

Volume 7, Issue-12(2) December, 2020
International Journal of Academic Research

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IJAR-ACHIEVED PULICATION EXCELLECE AWARD FOR OUTSTANDING CONTRIBUTION IN THE FIELD OF
INTERDISCIPLINARY RESEARCH

Published by

Likhitha Publications
Kakinada-533005 &
Visakhapatnam – 530 017
Andhra Pradesh – India
website :www.ijar.org.in

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Editor-in-Chief, IJAR –Vol.7, issue 12 (2), December, 2020

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December, 2020

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Editorial

Integrate and harmonize the intellectuals concerning various disciplines is a great task in the dynamic world. Meanwhile, International Journal of Academic Research - A Common Platform of Voice of Intellectuals as Change Agents for better Society' has been taking care towards the stare with the well acknowledged advisory and editorial committee speaks of strong backbone and its conscious action to deliver the best to the society, state, nation and the world by its unique features covering the areas of Social Science, Humanities and Technology. To add to this thought and idea, with the contributors from various university Professors and institutions of national and international importance, IJAR establish its credibility with the continuous effort to deliver the qualitative aspect of International repute.

IJAR enriches the world by adding the committed dynamic researchers and wish to utmost cooperation from the readers and intellectuals of institutions, universities, colleges etc. in improve the journal. IJAR believes that the present Issue enriches the aim of the journal. IJAR is conveying special thanks and congratulations to the participants with their valuable writings.

This volume is the glimpses of voice of authors that are enthusiastically associated with various issues. The present issue is really useful to reference for multi-dimensional aspects. I am grateful to the paper writers for their valuable contributions on different dimensions of disciples.


Editor-in-Chief



A brief study on importance of Popular Culture

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Abstract:

Popular culture is an expression of a country's distinctive traditions, history, and language, as well as its current social, economic, and political systems and its degree of technological development. How events, institutions, and artists/performers shape popular culture and how in turn popular culture shapes the lives and identities of cultural consumers is a complex reality that defines much of contemporary life. Globalization, multiculturalism, and diversity provide additional lenses through which to think about popular culture. Does American popular culture support a bland collection of homogenous Americans living uniform lives in gray suburbs or a rich cacophony of cultural voices that clash, "crash," and co-mingle along lines of race, ethnicity, class, religion, and sexual orientation? To what extent do forms of popular culture express and inculcate dominant social values and support existing institutions? To what extent can popular culture provide a means for challenging such values and institutions? The degree to which the United States and other nations export their cultures produces new sources of cultural tension, resistance, and creativity. During 2009-2010, The Clarke Forum will explore these issues in a number of different contexts and from a variety of different perspectives.

Key Words: Institutions, Globalizations, Multiculturalism, Diversity, Technology, Homogenous, Ethnicity.

Introduction: The term 'popular culture' holds different meanings depending on who's defining it and the context of use. It is generally recognized as the *vernacular* or *people's* culture that predominates in a society at a point in time. As Brummett explains in *Rhetorical Dimensions of Popular Culture*, pop culture involves the aspects of social life most actively involved in by the public. As the 'culture of the people', popular culture is determined by the interactions between people in their everyday activities: styles of dress, the use of slang, greeting rituals and the foods that people eat are all examples of popular culture. Popular culture is also informed by the mass media.

Objectives:

- 1) To analyse the importance of popular culture.
- 2) To formation of popular culture.
- 3) To explain the uses of popular culture in the society.

Methodology: To achieve the above objectives secondary sources of date are collected from various sources like newspapers, journals, periodicals etc. The aim of this research is to gain a better understanding of the popular culture. The most important is popularly fast changing think in the society.

Elements of popular culture:



There are a number of generally agreed elements comprising popular culture. For example, popular culture encompasses the most immediate and contemporary aspects of our lives. These aspects are often subject to rapid change, especially in a highly technological world in which people are brought closer and closer by omnipresent media. Certain standards and commonly held beliefs are reflected in pop culture. Because of its commonality, pop culture both reflects and influences people's everyday life (see eg Petracca and Sorapure, *Common Culture*). Furthermore, brands can attain pop iconic status (eg the Nike swoosh or McDonald's golden arches). However, iconic brands, as other aspects of popular culture, may rise and fall.

With these fundamental aspects in mind, popular culture may be defined as *the products and forms of expression and identity that are frequently encountered or widely accepted, commonly liked or approved, and characteristic of a particular society at a given time*. Ray Browne in his essay 'Folklore to Populore' offers a similar definition: "Popular culture consists of the aspects of attitudes, behaviors, beliefs, customs, and tastes that define the people of any society. Popular culture is, in the historic use of term, the *culture of the people*."

Popular culture allows large heterogeneous masses of people to identify collectively. It serves an inclusionary role in society as it unites the masses on ideals of acceptable forms of behavior. Along with forging a sense of identity which binds individuals to the greater society, consuming pop culture items often enhances an individual's prestige in their peer group. Further,

popular culture, unlike folk or high culture, provides individuals with a chance to change the prevailing sentiments and norms of behavior, as we shall see. So popular culture appeals to people because it provides opportunities for both individual happiness and communal bonding.

Examples of popular culture:

Examples of popular culture come from a wide array of genres, including popular music, print, cyber culture, sports, entertainment, leisure, fads, advertising and television. Sports and television are arguably two of the most widely consumed examples of popular culture, and they also represent two examples of popular culture with great staying power.

Sports are played and watched by members of all social classes, but (tautologically) the masses are responsible for the huge popularity of sports. Some sporting events, such as the World Cup and the Olympics, are consumed by a world community. Sports are pervasive in most societies and represent a major part of many people's lives. Showing allegiance to a team as a means of self-identification is a common behavior. Further, cheering for a sports team or a favorite athlete is a way any individual can become part of popular culture, as I and Tim Madigan explain in our new book *The Sociology of Sport*.

Many people watch numerous hours of television everyday. It is such a prevalent aspect of contemporary culture it is difficult to imagine life without it. There are those who believe TV is responsible for the dumbing down of society; that children watch too much television; and



that the couch potato syndrome has contributed to the epidemic of childhood obesity. The globally popular TV show *The Simpsons* provides us with an interesting perspective on television. In the episode 'Sideshow Bob's Last Gleaming' (#137), while doing time in prison, Sideshow Bob becomes a critic of television. Although he was once a regular on *The Krusty the Clown Show*, Bob has become obsessed by television's harmful effect on society. Bob argues that everyone's lives would be much richer if TV were done away with. As a result, he devises a scheme to detonate a nuclear bomb unless all television is abolished in Springfield. Unable to locate Bob, Springfield's city officials meet to discuss Bob's demands of abolishing TV. A panicky Krusty proclaims, "Would it really be worth living in a world without television? I think the survivors would envy the dead." Although there are people who agree with Sideshow Bob, the masses would more likely agree with Krusty: that living in a world without television is not really living. It is even more difficult to imagine a world without popular culture.

Folk & High Culture:

Popular culture is usually distinguished from folk and high culture. In some ways, folk culture is similar to pop culture because of the mass participation involved. Folk culture, however, represents the traditional way of doing things. Consequently, it is not as amenable to change and is much more static than popular culture.

Folk culture represents a simpler lifestyle, that is generally conservative, largely self-sufficient, and often

characteristic of rural life. Radical innovation is generally discouraged. Group members are expected to conform to traditional modes of behavior adopted by the community. Folk culture is local in orientation, and non-commercial. In short, folk culture promises stability, whereas popular culture is generally looking for something new or fresh. Because of this, popular culture often represents an intrusion and a challenge to folk culture. Conversely, folk culture rarely intrudes upon popular culture. There are times when certain elements of folk culture (eg Turkish rugs, Mexican blankets and Irish fairy tales) find their way into the world of pop culture. Generally, when items of folk culture are appropriated and marketed by the popular culture, the folk items gradually lose their original form.

A key characteristic of popular culture is its accessibility to the masses. It is, after all, the culture of the people. High culture, on the other hand, is not mass produced, nor meant for mass consumption. It belongs to the social elite; the fine arts, opera, theatre, and high intellectualism are associated with the upper socioeconomic classes. Items of high culture often require extensive experience, training, or reflection to be appreciated. Such items seldom cross over to the pop culture domain. Consequently, popular culture is generally looked (down) upon as being superficial when compared to the sophistication of high culture. (This does not mean that social elites do not participate in popular culture or that members of the masses do not participate in high culture.)



The Formation of Popular Culture:

Through most of human history, the masses were influenced by dogmatic forms of rule and traditions dictated by local folk culture. Most people were spread throughout small cities and rural areas – conditions that were not conducive to a ‘popular’ culture. With the beginning of the Industrial era (late eighteenth century), the rural masses began to migrate to cities, leading to the urbanization of most Western societies.

Urbanization is a key ingredient in the formation of popular culture. People who once lived in homogeneous small villages or farms found themselves in crowded cities marked by great cultural diversity. These diverse people would come to see themselves as a ‘collectivity’ as a result of common, or popular, forms of expression. Thus, many scholars trace the beginning of the popular culture phenomenon to the rise of the middle class brought on by the Industrial Revolution.

Industrialization also brought with it mass production; developments in transportation, such as the steam locomotive and the steamship; advancements in building technology; increased literacy; improvements in education and public health; and the emergence of efficient forms of commercial printing, representing the first step in the formation of a mass media (eg the penny press, magazines, and pamphlets). All of these factors contributed to the blossoming of popular culture. By the start of the twentieth century, the print industry mass-produced illustrated newspapers and periodicals, as well as serialized novels and detective stories. Newspapers served

as the best source of information for a public with a growing interest in social and economic affairs. The ideas expressed in print provided a starting point for popular discourse on all sorts of topics. Fueled by further technological growth, popular culture was greatly impacted by the emerging forms of mass media throughout the twentieth century. Films, broadcast radio and television all had a profound influence on culture.

So urbanization, industrialization, the mass media and the continuous growth in technology since the late 1700s, have all been significant factors in the formation of popular culture. These continue to be factors shaping pop culture today.

Sources of Popular Culture:

There are numerous sources of popular culture. As implied above, a primary source is the mass media, especially popular music, film, television, radio, video games, books and the internet. In addition, advances in communication allows for the greater transmission of ideas by word of mouth, especially via cell phones. Many TV programs, such as *American Idol* and the *Last Comic Standing*, provide viewers with a phone number so that they can vote for a contestant. This combining of pop culture sources represents a novel way of increasing public interest, and further fuels the mass production of commodities.

Popular culture is also influenced by professional entities that provide the public with information. These sources include the news media, scientific and scholarly publications, and ‘expert’ opinion from people considered an



authority in their field. For example, a news station reporting on a specific topic, say the effects of playing violent video games, will seek a noted psychologist or sociologist who has published in this area. This strategy is a useful way of influencing the public and may shape their collective opinions on a particular subject. At the very least, it provides a starting point for public discourse and differing opinions. News stations often allow viewers to call or email in their opinions, which may be shared with the public.

Conclusion:

A seemingly contradictory source of popular culture is individualism. Urban culture has not only provided a common ground for the masses, it has inspired ideals of individualistic aspirations. In the United States, a society formed on the premise of individual rights, there are theoretically no limitations to what an individual might accomplish. An individual may choose to participate in all that is 'popular' for popularity's sake; or they may choose a course of action off the beaten track. At times, these 'pathfinders' affect popular culture by their individuality. Of course, once a unique style becomes adopted by others, it ceases to remain unique. It becomes, popular.

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Public Investment on Agriculture Development in India and Karnataka: An overview

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Abstract

The paper examines the public investment on the agriculture development in India as well as Karnataka. It is not only very important in agriculture sector especially in developing countries but also in every countries of the world. As such, the Indian government implemented lot of programmes and policies to develop the agriculture sector in order to sustain the agriculture production and productivity. There are some important factors are - transforming the Rural Economy was a major agricultural economy to show the strength of agriculture through investing lot on agriculture by the government in India. These public investments create positive effect on whole economy as regional cooperation and coordination, and fostering innovation and local entrepreneurs as the building blocks for a rural economy. The report sets forth these four-pronged strategies as follows - help rural communities and counties think regionally to compete globally; public investments focus on strengthen the distinct economy which was transformed from the different opportunities; spur innovation and entrepreneurship, turning ideas and innovations into economic progress; and create a world-class entrepreneurial climate and innovation culture to grow a landscape of new companies, in the process recycling the region's considerable wealth. The paper was analysed that the financial performance on agriculture development in inter-state of the country and Karnataka state.

Keywords: Public and Private Sector Capital Formation, Agriculture, Public Investment,

Introduction

The public sector investments are in many economic areas such as providing education, transportation and service facilities, particular in such cutting-edge frontiers as telemedicine and distance learning, and calls for strengthening rural labour markets and improve the worker skills of rural labourers. And also, it is investing in telecommunication and transportation infrastructure facilities, with a new emphasis on linking rural areas to urban centers. The public investment plays an important role in the process of economic development especially on agriculture sector in different aspects in India. In principle,

the normal distinction between capital and current outlays would apply, with the former relating to any expenditure whose productive life extends into the future. Thus, the government has been spending lot of money on creation of the different form of infrastructure such as 'road and rail networks, ports, bridges, energy-generating plants, telecommunications structures, and water and sanitation networks, government buildings' which can have a productive life of land durability. As in the private sector, governments may invest in machinery and equipment - computers, laboratory equipment, even textbooks - whose life span is much shorter.



But other types of expenditure, some of a more current form, can also contribute to capital formation. Notably, government spending on social aspects of education and health contributes not only to an individual's human capital but also to that of society, with benefits that can extend for a lifetime. Here the capital good is less tangible than a building or a piece of equipment. The policy implications of this treatment are often contentious, particularly when governments seek to justify borrowing only for public investment while governments traditionally classify overall spending on social aspects of education and health as current expenditure and thus not a form of public investment. Equally tricky is whether to include spending on maintenance in the definition of public investment. Moreover, the public sector's role in public investment is not limited to its own budgetary spending. A simple focus on government outlays may yield too narrow a picture of the level of public investments and more importantly, an overly restricted perspective on the potential role played by governments with regard to the provision of public infrastructure.

Objectives of the Study

The study is mainly based on the following objectives:

1. To assess the importance of private investment in agriculture sector in India.
2. To analyse the impact of public investment on agriculture development in Karnataka.

Methodology of the Study

The paper was mainly based on the secondary data. The secondary source of data is National Accounts Statistics (NAS) published by Central Statistical

Organisation (CSO), various issues. Apart from this, other sources like Economic Survey of India and Karnataka, Various issues, Handbook on Indian Economy by RBI and data from research journals were also used. The growth rates, percentage analysis, averages and compound annual growth rate were used.

