासादीनां विद्यमानत्वात् श्लोकस्यास्य सहृदयश्रोत्रसुखवहता अव्याहृतैव। तस्माद्यद्यपि क्वचित् क्वचित् यमकालंकारस्य प्रयोगो विहितस्तथापि तादृशः प्रयोगः न क्लिष्टतां भजते।

एवं कालिदासकाव्येषु प्रतिश्लोकं प्रत्येकं गद्यभागञ्चाभिव्याप्य विराजन्ते शब्दालंकाराः। अर्थालंकाराणां व्यवहारेऽपि कवेरस्य कृतिता सुतरामेव प्रशंसनीया। अर्थालंकाराणां सफलप्रयोगमाध्यमेन कविरयं सहृदयहृदये वर्णनीयवस्तूनां चित्राणि समर्पयतीव विभाति। कवेरिदं कृतित्वं सादृश्यभित्तिकेषु अलंकारेषु यथा परिस्फुटं तथा सादृश्येतरसम्बन्धभित्तिकानामर्थालंकाराणां प्रयोगेऽपि समुन्नेयम्।

सादृश्येतरसम्बन्धमूलकानामर्थालंकाराणां सफलतमाः प्रयोगाः अस्माभिरस्तत्तदध्यायेषु विवेचिताः। कालिदासप्रयोगस्य अनन्यसाधारणतामधिकृत्य दिग्दर्शनन्यानेन किञ्चिदालोच्यते। मेघदूतकाव्यस्य पूर्वमेघाख्ये विभागे समासोक्तेः प्राचुर्यं सुतरामेव दृष्टिपथमायाति। अत्र

<sup>20</sup>कुमारसम्भवम्

समासोक्तिपरम्परायोजनया मेघगमनमार्गः सजीवतां प्राणोच्छलताञ्च गतः। किञ्च, नायकस्य यक्षस्य विरहार्तेर्यथोचितप्रकाशविधावपि समासोक्तीनां परमुपयोगित्वमत्र परिलक्ष्यते। प्रियाविरहितो यक्षः आत्मनो विरहमय्या दृष्ट्या सर्वं जगत् पश्यति तस्य दृष्टौ जगत् प्रायेण सर्वत्र विरहेण व्याप्तम्। कविना विशेषेण मेघदूताख्ये गीतिकाव्ये अर्थान्तरन्यासालंकारस्य सफलप्रयोगं संसाध्य मेघं प्रति यक्षस्यावेदनं सम्यक्तया प्रकाशयितुं कृतो यत्नः। अर्थान्तरन्यासालंकारप्रयोगविधौ कालिदासः प्रगल्भते इत्यपि वक्तुं शक्यम्।

एवं यक्षस्य वासनाख्यचित्तधर्मसमारोपवशात् मेघदूताख्ये विशेषतः पूर्वमेघे समासोक्तेरतिशयितः प्रयोगः। एतेन प्राकृतिकपदार्थेन सह मानवजगतः कश्चन निगूढः आन्तरः सम्बन्धोऽपि सुप्रतिष्ठितो जातः। एतच्च कालिदासवाङ्निर्मितैः परं वैशिष्ट्यम्। एवं कालिदासेन प्रयुक्ता अर्थालंकाराः वक्तव्यस्य चित्रायमानतां सम्पाद्य काव्ये विद्यमानानां श्लोकादीनां सहृदयहृदयग्राहितां यथा वर्धयन्ति तथा समग्रस्य काव्यस्य स्वरूपसौन्दर्यमपि प्रकटीकुर्वन्ति। एतदेव कवेरस्य प्रतिभाया निरवद्यमवदानम्।

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