The Current Status of Indian Agriculture

Since 1970-71, trend growth in Indian agriculture has been approximately 3%, above that in population but well below that in the entire economy consisting of agriculture, industry and services. By implication, while per-capita agricultural output has seen a steady rise, the share of agriculture in the Gross Domestic Product (GDP) has fallen. The rise in per-capita agricultural production has gone a long way toward easing pressure on meeting food and nutrition security of the country. Unfortunately, however, growth in agricultural output is characterized by fluctuations; each high growth period is followed by a phase of low growth. This cyclical pattern has reflected itself in annual growth rates of approximately 3% in the 10th Plan, 4% in the 11th Plan and just 1.7% during the first three years of the 12th Plan. Specific sub sectors, most notably crop segment, are subject to occasional severe negative shocks leading to serious distress. Crop production in the country is dominated by cultivation of paddy in Kharif and wheat in Rabi seasons. These two crops cover about 38 per cent of gross cropped area in the country. Cereals including coarse cereals occupy more than half of the total land under cultivation.



Table-1 Distribution of Gross Cropped Area across Major Crops

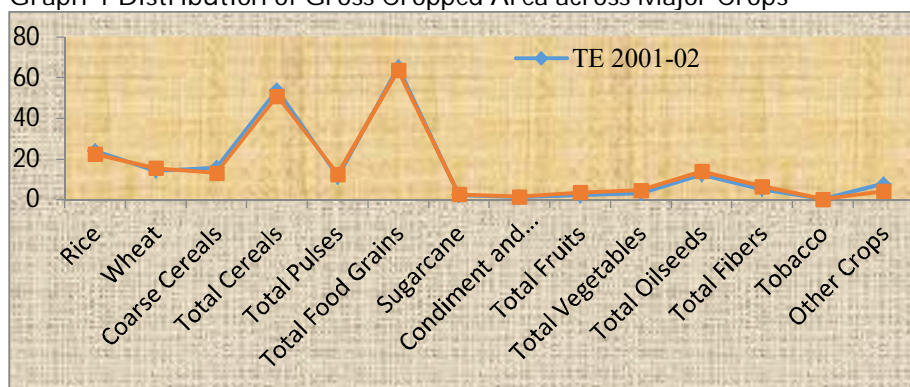
S. No	Major Crop	TE 2001-02	TE 2013-14
1	Rice	24.0	22.4
2	Wheat	14.2	15.6
3	Coarse Cereals	15.9	13.1
4	Total Cereals	54.0	50.9
5	Total Pulses	11.3	12.5
6	Total Food Grains	65.3	63.6
7	Sugarcane	2.3	2.6
8	Condiment and Spices	1.3	1.6
9	Total Fruits	2.1	3.6
10	Total Vegetables	3.3	4.7
11	Total Oilseeds	12.4	13.9
12	Total Fibers	5.2	6.6
13	Tobacco	0.2	0.2
14	Other Crops	7.8	4.2
	GCA	100	100

Source: Economic Survey, Government of India.

Note: TE - Triennium Ending

GCA - Gross Cropped Area

Graph-1 Distribution of Gross Cropped Area across Major Crops



It is seen from table-1 and graph-1 provides the distribution of gross cropped area over important crops and

crop groups and changes in crop pattern at the turn of the new Century and currently. The table shows that there has



been some shift in area away from cereals during last 12 years. Between triennium ending (TE) 2001-02 and TE 2013-14, area under cereal declined from 54% to 51 per cent while that under pulses rose slightly from 11.3 to 12.5%. Area share of fruits and vegetables witnessed significant increase but it still remains below 10%.

Public Investment on Agriculture in the Five-Year Plans

India inherited a stagnant agriculture at the time of independence in 1947. The first task of Indian Government in the immediate post-independence period was, therefore, to initiate growth process in agriculture. The agricultural policy was governed by a planning framework. The quantum of Plan outlay, its financing and the targets set for the agricultural sector were all decided through the planning process at the State and Central levels. The first three Five-Year Plans concentrated on growth with some institutional changes including abolition of intermediaries in agriculture, like Zamindars and Jagirdars. In the mid-Sixties, a new technology in the form of high-yielding varieties (HYVs) was introduced for cereals. Apart from the new technology, public investment in agriculture particularly in irrigation was stepped up significantly. The public sector played an important role in promoting agricultural research and education. Large investments were made for the development of research system under the aegis of the Indian Council of Agricultural Research (ICAR) and the State Agricultural Universities (SAUs). Simultaneously, a well-designed extension network was created for disseminating new technologies to the farmers. The administered price policy has provided incentives to the farmers.

Successive Five-Year Plans aimed at improving the infrastructure through irrigation, stepping-up the use of fertilizers improved varieties of seeds implements and machinery and supply of credit. As a result, there has been a significant increase in the use of modern inputs leading to higher productivity and production.

Table-2 and graph- 2 give that the data information of plan outlay in agriculture and allied sectors and food grain production in the country and it is observed that percentage share of agriculture and allied sectors in the country. Immediately after independence, the country was faced with two major problems – food crisis, and shortage of industrial raw materials such as raw jute and raw cotton. The major objectives of the First Plan in the field of agriculture were to correct the imbalances caused by partition in the supply of food grains and commercial crops and improve infrastructural facilities. Agriculture, including irrigation and power, was, therefore, accorded the highest priority. That is why the First Plan assigned the maximum priority to the agricultural sector.

The results achieved during the First Plan were quite satisfactory for two-fold reason favourable weather conditions and effective implementation of plan programmes. Consequently, the target for food grains production was exceeded. As against the target of 62 million tonnes, actual production of food grains was nearly 66 million tonnes. Efforts to improve agriculture were spread throughout the country and to involve every village in it through the Community Development Programme. A



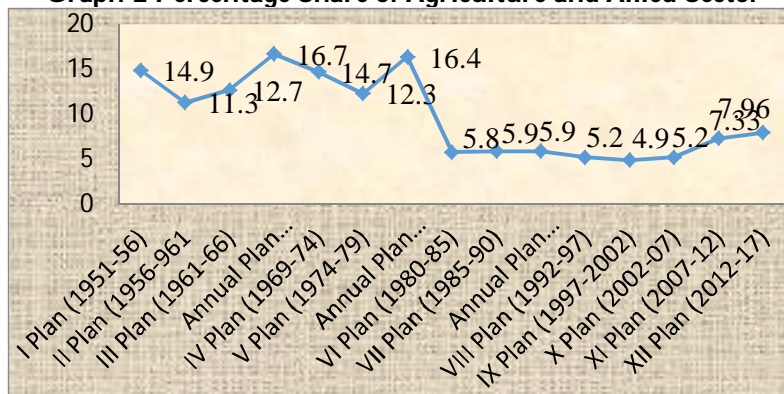
new land policy was also adopted with a view to extending security of tenure. view to eliminating exploitation and

Table-2 Plan Outlay in Agriculture and Allied Sectors and Food grain Production

Plans	Total plan outlay	Agriculture and allied sectors	% of agriculture and allied sector share	Total Food grain Production
I Plan (1951-56)	2378	354	14.9	63.2
II Plan (1956-61)	4500	501	11.3	74.0
III Plan (1961-66)	8577	1089	12.7	81.0
Annual Plan(1966-69)	6625	1107	16.7	87.8
IV Plan (1969-74)	15779	2320	14.7	103.0
V Plan (1974-79)	39426	4865	12.3	118.1
Annual Plan(1979-80)	12177	1997	16.4	NA
VI Plan (1980-85)	97500	5695	5.8	138.1
VII Plan (1985-90)	180000	10525	5.9	155.0
Annual Plan 1990-92)	123120	7256	5.9	NA
VIII Plan (1992-97)	434100	22467	5.2	189.0
IX Plan (1997-2002)	859200	42462	4.9	202.9
X Plan (2002-07)	398890	20668	5.2	202.2
XI Plan (2007-12)	1589342	116499	7.33	218.2
XII Plan (2012-17)	3568626	284063	7.96	NA

Source: Economic Survey, Government of India.

Graph-2 Percentage Share of Agriculture and Allied Sector



Followed by the first five-year plan, all other plans also have been giving importance to the agriculture sector. On the basis the data total outlay of plan



period has increased from 2378 crores in the first five year plan to 3568626 crores in twelfth five year plan. The total share to the agriculture during the plan period has also been increased from 354 cores in the first five year plan to 284063 crores in the twelfth five year plan. There were some fluctuations in the share of spending on agriculture during plan period that says decreasing trend of public investment on agriculture during the plan. But the food grain production shows the positive trend since the first five year plan.

Public and Private Sector Capital Formation in Agriculture

Agricultural investment has been undertaken by both public as well as by private sectors. Public sector investment is undertaken for building necessary

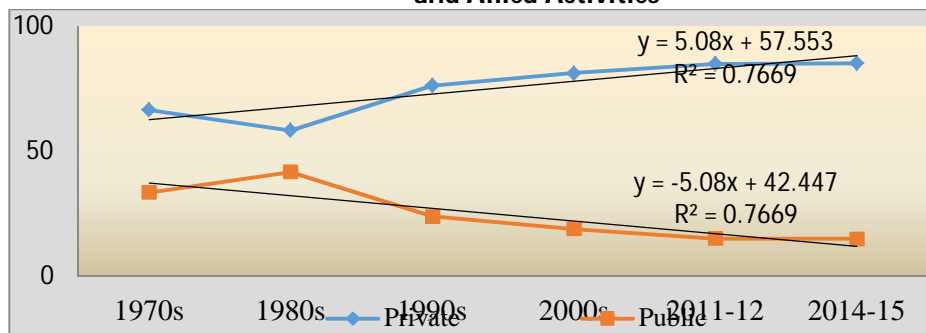
infrastructure like irrigation, fertilizer, credit, subsidies, etc., private investment in agriculture is made either for augmenting productivity of natural resources or for undertaking such activities, which supplement income sources of farmers. Private sector investment includes investments made by private corporate and households. The corporate sector investment includes investment by organized corporate bodies like big private companies and unorganized entities like sugar co-operatives and milk co-operatives. Equipment, machinery, irrigation, land improvement and land reclamation are the major purposes of household investment in agriculture sector. Private sector constitutes the dominant share in the total GCFA.

Table-3 Share of Public and Private Sector in Total Capital Formation on Agriculture and Allied Activities

Sector	1970s	1980s	1990s	2000s	2011-12	2014-15
Private	66.5	58.3	76.1	81.1	84.9	85.1
Public	33.5	41.7	23.9	18.9	15.1	14.9

Source: Economic Survey . *Note:* * National Accounts Statistics (Quoted in Credit and Capital Formation in Agriculture: A growing disconnect, Pahlavi Chavan, Review of Agrarian Studies, 2014).

Graph-3 Share of Public and Private Sector in Total Capital Formation on Agriculture and Allied Activities





The above table-3 and graph-3 indicated that share of public and private sector capital formation in agriculture sector in India. On the basis of the data private sector plays a vital role in gross capital formation in agriculture, it has been increased to 85.1 percent in 2014-15 from 66.5 percent in 1970s. During 2014-15 the share of private sector was 85 per cent of the total capital formation emanating compare to public sector share of only 15 per cent in the same period in agriculture sector. During the eighties the public sector share was slightly increased around 42 per cent indicating the critical role during post green revolution for the first time in the history of investment in boosting capital formation in agriculture. However, since then there has been a secular decline in the share of the public sector over the decades it was declined from 33.5 per cent to 14.9 per cent in 2014-15. In a

scenario where almost 85 per cent of the capital formation comes from the private sector the role of institutional credit in funding agriculture hardly needs to be emphasized.

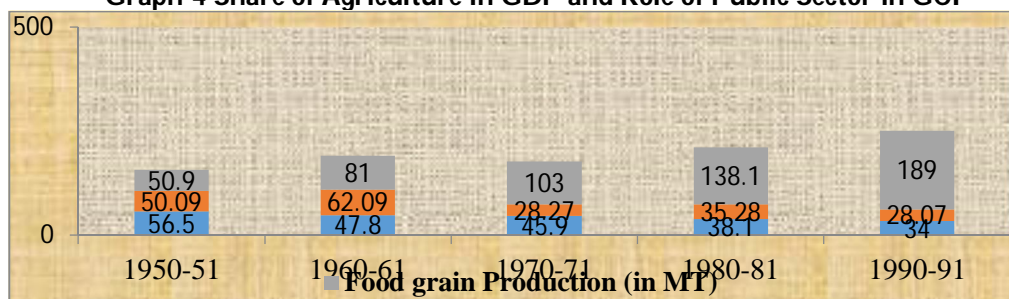
Public Investment during Pre-Period of NE Public sector was played an important role during middle of the twentieth century especially in the first five year plan. Its investment was also very high during that same period because the Indian economy is an agrarian economy and also majority of the people were engaging in agriculture. Therefore, its first focus was on the agriculture sector and followed by other sectors like industry and services. Therefore, agriculture played a predominate role in Indian economy.

Table-4 Share of Agriculture in GDP and Role of Public Sector in GCF

Year	Share of Agriculture in GDP	Public sector share in GCF in Agriculture	Food grain Production (in MT)
1950-51	56.5	50.09	50.9
1960-61	47.8	62.09	81.0
1970-71	45.9	28.27	103.0
1980-81	38.1	35.28	138.1
1990-91	34.0	28.07	189.0

Sources: Economic survey of India **Note:** GCF- Gross Capital Formation

Graph-4 Share of Agriculture in GDP and Role of Public Sector in GCF





The table-4 and graph-4 depicts that, the share of agriculture sector in GDP and public sector investment on agriculture and also food grain production in India before New Economic Policy. As per the table it says that there is a continuous decrease in contribution of agriculture to the Gross Domestic Product due to the reason of decrease in public investment on the agriculture as well as food grain production has been

increasing due increase in population. According to the table agriculture share to the GDP was 56.5% in 1950-51 when the public investment was 50.09% on agriculture. Likewise agriculture share has comes down to 38.1% in 1980-81 due to decies is the public Investment. But food production has been increasing from 50.9 MT in 1950-51 to 189 MT in 1990-91.

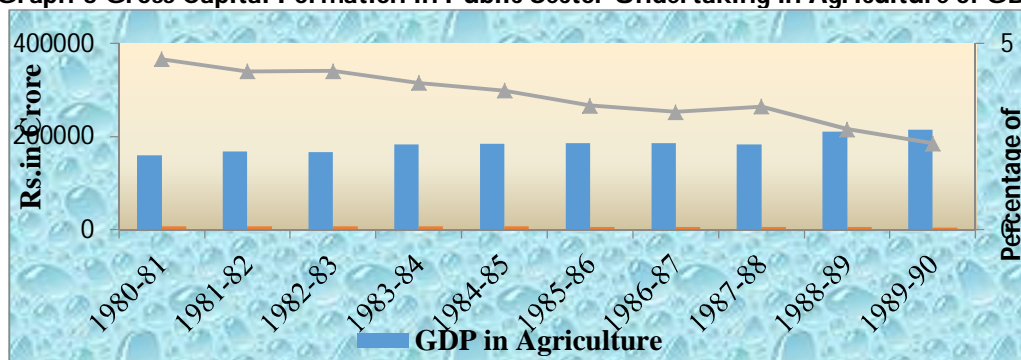
Table-5 Gross Capital Formation in Public Sector Undertaking in Agriculture with related to Gross Domestic Product in Agriculture (At 1993-94 prices)

(Rs. Crore)

Years	GDP Agriculture in	AGR	GCF Agriculture in in	GCF Agriculture in PU as %of GDP
1980-81	159293	-	7301	4.58
1981-82	167723	5.29	7130	4.25
1982-83	166577	-0.68	7092	4.26
1983-84	182498	9.56	7196	3.94
1984-85	185186	1.47	6921	3.74
1985-86	186570	0.75	6213	3.33
1986-87	185363	-0.65	5864	3.16
1987-88	182899	-1.33	6045	3.31
1988-89	211184	15.46	5699	2.70
1989-90	214315	1.48	4972	2.32
CAGR	2.95			

Sources: Economic survey of India.

Graph-5 Gross Capital Formation in Public Sector Undertaking in Agriculture of GDP





The table-5 and graph-5 information that GDP is agriculture and gross capital formatting in agriculture in public sector investment and GCF in agriculture is PU as percentage of GDP. Here it identifies that on the one hand the GDP in agriculture has been increasing on the other hand GCF in agriculture and the ratio have been decreasing continuously.

Public Investments during Post Period of NEP

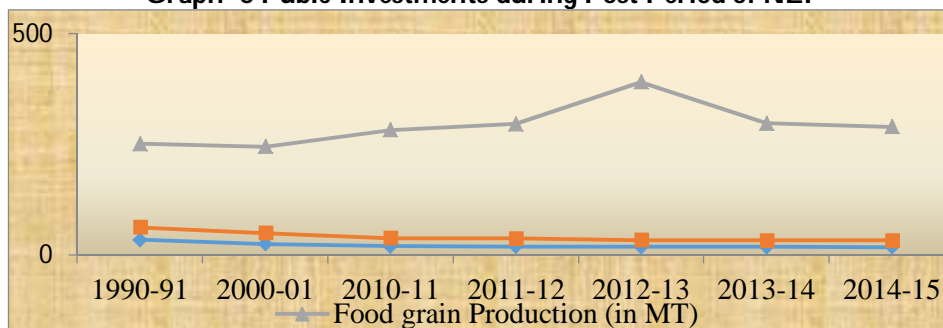
Agriculture is one of the major sectors in India due to large numbers of population they are depending on the agriculture. But year after year the role of agriculture preference from the government was coming down. After implementation of NEP in India Public investment has been declining due to more importance to other sectors such as industry and services. Therefore, gradually the agriculture sector will be invisible after some years if the public sector is showing this kind of negligence on agriculture. Some evidences are explained as follows:

Table-6 Public Investments during Post Period of NEP

Year	Share of Agriculture in GDP	Public sector share in GCF in Agriculture	Food grain Production (in MT)
1990-91	34.0	28.07	189.0
2000-01	24.7	24.4	195.9
2010-11	19.2	18.4	244.78
2011-12	18.4	18.3	259.32
2012-13	18.0	15.5	357.13
2013-14	18.0	14.8	264.77
2014-15	17.6	14.7	257.07

Sources: Economic survey

Graph- 6 Pubic Investments during Post Period of NEP



The table-6 and graph -6 reveals that, the share of agriculture sector in GDP and public sector investment on agriculture and also food grain production in India after New Economic Policy. As per the table it says there is a



continuous decrease in contribution of agriculture to the Gross Domestic Product due to the reason of decrease in public investment on the agriculture. The share of agriculture in GDP was 34.0 percent in 1990-91 when the investment of public sector was 28.07 in the same period but it was declined to 13.9 percent in 2013-14 when the share of public investment was 14.7 in the same period. But food production has been increasing from 198.0 MT in 1950-51 to 264.77 MT in 1990-91.

State-wise Trends in Public and Private Investment in Agriculture

The capital formation plays an importance role at state level in the context of policy making and balanced regional development by economists in the country. Public investment in agriculture is also the accountability of the States, but many States have neglected investment in infrastructure for agriculture. Many rural infrastructure projects have been started in India but these are lying incomplete for want of resources. The overall public expenditure on agriculture is dependent on the resources available to the States, which has declined in all the states over a period of years.

The trends in capital expenditure on agriculture and allied heads from public account in major states at constant prices (1993-94 Prices) are presented in Table 2.8. The investment series at 1993-94 prices have been prepared by deflating the current price series by implicit price deflator used by the CSO for capital formation in agriculture sector. For the sake of clarity, the study have classified the entire period into five sub periods

coinciding with the phases of agricultural development and declining public expenditure by states.

Table-7 depicted that the major state wise Capital expenditure on agriculture sector at constant prices (at 1993-94 prices) in a different scenario. Government capital expenditure in Andhra Pradesh and Maharashtra has continuously increasing in all the sub periods while declining trend can be seen in Haryana, Himachal Pradesh, Orissa, MP and UP till the third period of 1990-91 to 1994-95. The decline was very sharp during second and third period for all states except Andhra Pradesh and Maharashtra. The decline continued during the fourth period in Jammu & Kashmir. Average Capital expenditure on agriculture in Assam, Bihar and Uttar Pradesh remained nearly stagnated during third and fourth periods. Capital expenditure dropped sharply during II period in southern and western states like Kerala, Karnataka, Tamil Nadu, Gujarat, and Rajasthan. In Punjab, annual investment declined continuously from first period excluding fourth periods. The investment pattern in Punjab seems to be highly affected by the rise of militancy movement in the state. Public investment in the state was severally curtailed during late 1980s and early 1990s with the rise of militancy, as more and more resources were diverted to control the militancy movement.

Public Finance in Agriculture Sector in Karnataka Further, there has also been low public investment on agriculture (including investment on irrigation), and lower crop diversification practices (area under fruits and vegetables) adopted by agriculture farmers.



Table-7 Average Capital Expenditure on Agriculture and Allied Head at Constant Prices, (1993- 94 prices) Rs. Crore/year

States	1980-81 to 1984-85	1985-86 to 1989-90	1990-91 to 1994-95	1995-96 to 1999-2000	2000-01 to 2004-05	2005-06 to 2009-10
Andhra Pradesh	388	392	509	539	1206	1519
Assam	119	147	105	106	241	344
Bihar	395	491	273	298	624	765
Gujarat	384	272	466	899	866	912
Haryana	189	133	111	184	306	412
Himachal Pradesh	46	35	21	32	45	31
Jammu & Kashmir	176	215	105	98	193	143
Karnataka	328	267	448	654	1031	887
Kerala	152	106	131	162	135	122
Madhya Pradesh	545	518	453	371	689	498
Maharashtra	1233	1314	1330	1326	2156	2334
Orissa	330	225	216	349	294	255
Punjab	738	370	421	365	332	453
Rajasthan	270	217	311	503	463	442
Tamil Nadu	122	110	118	175	337	567
Uttar Pradesh	764	624	532	544	880	812
West Bengal	146	110	127	165	213	245
All India	7033	5678	4845	4815	4474	4322

Source: (calculated) from RBI, Various Issues

Table-8 Average Capital Expenditure on Agriculture and Allied Head at Constant Prices in Karnataka, (1993- 94 prices) Rs. Crore/year

Year	Capital Formatio on Agriculture
1980-81 to 1984-89	328
1985-86 to 1989-90	267
1990-91 to 1994-95	448
1995-96 to 1999-2000	654
2000-01 to 2004-05	1031
2005-06 to 2009-10	887
CAGR	28.46

Source: (calculated) from RBI, Various Issues



Capital formation on agriculture sector in Karnataka during the period from 19980-81 to 2009-10 are presented in Table-8. During the period from 19980-81 to 1984-89, capital formation of Rs.328 crore on agriculture development, which increased to Rs.887 crore during the period from 2005-06 to 2009-10.

Table-9 gives the data of year-wise fund allocation of the district sector

state plan funds in the agriculture development in Karnataka state during the period between 2010-11 and 2015-16. During the 2010-11, fund allocation on agriculture of Rs.6574 lakhs, which decreased to Rs.2967 lakhs in 2015-16. It is seen from that the above table, fund allocation of the state district plan on agriculture development is gradually slowdown.

Table-9 Fund Allocation of the District Sector State Plan Funds on Agriculture Development in Karnataka (Period: 2010-11 to 2015-16) (Rs. lakh)

Year	Fund Allocation
2010-11	6574
2011-12	6970
2012-13	4090
2013-14	4192
2014-15	4273
2015-16	2967
Total	22492

Source: Government of Karnataka (2018-19), Economic Survey of Karnataka, Planning, Programme Monitoring and Statistics Department.

Conclusion

The role of public investment on agriculture plays an important role since independence in India. Till the end of New Economic Policy of India, the investment of public sector declining very slowly but aftermath it was rapidly coming down in agricultural investment. In this study, the chapter analyzed the whole structure of public investment on agriculture as well as on another sector. As such it studies the performance of public investment on agriculture and its role in Indian economy. Along with, the agriculture contribution to the GDP and its gross capital formation in total capital accumulation were coming down due to the importance of other sector like industry and other sector during the period of NEP in India. The

implementation of NEP plays a vital role in the reduction of capital formation in agriculture sector in the country.

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Consequences of domestic violence and divorce on children

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Abstract

This paper reviews on the prevalence and impact of domestic violence divorce on children, and considers how professionals should respond to children's needs to best provide support and ensure their safety. Domestic violence is a significant problem for those whose life is affected by this issue, the social, health and criminal justice agencies that respond to it, and wider society that must bear the costs. Whilst domestic violence is not a new phenomenon, the past thirty years has seen increasing public awareness and a growing political consensus that something needs to be done, even if what should be done is less clear (Holt and Devaney, 2015). Over time our understanding about the presentation, dynamics and impact of domestic violence has developed, resulting in the need to define what is it that society needs to tackle. Divorce and life in a one-parent family are becoming increasingly common experiences in the lives of parents and children. Moreover, it is estimated that one in two divorce cases involve dependent children, illustrating that each year a substantial number of children are affected by divorce. The welfare of the child has become the central and determining metaphor in family law and we are witnessing an emphasis on the importance of the role of the father as an instrument of that welfare. Moreover, rights to equality between parents have been used to bolster that role. There has been an emphasis on consensual joint parenting after divorce and on agreement rather than conflict between parents. Fatherhood has achieved a new status and policy shifts seek to maintain relationships between men and children.

Keywords: Domestic violence, Impact on children, Child abuse and Divorce

Introduction

Abuse hurts more than just the victim; it also impacts the children witnessing the abuse. The domestic violence effects on children often lingers into adulthood, being expressed in many different ways. One of the many problems for children exposed to domestic violence is that for some, it comes to be included amongst their own interpersonal management strategies. Children exposed to domestic violence learn the use of violence as a strategy to mediate their needs and wants. They see the violence between their parents and how in many cases the violence advances the preferred outcome of the aggressor. The violence comes in many forms visible to children.

It may be through verbally abusive and demeaning language. It could be verbal threats of violence or physical gestures to intimate violence and thus intimidate. The violence may include throwing of objects and destruction of objects and in more extreme forms, it can include physical assault ranging from pushing, shoving and slapping to punching, kicking and strangulation. In the most physically dangerous of forms the violence can include the use of weapons. In so many cases, the violence is meant to assert one's will over the will of another.

While there are many reasons why a couple may decide to get divorced, one of the more serious ones is the presence of domestic violence in a



relationship. While we typically think of domestic violence as physical violence, in reality it can include emotional and mental distress as well. For example, domestic violence may arise when a partner emotionally isolates a spouse, controls his or her access to money, and limits his or her freedom. Domestic violence can also arise when a partner berates, humiliates, or insults a spouse or gradually wears away at his or her selfworth. All of these forms of domestic violence can eventually lead to divorce where an abused spouse works up the courage to walk away from the marriage. And although the immediate effects of the domestic violence may end at that point, the lingering consequences can play an important role in the divorce process. What do children need? We know the answer from our own childhoods. First and foremost, children need a safe and secure home, free of violence, and parents that love and protect them. They need to have a sense of routine and stability, so that when things go wrong in the outside world, home is a place of comfort, help and support. For too many children, home is far from a safe haven. Every year, hundreds of millions of children are exposed to domestic violence at home, and this has a powerful and profound impact on their lives and hopes for the future. These children not only watch one parent violently assaulting another, they often hear the distressing sounds of violence, or may be aware of it from many telltale signs.

Although suggests that children of divorce may experience a variety of problems ranging from psychological disturbances to diminished social relationships, the type, severity and persistence of these problems may be

mediated (or moderated) by a number of factors. Some of the factors researchers have identified include: child characteristics, such as gender and age at the time of divorce; family characteristics, such as socio-economic status of the custodial household, race, and childrearing skills; and, situational characteristics, such as parental absence, length of time since marital dissolution, conflict, support systems, divorce proceedings, custody arrangements, remarriage, and environmental changes.

Objectives

An attempt is made in this paper to focus on following specific objectives;

To Find out the Impact of Domestic Violence and Divorce on Children.

To Analyse What Policymakers Must Do

Methodology

Methods matter most as the very validity and reliability do solely depend on the soundness in the realization of stated objectives. The secondary data are drawn classified from the Govt. Publications of books, monthly journals.

Impact of Domestic Violence on Children

Children who live with and are aware of violence in the home face many challenges and risks that can last throughout their lives.

There is increased risk of children becoming victims of abuse themselves.

There is a common link between domestic violence and child abuse. Among victims of child abuse, 40 per cent report domestic violence in the home. One study in North America found that children who were exposed to violence in the home were 15 times more likely to be physically and/or sexually assaulted than the national average. This link has been confirmed around the world, with supporting studies from a range of



countries including China, South Africa, Colombia, India, Egypt, the Philippines, and Mexico.

There is significant risk of ever-increasing harm to the child's physical, emotional and social development.

Infants and small children who are exposed to violence in the home experience so much added emotional stress that it can harm the development of their brains and impair cognitive and sensory growth. Behaviour changes can include excessive irritability, sleep problems, emotional distress, fear of being alone, immature behaviour, and problems with toilet training and language development. At an early age, a child's brain is becoming 'hard-wired' for later physical and emotional functioning. Exposure to domestic violence threatens that development.

Table-1 Children Exposed to Domestic Violence

MDG (Millennium Development Goals) region	Estimated Number of Children Exposed to Domestic Violence (in Million)
Global Estimate	133 to 275
Developed countries	4.6 to 11.3
Commonwealth of Independent States	900,000 to 3.6
Sub-Saharan Africa	34.9 to 38.2
Latin America & Caribbean	11.3 to 25.5
Eastern Asia	19.8 to 61.4
Southern Asia	40.7 to 88.0
Western Asia	7.2 to 15.9
Oceania	548,000 to 657,000
India	27.1 to 69

Source: UNICEF

Domestic violence are affected by the experience in both the immediate and longer term on children. Associations between exposure to domestic violence and adverse outcomes for children, there is now a growing body of convergent evidence that suggests that the association is a causal one (Goddard and Bedi, 2010). There is growing recognition of the heightened risk of domestic violence to women during pregnancy. Children living with domestic violence generally have significantly more frequent behavioural and emotional problems than their peers who do not live with domestic violence (Meltzer et al., 2009). Children who have also been physically abused display the highest levels of behavioural and emotional disturbance. It is important to recognise that individual children may react in different ways to the violence to which they are exposed. Some children may 'externalise' their feelings and confusion through aggressive or anti-social behaviour, whilst others may 'internalise' the behaviours resulting in higher levels of depression, anxiety and trauma symptoms.

Effects of Divorce on Children

Children are resilient and with assistance the divorce transition can be experienced as an adjustment rather than a crisis. Since the children in a divorce vary (different temperaments, different ages), the effects of divorce on children vary, too. FamilyMeans understands this and approaches a divorce by understanding what the effects are on children of all dispositions. With this in mind, here are some of the most commonly seen effects divorce has on children. FamilyMeans can help parents manage:



1. Poor Performance in Academics

Divorce is difficult for all members of the family. For children, trying to understand the changing dynamics of the family may leave them distracted and confused. This interruption in their daily focus can mean one of the effects of divorce on children would be seen in their academic performance. The more distracted children are, the more likely they are to not be able to focus on their school work.

2. Loss of Interest in Social Activity

Research has suggested divorce can affect children socially, as well. Children whose family is going through divorce may have a harder time relating to others, and tend to have less social contacts. Sometimes children feel insecure and wonder if their family is the only family that has gotten divorced.

3. Difficulty Adapting to Change

Through divorce, children can be affected by having to learn to adapt to change more often and more frequently. New family dynamics, new house or living situation, schools, friends, and more, may all have an effect.

4. Emotionally Sensitive

Divorce can bring several types of emotions to the forefront for a family, and the children involved are no different. Feelings of loss, anger, confusion, anxiety, and many others, all may come from this transition. Divorce can leave children feeling overwhelmed and emotionally sensitive. Children need an outlet for their emotions – someone to talk to, someone who will listen, etc. – children may feel effects of divorce through how they process their emotions.

5. Anger/Irritability

In some cases, where children feel overwhelmed and do not know how to respond to the affects they feel during divorce, they may become angry or irritable. Their anger may be directed at a wide range of perceived causes. Children processing divorce may display anger at their parents, themselves, their friends, and others. While for many children this anger dissipates after several weeks, if it persists, it is important to be aware that this may be a lingering effect of the divorce on children.

6. Feelings of Guilt

Children often wonder why a divorce is happening in their family. They will look for reasons, wondering if their parents no longer love each other, or if they have done something wrong. These feelings of guilt are a very common effect of divorce on children, but also one which can lead to many other issues. Guilt increases pressure, can lead to depression, stress, and other health problems. Providing context and counselling for a child to understand their role in a divorce can help reduce these feelings of guilt.

7. Introduction of Destructive Behavior

While children go through a divorce, unresolved conflict may lead to future unexpected risks. Research has shown children who have experienced divorce in the previous 20 years were more likely to participate in crimes, rebelling through destructive behavior which harms a child's health, with more children reporting they have acquired smoking habits, or prescription drug use.



8. Increase in Health Problems

The process of divorce and its effects on children can be a stressful. Dealing with these issues can take its toll, including physical problems. Children who have experienced divorce have a higher perceptibility to sickness, which can stem from many factors, including their difficulty going to sleep. Also, signs of depression can appear, exacerbating these feelings of loss of well-being, and deteriorating health signs.

What Children Need Children can be better protected from the effects of domestic violence and better supported in healing following exposure to this violence.

Adults who work with children, including teachers, social workers, relatives, and parents themselves, need the awareness and skills to recognise and meet the needs of children exposed to violence in the home and to refer children to appropriate services. Close, dependable relationships can also help children reduce the stress of living in a violent home.

Children need a sense of routine and normalcy.

Violence in the home can turn a child's world upside down. Routines such as going to school and participating in recreational activities are vital for children's development and well-being and should be maintained.

Children need support services to meet their needs.

Responses to children exposed to domestic violence should be comprehensive and holistic, taking into account the range of effects and needs of different children. Children must have places to go that are safe and supportive,

whether it be with extended family or at a domestic violence shelter. Studies suggest that providing interventions to abused mothers can also have benefits to children.

Children need to learn that domestic violence is wrong and learn non-violent methods of resolving conflicts.

Children must hear it re-affirmed that domestic violence is wrong. They have to see alternative role models in order to grow up with a positive idea of the future. Several countries have instituted programmes that teach young people how to avoid violence in personal relationships. Schools are key in the strategy. School-based programmes can reduce aggression and violence by helping children to develop positive attitudes and values, and a broader range of skills to avoid violent behaviour.

Children need adults to speak out and break the silence.

Children who are exposed to violence in the home need to know that things can change and that violence in the home can end. Children need hope for the future. Public education and awareness-raising campaigns on domestic violence should focus more on the impact on children and specific ways to address this hidden problem. Governments and other public institutions should speak out about the impact of violence in the home on children.

Moving Forward: What Policymakers Must Do

Children have the right to a home environment that is safe and secure, and free of violence. Governments carry a primary responsibility for ensuring that children and women are safe and secure in their homes, and can take several key steps to ensure this.



Raise awareness of the impact of domestic violence on children.

Much can be changed by bringing this problem into the open. The message to all must be that domestic violence is damaging to everyone, including children who are exposed to it, and that it can be stopped. Customs that validate domestic violence and dismiss its impact on children must be challenged. Public education works. One public information campaign in the United States succeeded in challenging common beliefs and in changing attitudes towards domestic violence.

1. Create public policies and laws that protect children.

Legislation and policies must reinforce the message that domestic violence is a crime, that perpetrators will be punished and victims protected. These policies must focus on the protection of children and address the impact of violence in the home on children. Criminalising domestic violence sends a clear message that violence is not a private matter and is unacceptable. It is essential that protective laws are enforced and offenders held accountable.

Enhance social services that address the impact of violence in the home on children.

Governments must specifically allocate resources to support children who are exposed to violence in the home, within the overall context of prevention and support for adult victims of domestic violence. Interventions that support children who are exposed to domestic violence are crucial in minimising the long-term harm. Some innovative programmes exist to address the needs of these children, for example through training staff who work with children to detect early warning signs and to provide appropriate responses and support.

What Parents can do?

- ❖ Spend time with your child and develop a positive relationship.
- ❖ Praise and reward for sociable behaviour.
- ❖ Clear rules and clear commands.
- ❖ Consistent and calm consequences for unwanted behaviour.
- ❖ Engage children in constructive activities and sports.

Concluding Remarks

Children who appear to cope better tend to have strong attachments to a non-violent parent or other significant adult, and to have had the opportunity to engage in therapeutic work sooner rather than later. Professionals working in criminal justice organisations can and should intervene whenever they suspect that a child is being exposed to domestic violence. This should involve a range of measures including: clear procedures within organisations for safeguarding the child based on a clear assessment of the child's needs, their parents' capacity to provide for these needs and any wider environmental or family factors that may impact on the home situation. Agreed inter-agency procedures for working with the child, the victim and the perpetrator of the abuse. The provision of therapeutic support services to the child and adult victim. A response that aims to work with perpetrators to get them to take responsibility for their behaviour and the impact it has on others. A range of services that are tailored to the specific needs of perpetrators based on their ability to engage and willingness to change. This discussion paper has raised questions about the current directions of child protection practice and policy for



children affected by domestic violence. It queries the capacity of the child protection system to respond effectively, efficiently, ethically and with efficacy to this chronic social problem through practice that involves the notification/referral of all children.

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Inclusive Growth through Microfinance-An Innovative Approach

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ABSTRACT

The prospect of microfinance is dominated by Self Help Groups (SHGs)-banks linkage program. Its main aim is to provide a cost effective mechanism for providing financial services to poor. According to NSSO Survey 2013 suggests that, there are 5.77 crore small businesses like manufacturing, trading or services. It is very difficult for these units to get finance from the scheduled banks. Recently Pradhan Mantri Mudra Yojana (PMMY) was setup and launched a Micro Units Development and Refinance Agency (MUDRA) bank to support the entrepreneurs. It seeks to offer refinance products having a loan requirement up to Rs. 10 lakh and support to micro finance institutions by way of refinance (Economic Survey, 2015-16). This paper discovers the Progress Under Microfinance Savings of SHGs with Banks Agency, the Progress under Microfinance –Bank Loans disbursed to SHGs Agency. Thus Microfinance is a modern concept of financing which is focused on providing small business owners and entrepreneurs access to capital, collection of savings/loans and highest interest rate existing in micro finance sector.

Key words: Microfinance, Self-help group (SHGs), General credit cards, NGOs.

INTRODUCTION

Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge, posing an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves.

~ Kofi Annan

Microfinance is a modern concept of financing which is focused on providing small business owners and entrepreneurs access to capital. The complex business environment and changing regulatory requirements do not allow small business owners and entrepreneurs to enjoy traditional financial resources and services from major institutions which means, it is difficult for such parties to manage loans, investments and other financial services.

Muhammad Yunus, economist from Bangladesh, first pronounced the concept of 'micro lending'. *Muhammad Yunus* conducted a study on micro lending and he was awarded with *Nobel Peace Prize* for the efforts through microcredit to create economic and social development, in 2006. Microfinance allows different financial services to small, poor and needy businesses and supports them to become self-sufficient. Microfinance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments and low income populations of society. Poverty is the main cause of concern in improving the economic status of developing countries. Microfinance is emerging as a powerful tool for poverty alleviation in India. Inclusive growth simply means all round



growth of the masses. It means providing equitable opportunities to all in accessing resources such that it benefits the society at large. So microfinance and inclusive growth should ideally ensure the economic and financial progress by bridging the gap between the formal financial institutions and the rural poor sections of the society resulting in balanced, democratic, sustainable and optimal growth.

Financial inclusion is delivery of banking services at an affordable cost of the vast section of the disadvantaged and low income groups. As banking service of public good, it is essential that availability of banking and payment services to the entire population without discrimination is the prime objective of the public policy. For more than three decades after nationalization of major commercial banks in 1969, Indian banking has shown tremendous growth in volume and outreach resulting in increase in total number of branches of scheduled commercial banks from 8321 in the year 1969 to 68,681 as at the population per branch office from 16,000 to 64,000 during the same period. Public sector banks were in the forefront of reaching out to sections that were once neglected and designing new, innovative loan products for agriculture and small-scale industries sector is an outstanding example in this regard.

Goals:

The term "financial inclusion" has gained importance since the early 2000s. The United Nations defines the goals of the term financial inclusion as follows:

- Access at a reasonable cost for all households to a full range of financial services, including savings or depositor

services, payment and transfer services, credit and insurances.

Sound and safe institutions governed by clear regulation and industry performance standards

Financial and safe institutional sustainability to ensure continuity and certainty of investment; and

Competition to ensure choice and affordability for clients.

OBJECTIVES:

1. To explain the development of Microfinance in India
2. To know the Progress Under Microfinance Savings of SHGs with Banks Agency
3. To study the Progress under Microfinance –Bank Loans disbursed to SHGs Agency
4. To suggest suitable suggestions to improve inclusive growth through microfinance in India.

Methodology: This study is made with the help of secondary data collected through journals, reports, newspapers and website. This study is an analytical in its nature

Financial Inclusion in India

Financial Inclusion is described as the method of offering banking and financial solutions and services to every individual in the society without any form of discrimination. It primarily aims to include everybody in the society by giving them basic financial services without looking at a person's income or savings. Financial inclusion chiefly focuses on providing reliable financial solutions to the economically underprivileged sections of the society without having any unfair treatment. It intends to provide financial solutions without any signs of inequality. It is also committed to being transparent



while offering financial assistance without any hidden transactions or costs. The Reserve Bank of India (RBI) set up the Khan Commission in 2004 to look into the mid-term review of the policy (2005-06). In report, RBI exhorted the banks with a view to achieving greater financial inclusion to make available basic “no-frills” banking account. In India, Financial inclusion first featured in 2005, when it was introduced by K.C. Chakraborty, the chairman of the Indian bank. Norms were relaxed for people intending to open accounts with annual deposits of less than Rs. 50,000. General credit cards (GCC) were issued to the poor and disadvantaged with a view to help them access easy credit. In Jan.2006, the RBI permitted commercial banks to make use of the services of non-governmental organizations (NGOs/SHGs), micro finance institutions, and other civil society organizations as intermediaries for providing financial and banking services.

The prospect of microfinance is dominated by Self Help Groups (SHGs)-banks linkage program. Its main aim is to provide a cost effective mechanism for providing financial services to poor. According to NSSO Survey 2013 suggests that, there are 5.77 crore small businesses like manufacturing, trading or services. It is very difficult for these units to get finance from the scheduled banks. Recently Pradhan Mantri Mudra Yojana (PMMY) was setup and launched a Micro Units Development and Refinance Agency (MUDRA) bank to support the entrepreneurs. It seeks to offer refinance products having a loan requirement up to Rs. 10 lakh and support to micro finance institutions by way of refinance (Economic Survey, 2015-16). This paper discovers the prevailing gap in functioning of microfinance Institutions such as practices in credit delivery, individual loan demand

with lack of mitigation measures, less thrust on enterprise loans, collection of savings/loans and highest interest rate existing in micro finance sector.

Microfinance and Poverty Alleviation

In microfinance small savings, small amounts of loan, and insurance services extended to socially and economically disadvantaged segments and low income populations of society. It is coupled with financial discipline, ensure that loans are given more frequently; thus credit needs for a variety of purposes and at shorter time intervals can be met. Microfinance can thus play an effective role in extending the reach of credit in rural India. There has been a surge in interest in micro-finance in the recent past, particularly in the context of reaching poor families in a more effective way. Microfinance institutions have good potential to reach the rural poor and to address the basic issues of rural development where the formal financial inclusions have not been able to make significant headway. Microfinance involves financing for self-help groups (SHGs) which are small, informal and homogeneous groups of not more than 20 members. Homogeneity ensures that the members do not have conflicting interests and can participate freely. The members have poor risk-taking ability, no collateral to offer and have limited earning opportunities. After its formation, the group regularly collects a fixed amount of thrift from each member. With this amount, it starts lending to members for petty consumption needs. Initially, the working fund is negligible but it tests the patience and tries to instill mutual trust among the members. Scarce resources and more demand for credit compel the group to make appropriate decisions.



The working fund grows with time and the group can also approach FIs for credit. The group keeps taking decisions as in the past but with more resources. The whole group is liable for the amount borrowed from the bank, its responsibility in monitoring the members increases. In group-lending programmes, the functions of screening, monitoring and enforcement of repayment, to a large extent, are transferred from the bank's agent to the borrowers, that is, the group members themselves. Compared with socially and physically distant bank agents, group members can perform all such functions more effectively and at a lower cost. The group members are able to access complex and sensitive information just like informal lenders. Transaction costs are thus reduced. The mismatch between demand and supply is minimized because the group uses the money according to its own needs. Flexibility of loan repayment is also enhanced, as the repayment schedule of the individual to the group need not match that of the group to the bank. It is not the rigidity of banks but their constraints due to high transaction costs and risks because of asymmetric information, that they cannot extend such credit to individual borrowers. Microfinance is a novel way to extend credit to the rural poor. People from economically weaker sections as well as those from the backward and SC/ST community account for a sizeable proportion of SHG membership. The recent success stories of SHGs show that even the poor can exercise financial discipline. The ease of obtaining the loan compensates for higher costs. Although the loan amount is small, it helps in meeting the requirements of the poor. The provision of even very little credit helps the poor to improve their income levels. Small amounts of loan, coupled with

financial discipline, ensure that loans are given more frequently and hence credit needs for a variety of purposes and at shorter time intervals can be met. This is a better mechanism to reduce poverty gradually, as against giving a one-time loan for a productive asset, which may not lead to sustained increase in income. Till now, benefits for the poor in terms of social empowerment and economic progress through SHGs have far outpaced benefits from other rural development projects. Financing through SHGs can effectively reduce the dependence on informal moneylenders. Comparatively higher repayment rates indicate the unambiguous superiority of the bank-SHG-client relationship. The repayment rates of group-based systems are especially good in relatively remote communities, and even in communities that are likely to have higher than average rates of poverty. The impact of SHGs has relatively been more pronounced on social aspects than on the economic aspects.

There is a strong feeling around that globalization is tapering, and there are also services concerns about continuing marginalization of sections of the population in India. Millennium Development Goals, Human Rights Advocacy, Economic Empowerment & Inclusive Growth have, therefore, become catchwords today. Ever since independence India has considered that financial route is the safest one for a broad based growth. A majority of the poor in India are people of small means & their needs are specific. Hence microfinance is suited them. To achieve the goal of inclusive growth, micro finance was introduced to meet the small financial needs of the people with small means. It is a tool that can help develop entrepreneurial activities, employment,



economic growth, social chosen, eradicate poverty & promote human development,
Table-1 Progress under Microfinance Savings of SHGs with Banks Agency –wise position on March 2020

Sl. No	Name of Agency	Total savings of SHGs in different banks		No. of Members	No. of SHGs	Savings Amount	Out of total –exclusive women SHGs	No. of SHGs	Savings Amount	Out of total –National Lively Mission /Swarna Jayanti Gram Swaraj Yojana	No. of SHGs	Savings Amount
		No. of SHGs	Savings Amount									
1	Commercial Banks	5473833	156621793	67777979	4600857	137218728		3040229	849429.07		295121	87895.62
2	Regional Rural Banks	3261879	781127.17	38201051	2845997	717481.87		2225893	486770.04		89757	56192.34
3	Cooperative Banks	1507611	267859.79	18116392	1384895	242386.07		523144	95070.61		83941	8268.78
	Total	10243323	2615204.89	124095422	8831749	2332055.22		5789266	1431269.72		468819	152358.74

Source: NABARD Report 2019-2020

Progress under Microfinance –Bank Loans disbursed to SHGs Agency

The table explains that Commercial Banks have supported 1796099 SHGs and the loans disbursed 4843108.56. The table further explains that Regional Rural Banks have supported 1093788 No. of

SHGs and able to increase loans disbursed is 2423162.23, and Cooperative Banks have supported 256115, No. of SHGs and able to increase loans disbursed is 499664.05. The total agencies have supported, 3146002 No. of SHGs and able to increase loans disbursed 7765934.84

Table-2

Progress under Microfinance –Bank Loans disbursed to SHGs Agency –Wise position during the year 2019-2020...												
Sl. No	Name of Agency	No. of SHGs	Loans Disbursed	N. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	Out of total –National Lively Mission /Swarna Jayanti Gram Swaraj Yojana	No. of SHGs	Loans Disbursed
1	Commercial Banks	1796099	4843108.56	1596125	4504665.54	1112339	3302571.40	67748	170786.34			
2	Regional Rural Banks	1093788	2423162.23	1050059	2354380.58	850655	1739616.76	74587	143968.46			
3	Cooperative Banks	256115	499664.05	238205	470710.35	86419	176184.42	16434	25867.30			
	Total	3146002	7765934.84	2884389	7329756.47	2049413	5218372.58	158769	340622.10			

Source: NABARD Report 2019-2020

The table reveals that Out of total No. of SHGs that is 1796099–exclusive women SHGs 1596125 from Commercial Banks agencies which represent a good number. Similarly Out of total No. of SHGs that is 1093788–exclusive women SHGs 1050059 from Regional Rural Banks agencies which represent a good number. In addition to that, Out of total No. of SHGs that is 256115–exclusive women SHGs

238205 from Cooperative Bank of Agency s agencies which represent a good number. The table explains that Out of total No. of SHGs that is 3146002 –exclusive women SHGs 2884389 from total number of agencies which represent a good number. The table explains that Out of total Loans Disbursed in Commercial Banks agencies that is 4843108.56–exclusive women



Loans Disbursed is 4504665.54 which represent a good amount. Similarly Out of total Loans Disbursed in Regional Rural Banks agencies that is 2423162.23–exclusive women Savings Amount is 2354380.58 in which represent a good amount. In addition to that, Out of total Loans Disbursed in Cooperative Bank of Agency that is 499664.05 exclusive women loan amount 470710.35 in which represents a good amount. The table explains that in the total number of agencies total Loans Disbursed 7765934.84–where in exclusive women Loans Disbursed is 7329756.47 from which represent a good number.

If we observe the above statistics it is clear that the number of SHGs and their amount on saving is certainly increasing drastically.

Main problems:

1.The account holders has many problems, when they borrow money from the bank and dealing with the loan account.

2.The bank credit counseling is not available to the borrowers and procedures and documents made it difficult to borrow for the common borrowers.

3.The progress of achieving financial inclusion, the bank has taken up many innovative measures to increase the number of bank account holders across the nation but this has also carried the risk of increased number of Inoperative Accounts.

4.The banks are faced problem of high operating cost extending the financial services to remote areas.

5.Focused attention is required for enhancing the asset quality of co-operative because the percentage of NPAs has been

quite higher than the national average throughout the period.

6.The relative growth of RRBs and Co-operatives have been quite slower when compared with pace than commercial banks over the year

Suggestions:

Financial inclusion acts as a catalyst in promoting inclusive growth in India and banks are the key drivers in implementing financial inclusion.

It is very important to make banks realize their responsibility to make available basic banking services to all. RBI should make a strong and vibrant policy for the distribution of loan and repayment of loan.

All the banks having increase financial literacy and credit counseling for the rural masses as a move to eradicate financial exclusion.

With the arrival of banking technology and realization that poor are bankable with business prospects, financial inclusion initiatives will strengthen financial deepening further. The banking technology initiatives meant for financial should be collaborative and innovative with an objective to reduce the transaction cost

5. The growth of digital financial services has created new opportunities to reach previously excluded populations. Technology is fueling new identification, authentication, and branch models that will transform the delivery of financial services.

6. We need increased investments in products that are designed, marketed, and delivered to meet the needs of poor consumers, and the infrastructure and capital to get them to scale. In particular, households often need a combination of



"high-tech" and "high-touch" support to ensure adoption of financial products that can improve their financial health. Our partnership with Grameen Foundation India highlights the benefits of collaborating with peers and intermediaries to help low-income households increase their trust and comfort in, and use of, digital financial products. Grameen works with financial services and digital payment companies to provide in-person support and digital education to improve trust and encourage adoption of digital-based accounts.

7. New partnerships between nonprofit lenders and microfinance institutions (MFI), financial technology companies, and banks can increase each organization's impact and allow them to focus on their core strengths. Nonprofits and MFIs can provide trusted channels for delivery of services in hard-to-reach areas, and insights on consumer needs, while financial technology companies offer new solutions to provide greater efficiency for banks, nonprofits, and MFIs. In particular, financial technology companies are in a unique position to identify customer challenges or unmet needs in the market, and rapidly build and test solutions to address them.

8. Each stakeholder can assess its core strengths and seek partners to outsource functions outside of these strengths. For example, Swadhaar, a large urban MFI in India, sold its lending portfolio to a banking partner to allow it to focus on its core strengths of delivering products through strong agent networks and gathering consumer insights to fuel better product design. We are also seeing partnership models in the United States, such as the collaboration between Opportunity Fund and Lending Club to expand their reach to more underserved

businesses by combining the technology to underwrite quickly at a lower cost with the high-touch support often needed by underserved borrowers. Funders and policymakers must prioritize and support these types of innovative partnerships.

9. A national financial inclusion plan such as India's, with measureable targets, coordination across government agencies, and private sector involvement, can help drive advancements in financial health.

10. Funders can support efforts to understand the needs of consumers and create a framework to help measure financial health. For example, we are working with Grameen India to better understand consumer usage and adoption of digital financial services, and with IFMR LEAD to understand the current landscape of digital products. Globally our partners, such as the financial inclusion nonprofits the Center for Financial Services Innovation (CFSI) and Action are exploring frameworks to help define and measure financial health as an organizing framework.

11. Every country, including the United States, could create comprehensive, national financial inclusion strategies to ensure that all citizens have the tools and resources they need to manage their financial lives and meet their long-term goals. Countries like the United States can learn from the experience of countries like India that have made a national commitment to financial inclusion. Groups such as the Alliance for Financial Inclusion can continue to share best practices in designing country strategies.

12. Funders, as well as governments, universities, researchers, and nonprofits, can help play the role of communicator and matchmaker to promote robust knowledge exchange within and across countries. For example, we support the Catalyst Fund, in collaboration with the



Gates Foundation, BFA (Bankable Frontier Associates), and Rockefeller Philanthropy Advisors, in identifying breakthrough financial innovations around the world and the context that enables them to flourish. We also worked with Action on a study of innovations in India and globally on how to help more consumers move beyond increased financial knowledge to actual improvements in habits and behaviors. We are also working with Innovations for Poverty Action to capture insights from their research in emerging markets on effective strategies for promoting financial health, and to share these strategies with partners in the United States through reports and training

Conclusion

Financial inclusion is the key to the inclusive growth development is positively related to economic growth. Financial inclusion promotes thrift and develops culture saving and also enables efficient payment mechanism strengthening the resource base of the financial institutions. Banks play a predominance role in financial inclusion. Financial inclusion though well recognized as a means for inclusive growth, is constrained by several factors in India. The banks are faced with high operating cost in extending the financial service to remote areas. High maintenance cost of these accounts as well as small size of the transactions is also adding to the problem. Further reaching out of the illiterate people are people who can handle only in regional languages is also difficult without developing a suitable communication mode. The challenge also lies in offering single loan product which is not based on are linked to the purpose of the loan, the collateral is assess held are income and by the household but it is

purely based on cash flow and credit record of the household. Thus, financial inclusion along with the governmental programs will lead to an overall financial and economic development in our country and as in the case for most developing countries extending the banking services to everyone in the country will be key driver towards an inclusive growth.

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An Introduction to ICT in Education in India

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Abstract

Information communication technologies (ICT) at present are influencing everyone aspect of human life. These are playing important roles in work places, business, education, and entertainment. Moreover a lot of people recognize ICTs as catalysts for change in working conditions, handling and exchanging information, teaching methods, learning approaches, scientific research, and in accessing information communication technologies. In this digital era, ICT make use of in the classroom is significant for giving students opportunities to learn and be appropriate the required 21st century skills. ICT improves teaching and learning and its importance for teachers in performing their responsibility of creators of pedagogical environments. ICT importance of a teacher to present teaching attractively and ability to learn for the learners at any level of educational program. At there in India teaching training programmes making useful, informative, knowledgeable, valuable and attractive by the term of ICT. Information and Communication Technologies (ICTs) exemplified by the internet and interactive multimedia are clearly an important center for outlook education and require to be efficiently integrated into official teaching and learning especially in a teacher education institution.

Keywords: Communication, Technologies, Education, Pedagogical, Multimedia, Internet,

1.1 Introduction

ICT stands for "Information and communication technology". It refers to technologies that provide access to information through telecommunication. It is similar to Information Technology (IT) but focus initial and primary on communication technologies. This includes the internet, wireless networks, cell phones and other communication mediums. It means we have more opportunities to use ICT in teacher training program now days and improve quality of teacher for teach effectively. ICT exert revolutionary influence on the development of education. Most developed countries attach great importance to ICT in education and have worked out a series of national strategic plans to hold up and

encourage the development of ICT in education.

India has also completed a strategic choice to facilitative education modernization through ICT in education in its education reform and deveiloment. India has achieve significant progress in ICT infrastructure construction, application of digital resources, teaching Innovation and ICT- supported educational management. However, there still survive problems in awareness, mechanisms, spending, and talent team construction. Since the National development Plan for ICT in Education was issued the Ministry of education has taken a series of measures such as three connections, and two platforms, "full coverage of digital education resources in teaching sites" and "teacher training,"



adhering to the core idea of deepconnections used to handle and integration between ICT and educationcommunicate information for learning and sticking to demand Drivenpurpose.

Application and Mechanism innovation.

According to UNESCO and management technique used in handling information, its application and association with social, economic and field in our society. The works for the improvement level of our society in the every field. Skilled teachers can make the creative students in form of the good social worker, politician, poet, philosopher etc. For the society. Teachers can engage in recreation a friendly role with the learner. The rapid development in technology has made creatively changes in the way we live, as well as the demands of the society. Recognizing the impact of new technologies on the institutions try to restructure their education programs and classroom facilities, in order to reduce the teaching and learning technology gap between today and the future. Workplace and everyday life, today's teacher education cultural matters". Teacher is the main part of the education "ICT is a scientific, technological and engineering discipline. ICTs are making dynamic changes in society. They are ICTs are making dynamic changes in society. They are influencing all aspects of life. The influences are felt more and more at schools. Because ICTs provide both students and teachers with more opportunities in adapting learning and teaching to individual needs, society is, forcing schools aptly respond to this technical innovation.

E learning: is a learning program that makes use of an information network-such as the internet, an intranet (LAN) or extranet (WAN) whether whole or in part, for course Delivery, Interaction or Facilitation.

Web-based learning is a subset of E-learning and refers to learning via an internet browser such as the model, blackboard or internet explorer.

Blended Learning: refers to learning models that combines the face-to-face classroom put into practice with E-learning solutions. For example, a teacher may make easy student learning in class contact and uses the model to make easy out of class learning.

Constructivism: is a paradigm of learning that assume learning as a procedure individuals "construct" meaning or new information based on their prior information and knowledge Educators also call it the emerging pedagogy in contrast to the long existing behaviorism view of learning.

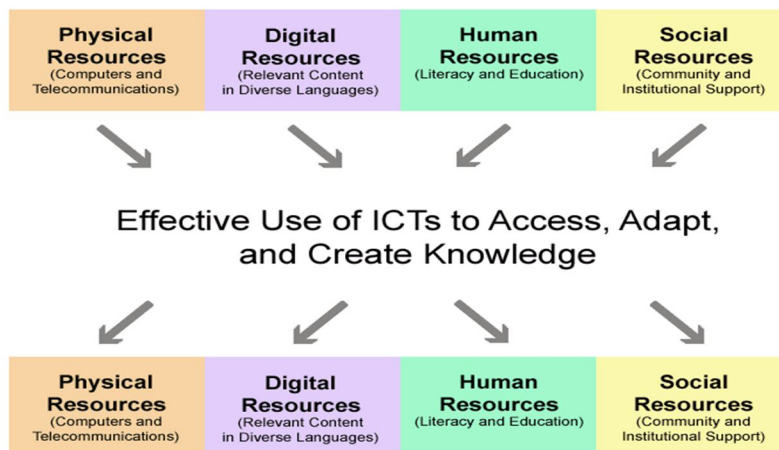
Learner- centered learning environment: is a learning environment that pays concentration to knowledge, skills, attitudes, and beliefs that learners bring with them to the learning process where its force is derived from a paradigm of learning call constructivism. In the context of this article, it means students personal engagement to the learning work using the computer and or the internet connection.

1.2 Operational definition of terms

Information Communication Technologies (ICT) refers to the computer and internet



1.1 Table: Effective use of ICTs to Access, Adapt, and Create Knowledge



1.3. Objectives of ICT

Students and teachers must have sufficient access to effectively harness the power of the new information and communication technologies (ICTs) to improve learning, the following objectives

Objectives

- To study the Teachers knowledge and skills to use the new digital tools and resources.
- To study the impact of technology on global society and the implications for education.
- To analyze the extensive knowledge that has been generated about how people learn and what this means for creating more effective and engaging student-centered learning environments.
- To stages of teacher development and the levels of adoption of ICTs by teachers.
- To Study the developing standards to guide implementation of ICTs in teacher education.

- To study the conditions for successful integration of ICTs into teacher education.
- To important strategies to consider in planning for the infusion of ICTs in teacher education and managing the change process.

1.4. Importance of ICT in Education

Today we do not need to go any further than our own home or even room, to see some form of ICT in our lives. Whether it be a computer, plasma TV or mobile phone, we all have them in some part of our lives. In today's society, people as consumers of ICT, all strive for the one dream – the dream of a connected life.

This makes ICT a lifestyle choice for much of the population. In addition, this lifestyle choice is changing the way we communicate, increasing the rate of consumerism, and changing how we interact and gather information ICT has invaded and transformed many aspects of our lives to the extent that we live in an environment that is dominated by technology which itself is consumer-



driven (Semenov, 2005). No matter how we perceive its presence, there is no denying that it is an important part of our lives and that it is here to stay.

1.5. Importance of ICT on Education

E-learning or Online Learning: The presence of ICT in education allows for new ways of learning for students and teachers. E-learning or online learning is becoming increasingly popular and with various unprecedented events taking place in our lives, this does not only open opportunities for schools to ensure that students have access to curriculum materials whilst in the classroom, but also allows them to ensure students outside the classroom such as at home or even in hospitals can learn.

ICT brings inclusion: The benefits of ICT in education is of such that students in the classroom can all learn from the curriculum material. Students with special needs are no longer at a disadvantage as they have access to essential material and special ICT tools can be used by students to make use of ICT for their own educational needs. Despite this, it opens up new issues related to the 'digital divide' and providing access to ICT tools and resources for those who are less fortunate.

ICT promotes higher order thinking skills: One of the key skills for the 21st century which includes evaluating, planning, monitoring, and reflecting to name a few. The effective use of ICT in education demands skills such as explaining and justifying the use of ICT in producing solutions to problems. Students need to discuss, test

and conjecture the various strategies that they will use.

ICT enhances subject learning: It is well known these days that the use of ICT in education adds a lot of value to key learning areas like literacy and numeracy.

ICT use develops ICT literacy and ICT Capability: Both are 21st century skills which are best developed whilst ICT remains transparent in the background of subject learning. The best way to develop ICT capability is to provide them with meaningful activities, embedded in purposeful subject-related contexts.

ICT use encourages collaboration: You just have to put a laptop, iPad or computer in the classroom to understand how this works. ICT naturally brings children together where they can talk and discuss what they are doing for their work and this in turn, opens up avenues for communication thus leading to language development.

ICT use motivates learning: Society's demands for new technology has not left out children and their needs. Children are fascinated with technology and it encourages and motivates them to learn in the classroom.

ICT in education improves engagement and knowledge retention: When ICT is integrated into lessons, students become more engaged in their work. This is because technology provides different opportunities to make it more fun and enjoyable in terms of teaching the same things in different ways. As a consequence of this increased

engagement, it is said that they will be able to retain knowledge more effectively and efficiently.

ICT use allows for effective Differentiation Instruction with technology: We all learn differently at different rates and styles and technology provides opportunities for this to occur.

ICT integration is a key part of the national curriculum: The integration of digital technologies or ICT is a significant part of the Australian Curriculum for example, and this is a trend which many global governments are taking up as they begin to see the significance of ICT in education.

1.2. Table: ICT information and Communications Technology



1.6. ICT for Learning and teaching

The education sector of the economy just so happens to be one part of society that has undergone radical changes and transformations as a result of the increasing presence of ICT. The implications that ICT has on learning and teaching are significant. ICT brings new probable to the classroom due to the very nature of it being innovative. For UNESCO, ICTs has "great probable for knowledge broadcasting, effective learning and the expansion of additional resourceful education services" It is their belief that the confront for the education systems that exist lies in "how to change the curriculum and teaching-learning process to give students with skills to purpose effectively in this dynamic, in

sequence wealthy, incessantly varying environment". Integrating ICT into the curriculum for teaching and learning is simply about being able to appreciate and develop the probable of ICT in education. For this to occur, teachers require to take the initiative and start the transformation process as they are the key. The young people of today are already familiar with the new technologies that exists, teachers require to take a risk and imagine the potential of these new technologies in the classroom. However, as these risks are associated with integrating ICT in schooling, it is important that school leaders provide their teachers with professional development hold up services throughout the entire process.



1.7. ICT on Education

Now days the role of Information and Communication Technology (ICT), in the education sector plays an important role, especially in the process of empowering the technology into the educational activities. Education sector can be the majority effective sector to look forward to and eradicate the negative collision of ICT. Technology in another side can be the most effective way to increase the student's knowledge. The use of ICT in education adds value to teaching and learning, by enhancing the effectiveness of learning. It added a dimension to learning that was not previously available. After the inception of ICT in schools, students found learning in a technology improved environment additional stimulating and appealing than in a usual classroom environment.

The major concern here is to bridge the differences bordered by the students, parents and teachers leading to an successful interaction and a transparency between the three. An equivalent significance should also be given to encourage the culture of learning at school and to support schools in giving out experience and information with others.

1.8. Scope of ICT on Education:

ICT has enormous scope in the education sector. A number of of the practice of ICT in education is:

1. Teaching learning process: With the assist of ICT, teaching learning process can be made more interactive and therefore consequential in well-organized. With the assist of presentations, designing and simulation

several tough topics can be qualified and educated in easier way.

2. Publication – The explanation and other significant documents can be digitized and hence transmitted without difficulty. Books can easily be converted to e-books which become more handy and easy to carry and use its inside.

3. Evaluation: With the assist of various softwares online tests can be complete without difficulty and the result, progress report and feedback can be received immediately.

4. Research: With the assist of various search engines and several web sites, doing research has become easy. Moreover with the assist of internet a person can have access to any library of the world and can talk to well-known scholars using e-mails, chatting, video conferencing etc.

5. Administration: The administration of any educational organization can be handled more resourcefully with the help of various tools of ICT like CCTV, computers etc.

1.9. Impact on ICT:

The society is the biggest beneficiary of ICT revolution. The scopes of ICT in the society are as follows:

- **Socialization:** With the assist of ICT people are expenses considerable time on social networks on the virtual world through e-mail, mobile, blogs, downloading etc. This has changed the social performance which is the appearance of a society of digital age – the Information Society. Various social networks like facebook, twitter etc. are expanding very speedily. The society in



the digital age is continuously upgrading its personal, political and business bonds, promptly accommodating to new technologies and services. Additional, videoconferencing, Skype and such have made socialization simple and more realistic.

- **Direct Communications:** Direct communications stay put one of the main roles of the ICT.

e-mail, blog, twitter, facebook etc. are some of the tools residential by ICT to facilitate economical and efficient communication. Mobile devices, instant messengers, voice and video calls over the internet, such as Skype and others have become ordinary low-cost option for real-time communication.

- **Access to Information:** Another main benefit of ICT is the open-mindedness of accessing in order. The internet has emerged as a medium of conveying in sequence in text, visual or audible form. The ICT makes it very easy to access any information from the cyberspace on just one click.

- **Sharing Information and Online Communities:** Inclusiveness and openness of internet are among its most values. Variety of online services allows natives to give and share information globally. Several online communities exist which can be joined by anyone having the common interest. The internet provides huge potential for open discussions, knowledge distribution and production. The web pages, blogs, chatting etc are very simple ICT tools for sharing information. Many commercial websites offer user to share their videos, audios, photos or text documents which are publicly accessible and searchable across the world.

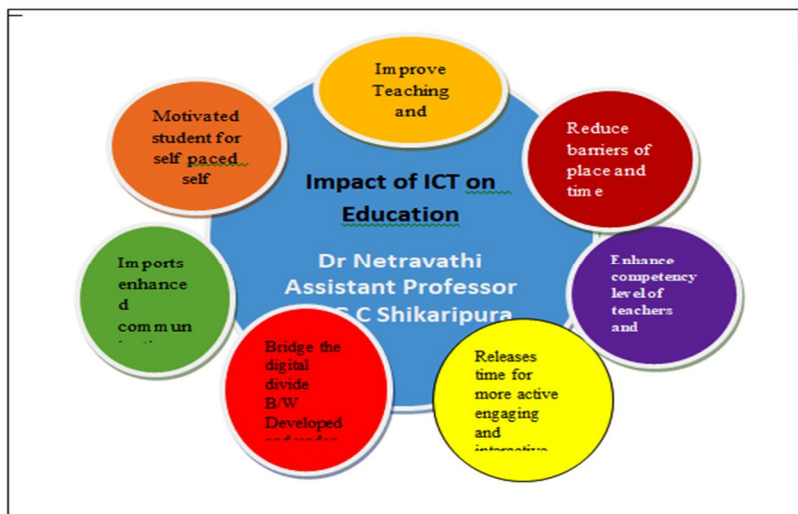
- **Collaborative Work:** Information and communication technology has completed it possible for people, who are

geographically distant from one another, to work collaboratively without any physical contact. The large corporate houses, scientists, engineers etc. are using the ICT for collaborative work, which help them cut the cost and give better results. Variety of advanced ICT services like instant chat messengers, voice-over-IP (VoIP) voice communications via internet, video-calls, webinars etc. facilitate for the remote meetings. Access to databases of institutions or groups can also be providing remotely from the server by means of computers, laptops or mobile gadgets.

- **Mobility and Iniquitousness :** Evolution of small devices and appliances with functionality of computers such as laptops, smart phones, palmtops and digital pads, all having integrated camera and microphone and the capability to connect to wireless internet, has led to improved mobility in work. Nearly ubiquitous access to information with the help of internet and gadgets agree to people to stay connected and interact promptly on the events around them, often generating reactions of other interested.

- **Learning:** The facial appearance of the online environment provide by the internet, simple collaboration, communication and documents giving out provide an excellent framework for allocation the knowledge. When the knowledge is communal, it leads to learning.

- **Future Society:** The emerging online application has not only changed the communication methods, but also on social habits and behavior. Growing number of internet users are becoming dependant on the online information. They search information through the online search engines.



Conclusion

To conclude, the lot of reasons highlighted serve up to help encourage the integration of ICT in education. We live in a quickly changing world that is dominated by ICTs and is driven by our require for more knowledge and knowledge creation. Thus, the subsistence of ICT both in the in attendance and the future is a direct result of society's everlasting desire to get better its way of life which takes in education, business, and industries as well as in our own personal lives.

The implication of these influences on our lives for education are both important for the students of today and the future. For educators, ICT in education will provide the required 21st century skills for its students facilitate them to be successful and competitive in their outlook career. The presence of technology in the classroom will increase student attention through increased motivation. There is also evidence to

propose that ICT will also increase student achievement levels.

In addition, it is vital for the schools of today to not only listen to the calls of society in which it dwells, but also to adhere to them. History has proven how successful society can be if it is educated correctly for the necessary skills that is required. Such is at the root of all schools today. We live in a Knowledge Society that demands that its knowledge workers be proficient workers in knowledge and knowledge creation, and only ICT can enable this to happen.

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Post Covid-19 Indian Economy: Issues and Challenges

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Abstract: Covid-19 pandemic has created chaos and confusion in the entire world and cause losses in lives, livelihood and affected many people. India is not an exception. This pandemic created twin problems of economic crisis and health crisis. Both economic growth and staying safe are important. Severe measures were taken by the government like lockdown due to which many lost their jobs, salary cuts and many small firms are shut down. The entire economy is shaken by the impact of this new challenge of slowdown due to corona. One side people's health is important and on the other side their livelihood is also important. Without health strong society cannot be built and without livelihood health cannot be affordable. Both lives and livelihoods are to be taken care of during this critical time. In this context, this paper focuses on the issues and challenges of post Covid economy.

"The global economy is expected to shrink by over 3% in 2020- the steepest slowdown since the great depression of the 1930s"- IMF report.

Introduction: Today entire world is utterly affected by new pandemic Covid-19. On the one side it is affecting the lives and on the other side it is shaking the base of the economic growth. According to World Health Organization's data as on 23rd November 2020, in India 9.4 million were reported cases of corona out of which 1,34,000 died. If we see the world data 58 million were reported corona cases and out of which 1.3 million died. That means in world on an average 2.2% of corona affected are dying due to severe breathing and other health problems.

We know that Corona virus was first reported in Wuhan, China in December 2019. This new virus can cause many health problems starting from common cold, cough, and sickness and even to severe breathing problems and goes beyond causing death. If we see the meaning of COVID, here CO means

corona, VI means virus and D means disease. It is a special type of virus that has not been identified among humans so far, and has affected the millions of lives throughout globe.

In the beginning Covid-19 was just 'China problem', later became 'Italy problem', but now it has become 'world problem'. Even World Health Organization announced that Covid is a public health emergency of international concern on 30th January 2020. It has created two crisis i.e. health crisis and economic crisis. It is spreading among people like a fire in the forest. As it is a pandemic there is a fear of spreading very fast and also, till now no vaccine has come to the market or we can say vaccine has not reached the community. In India 70% of health services are in private hospitals which are giving health services to only 30% of the population. Many poor are struggling to get basic medical



facilities during this pandemic due to lack of good public health facilities. To avoid spreading virus, many countries like India announced severe measures like lock down and stressed for social distancing.

In this context, this paper tries to focus on the issues and challenges of the impact of Covid-19 on Indian economy.

Objectives of the Study:

- 1) To highlight in brief the impact of pandemic on Indian economy.
- 2) To reflect the remedial measures to combat this pandemic and its adverse effects on the economy.

Methodology: This study uses secondary data which was collected from magazines, newspapers, social media and various internet sources. This study is descriptive and conceptual in nature.

Findings: In the developing countries like India, having most of its huge population belong to the poor and middle class group are the most affected due to the lock down effect. Due to lack of health infrastructure and personnel on one side it has become a challenge for these countries to tackle the problem of spreading Covid among community. On the other side, because of lock down many have lost their livelihoods and jobs. It has affected production, demand, investment and supply chain. Covid has its effects on different sectors of the economy. If one pose a question like, 'which is important- health or livelihood?' It's very difficult to answer this question. Without good health society cannot work and without livelihood or income one cannot afford good health. So we cannot prioritize among these two. Today, the entire globe is facing this challenge of

balancing both economic activities' smooth running and at the same time combating spreading Covid. India is also not an exception.

Covid-19 pandemic like other countries has become a shock to developing country India and it has adversely affected Indian economy in various sectors. Though government of India announced many programmes and financial support to revive the economy from the adverse effects of this pandemic, still it takes some time to go to normal economic conditions i.e. of pre Covid situation. Indian economy saw the worst days of country-wide lockdown and global slowdown.

Here, we should notice important issues like before pandemic occurred itself, Indian economic growth rate was slow at the rate of 4.7%. There were projections and hope of economy's recovery nearby. However, this Covid pandemic stretched and increased the slowdown and even worsens the economic conditions. This has posed severe challenge in front of our economy causing serious disruptions in both demand and supply. In India, basic medical infrastructural facilities are lacking and are failed to meet the requirements of people during Covid period. In India, investments in public health sector are very small compared to developed nations particularly in primary health sector. Also, around 80% of workers in India are working in unorganized sectors and due to lock down their livelihood is affected badly. Nearly 30% of population is still living below poverty line.

Most of the workers in cities are migrated workers and they are severely affected by Corona. Many industries like hotels, fast



food centres, tours and travels, aviation, transportation like private cabs and buses, construction and real estate businesses are also the most affected sectors. Daily wage workers suffered a lot from this pandemic. Poor and many lower middle class people lost their livelihoods due to rising unemployment. Because of lock down demand and supply chain are affected and many firms started cutting jobs to manage production and internal costs. In the economic history we might have seen the economic problems in either side of demand and supply. But this pandemic posed problems in both the market forces and made economic growth vulnerable. According to Economic Survey report 2017-18, it is estimated that around 4 crores are working for less than Rs. 15,000/ per month in firms which are registered under GST umbrella. Because of Covid lockdowns many of them are affected either by losing jobs or by cutting salaries.

We can say that Covid lock down has affected areas like transport, hotel, aviation, small businesses, private taxis, road side vendors, entertainment field, religious centres and most of poor and middle class people. It has disrupted both demand and supply. Because of unemployment and less investment, people cannot earn income and spend on consumption. Because of low consumption, demand decreases and due to lower demand, production and investment affected. It is a chain link. The output of many firms is the input of many firms. Here, output affected in one industry cause supply chain disruptions of other industries.

According to Asian Development Bank, Covid-19 effect could hinder Indian personal consumption level; the loss is

estimated approximately between \$387 million to \$29 billion. (<https://www.livemint.com/>). Also, according to United Nations report, the trade impact of the Covid outbreak for India is estimated to be about 348 million dollars and the country figures among the top 15 economies most affected as slowdown of manufacturing in China disrupts world trade.

However, Indian governments both at centre and states are taking massive programmes and measures to revive the economy on one side and to stop spreading corona virus on the other by protecting the lives of the people. Prime Minister Sri. Narendra Modi called for building Atmanirbhar Bharath or 'self sufficient/reliant India' in which he gave importance to made India 'a more bigger and important part of the global economy'. He made this statement when he announced Covid-19 related economic package on 12 May 2020. This package was announced to revive the Covid affected Indian economy and to boost employment level both in the formal as well as the informal economy by encouraging ease of doing business, prolonging the deadline for the loan repayment, upgrade housing infrastructure, boosting the activities in small and medium scale industries etc to support its aim of 'make in India' and 'vocal for local' concepts. Atmanirbhar programme aims at building strong Indian firms by making them more competitive at the global level. Prime Minister Modi in his Independence Day speech stressed for 'vocal for local' along with 'make for world' should go side by side. Indian government announced total of Rs. 20, 00,000 crores big package to revive the Covid hit economy.



However, there is another side of the picture. In many other sectors there are booming opportunities and ample scope for earning income like online education system and corporate world which made provisions for work from home. Many MNCs and other IT companies' employees are working from home are not affected that much. These companies are gaining profits as this new culture save costs to them like transport cost, canteen benefit costs etc. Many felt that employees are as productive as they were working in their respective working places before pandemic. However, one should also note that work from home facility may be helpful for the companies in reducing their costs and to the employees in maintaining social distance to be safer from pandemic, but the associated activities like private taxi drivers, fast food centres, canteen etc are affected with the work from home culture.

These days, most flourishing another area is online education system. Through internets and other social media networks many schools and colleges are teaching their students. This has created wide opportunity for learning management system. Open education resources are booming. Teaching fraternity are creating video lectures, study materials, PPTs and other sources of learning which are helping students in their learning process. However, here also one should note the disadvantages of online classes. Many rural and poor people cannot afford online classes easily. Network problems are also there in the cases of interior rural areas. Many rural students are first generation learners of computers and there is a dangerous possibility of these students may remain outside learning management system. It

will shake the very basis of fundamental right of education.

Suggestions: The governments both at centre and states are adopting and implementing many intensive remedial measures to revive the economy along with taking care of the health of people. The following measures can be taken and extended severely to combat this new type of economic slowdown and health problem created by Covid-19.

- The government should provide financial support to the workers of unorganized and informal sector. For this it can effectively use programmes like MNREGA (Mahatma Gandhi National Rural Employment Guarantee) and can directly transfer money to people through Jandhan accounts.

- Banks can made provisions for easy loan facilities to the small and medium scale industries by liberalizing their prevalent loan lending policies.

- Government can still lower tax rates in all spheres to increase the disposable income of the consumers to boost demand. It will increase output, investment and finally employment.

- Government should take care when transferring money and food grains to poor who are really needy. Money leakages should be avoided. Public administration system should work sincerely during this critical time that corruption and scandals should be minimized.

- Massive Macro Public distribution system (PDS) must cover the families who are worst affected by the pandemic. Many BPL families are already availing the food distribution facility provided by the governments. However, many families who are still outside this PDS area should also be brought under



the system effectively and fast. Provisions should be made fast to distribute APL and BPL ration cards without delay.

- Government with the help of donors and NGOs should identify the affected people and provide basic facilities like food, health, education, and drinking water services to each affected persons.

- Central government's Covid relief package must be effectively implemented to the real beneficiaries without any leakages.

- Awareness should be created among people about the importance of social distancing in stopping corona virus spread. Also, people should develop immunity power to resist the virus through their food system and life style.

- There must be cooperation among government, NGOs and community together in handling this new slowdown due to pandemic.

- Corporate sector and MNCs can utilize their funds reserved for CSR (corporate social responsibility) to provide basic facilities to people who are very poor and needy.

Conclusion: The new pandemic Covid-19 has created global slowdown and has affected the lives of many throughout the world. India is not an exception. With its huge population and big area India has problems in its public health system also. Lack of health infrastructure made people panic about the spread of virus on one side and because of lockdown many sectors are affected like aviation, hotels and restaurants, SMSEs, private transportation, entertainment, religious centres etc on the other hand. Due to pandemic there arose twin major problems of health crisis and economic crisis. Government announced package of 20 lakh crores to tackle this situation and

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to revive the economy. However, it should be noted that with its huge population size and corruption, how effectively the policies and programmes of the government will reach the real beneficiaries. Let us hope for the fast revival of Indian economy. India has intelligent, skilled and hard working youth who are able to build the nation again. We have good natural and human resources. With the proper and effective utilization of resources one can hope Indian economy will revive soon. Government's right policies regarding financial support on the one hand to revive various sectors of the economy and its health policies to safeguard the lives of people on the other hand play a pivotal role in tackling this hard situation. People's cooperation with government is also equally important in recovering from the critical condition caused from pandemic.

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Impact of COVID 19 on migrant workers in India- Issues and Challenges

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Abstract

Indian migrant workers during the COVID-19 pandemic have very much faced multiple hardships. With factories and workplaces shut down because of the lockdown imposed in the country, millions of migrant workers had to deal with the loss of income, food shortages and uncertainty about their future. Following this, many of them and their families went hungry. Thousands of them then began walking back home, with no means of transport because of the lockdown. In response, the Central and State Governments took various measures to help them, and later arranged transport for them. More than 300 migrant workers died because of the lockdown, with reasons ranging from starvation, suicides, exhaustion, road and rail accidents, police brutality and denial of timely medical care. Methodology of the study: Major objective of the study is to examine the impact of covid19 on migrant workers in India. Specific objectives of the study are: To examine the impact of covid 19 on food shortages, government response, relief camps, transport arrangements, labour laws, quarantine measures, conduct towards migrant workers, deaths.

Key words: Inter-State Migrant Workmen, 'One Nation, One Ration Card', National Disaster Response Fund, hunger relief centres, Stranded Workers Action Network

Introduction:

Indian migrant workers during the COVID-19 pandemic have very much faced multiple hardships. With factories and workplaces shut down because of the lockdown imposed in the country, millions of migrant workers had to deal with the loss of income, food shortages and uncertainty about their future. Following this, many of them and their families went hungry. Thousands of them then began walking back home, with no means of transport because of the lockdown. In response, the Central and State Governments took various measures to help them, and later arranged transport for them. More than 300 migrant workers died because of the lockdown, with reasons ranging from

starvation, suicides, exhaustion, road and rail accidents, police brutality and denial of timely medical care.

There are an estimated 139 million migrants in the country, according to the World Economic Forum. The International Labour Organization (ILO) predicted that because of the pandemic and the lockdown, about 400 million workers would be poverty-stricken. Most migrants in the country originate from Uttar Pradesh and Bihar, followed by Rajasthan and Madhya Pradesh. The cities of Mumbai and Delhi attract the highest number of migrants. While most men migrate for work, women migrate because of marriage.



Migrant workers majorly comprise of daily-wage labourers working in the manufacturing and construction industries. They are often denied adequate healthcare, nutrition, housing and sanitation, since many of them work in the informal sector. They are mostly from rural areas but live in cities to discharge their work for most of the year. Many have no savings and lived in factory dormitories, which were shut because of the lockdown. Additionally, there was no central registry of migrant workers, despite the existence of the Inter-State Migrant Workmen Act, 1979.

Research Methodology:

Major objective of the study is to examine the impact of covid19 on migrant workers in India. Specific objectives of the study are: To examine the impact of covid 19 on food shortages, government response, relief camps, transport arrangements, labour laws, quarantine measures, conduct towards migrant workers, deaths.

Nature and source of data: The study made with the help of secondary data and information obtained through journals, reports, periodicals, internet.

Food shortages

Migrant workers stand in a queue for food at a Delhi Government school during COVID19 lockdown at Delhi.

According to government reports, there was enough food grain stocked up in the FCI godowns to feed the poor for at least a year-and-a-half. While government schemes ensured that the poor would get additional rations because of the lockdown, the distribution system failed to be effective as the ration

cards are area-specific and fair price shops were largely inaccessible. Additionally, the 'One Nation, One Ration Card' system has been implemented in very few states, as of mid April. While the scheme allowed migrant workers to retrieve foodgrains for free anywhere across the country, very few were aware of the scheme. In addition to this, the scheme also required biometric authentication, which was discontinued because of the fears of spreading the virus through common fingerprint sensors. In Telangana, many could not avail of the ration because of a lack of Aadhaar cards. As such, many were left without food and money because of the lockdown. A survey published by 'The Hindu' states that 96% migrant workers did not get rations from the government, and 90% of them did not receive wages during the lockdown.

Exodus

On 14 September 2020, Labour and Employment Minister Santosh Kumar Gangwar stated in Parliament that information collected from state governments indicated an estimated 10 million migrants had attempted to return home as a result of the COVID-19 pandemic and consequent lockdown. He later stated in Parliament on 15 September 2020 that no data was maintained on the number of migrants in the country who had either died, or become unemployed, as a result of the pandemic.

With no work and no money, and lockdown restrictions putting a stop to public transport, thousands of migrant workers were seen walking or bicycling hundreds of kilometres (or even more than a thousand kilometres) to go back to their native villages, some with their families. Many did so while hungry. Social distancing was not



possible for these migrants since they travelled together in large groups. According to some of them, they would rather die from the virus at their own village than starve because of no work in the city.

Many were arrested for violating the lockdown, after being caught at inter-state borders, forests between states and even on boats to cross rivers. Some of the migrants died of exhaustion. Others died in accidents on the roads after walking or hiding in vehicles. On 31 March, as many as 120 migrant workers were allegedly beaten up by the police in Gujarat and forcefully rounded up in a single lorry and dropped in Maharashtra, despite being wounded. In Aurangabad, 16 migrants were killed on 8 May after a freight train ran over them while they were sleeping on the tracks, exhausted from walking. 26 migrants were killed in an accident between two trucks carrying migrants in Auraiya on 16 May. Later in May, a 15-year-old girl carried her ailing father on a bicycle for 1,200 kilometres (750 mi) from Bihar to Gurugram over the course of a week. She was later approached to try out for the National Cycling Academy by the Cycling Federation of India, and received praise from Ivanka Trump.

On 14 July, the Ministry of Human Resource Development requested the state governments to create a database of children in rural areas who have migrated.

Relief camps

Soon after the central government directive in late March, state governments set up thousands of camps to house lakhs of migrants and stop the exodus. Delhi government provided free food to 4 lakh people every day, as of late

March. Over 500 hunger relief centres were set up by the Delhi government. By 5 April 75 lakh people were being provided food across the country in food camps run by the government and NGOs. As of 12 April, 37,978 relief camps and 26,225 food camps had been set up. To cater to the needs of the migrants and prevent them from leaving the camps, the government of Kerala changed the food being provided by adding north Indian dishes to the menu, providing carrom boards and recharge facilities for phones, as well as provide other medical essentials such as masks, sanitizers, and medicines.

Transport arrangements

As of 28 May 91 lakh migrants had travelled back home in government-arranged transport facilities. However, according to the Stranded Workers Action Network (SWAN), migrants were confused about the exact procedures to register themselves for travel. Additionally, many state registration portals were either in English or the local language of the states they lived in, which very few migrants could understand. Further, general lack of information from the government to the migrants had resulted in them paying large sums of money to register themselves.

Relief measures

Soon after the nationwide lockdown was announced in late March, Finance Minister Nirmala Sitharaman announced a ₹1.7 lakh crore (US\$24 billion) spending plan for the poor. This consisted of cash transfers and steps to ensure food security. By 3 April, the central government had released ₹11,092 crore to states and UTs under the NDRF, to fund food and shelter arrangements for



migrants. To help provide jobs and wages to workers, the average daily wages under the MGNREGA were increased to ₹202 (US\$2.80) from the earlier ₹182 (US\$2.60), as of 1 April. ₹1,000 crore from the PM CARES Fund was allocated for the support of migrant workers on 13 May. On 14 May, FM Sitharaman further announced free food grains for the migrant workers, targeting 80 million migrant workers by spending ₹35 billion (US\$490 million).

The government of India launched the Garib Kalyan Rojgar Abhiyaan initiative to tackle the impact of COVID-19 on migrant workers in India. It is a rural public works scheme which was launched on 20 June 2020 with an initial funding of ₹50,000 crore (US\$7.0 billion) for 116 districts in 6 states.

Labour laws

The governments of Uttar Pradesh, Madhya Pradesh and Gujarat sought to temporarily revise their labour laws in early May with the purpose of attracting industries and investments. Labour unions criticized this as being harmful to the migrant workers while giving more authority to the employers. Ten of them then wrote to the ILO on 14 May regarding the same, to which the ILO responded by reassuring them that it had contacted Prime Minister Narendra Modi.

Quarantine measures

Many states reported high numbers of positive cases of COVID-19 among the migrants returning home as lockdown restrictions eased. State governments opened thousands of quarantine centres to house them, with some states imposing mandatory institutional quarantine.

States also imposed strict measures for migrants to follow, either while leaving or after entering state borders.

Conduct towards migrant workers

Migrant workers who decided to stay back during the exodus faced assault from their neighbours, who accused them of being infected with coronavirus. They thus could not venture out to buy food. Many also faced police brutality if they ventured out of their homes.

Upon their return to their hometowns and villages, they were treated with either fear or a "class bias", being hosed down with disinfectants or soap solution in some cases. They were feared to be carrying coronavirus from the urban areas where they had been employed. They faced assault and harassment from the people of their hometowns. Since many of them belonged to the lower castes, they had to face caste slurs. Thousands got into property disputes.

Migrants travelling by Shramik Special trains reported that food and water provisions were either not provided or simply dumped at the entrances of the trains, leaving workers fighting with each other to get their share. Passengers then hurriedly filled their water bottles at the railway stations that the trains stopped at.

Many migrant workers expressed a fear of returning to their old jobs in the cities, after facing unemployment during the lockdown. Companies reported labour shortages from mid-April. Estimates state that this would last for at least another six months.

Supreme Court hearing



The Supreme Court of India agreed to hear a petition on behalf of the migrant workers on 30 March. The Court asked the central government to file a status report with respect to the situation of migrant workers. In its report, the central government stated that the migrant workers, apprehensive about their survival, moved in the panic created by fake news that the lockdown would last for more than three months. The court added that it was satisfied by the government response thus far.

A plea requesting payment of minimum wage was rejected by the Court on 21 April, on the grounds of workers already being provided free meals.

On 16 May, the Supreme Court rejected a PIL to direct the District magistrates to identify and provide free relief and transport to the migrant workers, stating that it was the responsibility of the state governments. Speaking about the workers killed sleeping on the Aurangabad railway tracks, the Court stated that it could not have been prevented. Further, the central government stated that inter-state transport had already been provided to the migrants and requested them to wait their turn instead of choosing to walk.

On 26 May, the Supreme Court admitted that the problems of the migrants had still not been solved and that there had been "inadequacies and certain lapses" on the part of the governments. It thus ordered the Centre and States to provide free food, shelter and transport to stranded migrant workers. Hours before this ruling, senior lawyers from Mumbai and Delhi wrote a strongly-worded letter to the Court, regarding its "self-effacing deference" towards the government thus far.

Deaths

The Ministry of Labour and Employment stated in September 2020, in Parliament, that the Government of India had not maintained any data on the number of migrant worker deaths that occurred during the COVID-19 pandemic in India. Unofficial estimates have been prepared by a number of sources. A group of independent researchers were quoted by CNN-News18 as stating that 971 deaths not directly caused by COVID-19 diagnoses had occurred as of July 2020, basing their total on news reports of such deaths during the lockdown. The causes for these deaths have been reported as with reasons ranging from starvation, suicides, exhaustion, road and rail accidents, police brutality and denial of timely medical care. Among the reported deaths, most were among the marginalised migrants and labourers. 80 died while travelling back home on the Shramik Special trains, in the one month since their launch.

Notably, on 8 May, a freight train killed 16 migrants who had stopped to rest on railway tracks near Aurangabad in Maharashtra. On 14 May, eight migrant workers were killed and nearly 55 injured when the truck they were in collided with a bus near Guna, Madhya Pradesh. On 16 May 24 migrant workers were killed and many more were injured when a trailer carrying migrants (along with sacks of lime) rammed into a stationary truck, also carrying migrants, in Auraiya district of Uttar Pradesh. According to data collected by SaveLIFE Foundation, an NGO working in road safety, 198 migrant workers were killed in road accidents, as of 2 June.



Conclusion:

Because of lockdown number of workers have lost their jobs in Cities. So get their bread workers prepare their mindsets to go for return migration. Accordingly labourers went back to their native places and started their new lives there. Central and state governments made arrangements of buses and shramik trains. As per their convenience, labourers started their business in their native places.

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The role of Consumer under the Consumer Protection Act: An Overview

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Introduction: Consumer is a Persian word which is also known as a king. Consumer should know the quality, quantity, potency, purity and standard of goods. Consumer should insist on getting all the information about the product or service before making a choice or a decision. Consumer should know their Rights in order to protect, preserve, and promote without exploiting the Rights of consumer's consumer is a buyer of goods and services and also the user of goods and services with permission of the buyer but consumer is not a person who buys goods for re sale purpose he is person that buys goods and services. Example who purchase a new television, a person or a thing that consumes, specific, a person who buys goods and services for personal needs and not for resale. The act aims at protecting and strengthening the rights of consumer by establishing authorities imposing strict liability's and penalties, electronic service providers must lead advertisement and by providing additional settlement of consumer disputes through mediation the twenty year old consumer protection laws as been replaced and implemented legislation and laws which will help consumers to file complaints there by increasing efficiency. The consumer bill of right pushed for by JOHN F KENNEDY established 4 basic right which are Right to safety, Right to information, Right to choose and Right to heard consumer protection is the duty of the laws, government agencies,

organizations created to ensure consumer right

Statutory Rights have no set time limit depending on the price and quality of goods consumers may be entitled to a remedy after any manufacturing or extended warranty as expired validity and extended warranties may also entitle consumer to a refund, replacement or repair in the event of problems of goods

Any person who obtains the goods for resale for commercial purposes is not a consumer

Consumer to run are courts which entreat disputes between consumer and seller | service provider an assigned person buying availing any goods or services for consideration may approach the consumer courts for redressed of his grievances.

The new act over hauled the administration | settlement of consumer disputes in India

It provides for strict penalties including jail terms, for adulteration and for misleading advertisement

The new piece of legislation provides for a three tier consumer disputes Redressed agencies namely

1: District consumer dispute Redressal forum in the district level



2: State consumer dispute redressal commission in the state level

3: National consumer dispute redressal commission in the National level

Consumer Rights : The following are the consumer rights which are incorporated under this new piece of legislation . Consumer is a king in order to protect the rights of consumer which are as follows

1 Right to safety

2 Right to informed

3 Right to choose

4 Right to be heard

5 Right to consumer education

6 Right to seek redressal

1 Right to safety : it means right to be protected against the marketing of goods and service , which are hazardous life and property the purchased goods and services availed of should not only meet their immediate needs , but also fulfill long term interests , before purchasing , consumer should insist on the quality of the products as well as on the guarantee of the products and services they should preferably purchase quality marked products such as ISI, AGMARK , ETC

2 Right to be informed: it means right to be informed about the quality , quantity , potency , purity , standard and price of goods so as to protect the consumer against unfair trade practices.

Consumer should insist on getting all the information about the product or service before making a choice or a decision this will enable him to act wisely and responsibly and also enable him to desist from falling prey to high high pressure safety techniques.

3 Right to choose: it means right to assured were ever possible of access to verity of goods and services at competitive price . In case mono police , it means right to be assured of satisfactory quality and service at a fair price . It also includes right to be basic goods and service this is because unrestricted right of the minority to choose can mean A Denial for the majority of its fair share . This right can be better exercised in a competitive market where a verity of goods are available at competitive prices

4 Right to be heard: it means that consumer interests will receive due course consideration at appraise forums . it also include right to be represented in various formed to consider the consumers welfare.

The consumers should form non-political and non-commercial consumer organizations which can be given representation in various committees formed by the government and other bodies in making relating to consumers

5 Right to consumer education : consumer education is an education that can be found in several areas of study in the formal school curriculum and incorporated knowdge from many disciplines including economics and law information theory and psychology teaching the subject is consider important as the body of literatures reveals that consumer are general not well informed , impulsive , hardly critical and with behavior inflyansed by habit and suggestion . training for teacher also include insturaction regarding different branch consumerism

Consumer education focuses on both functional skills and rights. This two



elements are insuprable in the sence that awareness of several rights leads to funtitionals skills . there are also instances when consumer education is conducted for the purpose of changing consumer perceptions such as the educational drive to increase consumer confidence in e-commerce traditional the subject mater thought in consumer education would be found under the label home economics . beginning in the late 20th century . however with the ridse of consumerization the need for a indivisual to manage a budget , make informed purchases and save for the future have become paramount. The outcomes consumer education include not only the improved understanding of consumer goods and service but also increased awareness of the consumer rights in the consumer market and better capability to take action to improve consumer well being . consumer education vary from country to country for example in the country like Uk the focus is on the protection of children from the effect of exploitative consumer society in philippines country consumer education in impassive on public interest in India we have recently enacted a new legislation which consumer protection act 2020 the main object of the legislation was implemented in view of protect , preserve , the rights of consumers

6 Right to seek redressal: this right is very essentian to consumer because to claim damage caused by unfair trade practice and exploitation . the composition awarded depends on the degree of damage consumer Have the right to get there claims settled in their favor incase of being cheated and explotated by the producer

Consumer Redressal Procedure: the following procedure as tobe followed the first step is to send a legeal notice of the grievance to the responded . any person can file the complaint on a plian paper after notarizing the document . the compliant can also be filed through post addressed to the particular consumer redressal forum the redressal mechanism , 3 tire rederssal system of consumer protection and the consumer redressal for example

1 national consumer redressal forum [NCRF]

2 state commission

3 district forum

Conclusion - about the article is mainly focused on who is consumer and explained each and every rights conferred under the consumer protection act a piece of legislation is provide protection and preserve the rights of the consumers the consumer as ample of opportunities for the law of damage this act as provide 3 thire mechanization a consumer has right to apple with stipulated time consumer as followed and adopted various rights which are already explained under the said act a consumer is a king he can play a active role any defect deffesion in service in can compensation through the appropriative to filling case

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«dAiÄEÜgÄ a ÄÊ, ÄEgÄ- 570018

ಕನ್ನಡ ಭಾಷೆ ಸಮೃದ್ಧ ಮತ್ತು ಸಂಪನ್ನ ಭಾಷೆ ಎಂಬುದು ಪಾಶ್ಚಾತ್ಯರಾದಿಯಾಗಿ ಎಲ್ಲರಿಗೂ ಅರಿಕೆಯಾದ ವಿಷಯವೇ ಆದರೂ ಶಿಕ್ಷಣ ಪದ್ಧತಿಯಲ್ಲಾಗಲಿ, ಆಡಳಿತ ಕ್ರಮದಲ್ಲಾಗಲಿ ಮುಂದುವರಿದ ಮಾತನಾಡುವ ಭಾಷೆಯ ಬಳಕೆಯಲ್ಲಾಗಲಿ ಅದರಲ್ಲಿ SUF ZIZBUKIA ಫೇA ಖA AUAZPE E½ZÀ «AZP EB ೫½AwgAaAa MAZA PlqAiiAZbqE aAVfEAZAPbqE CzjA ಉಳಿವು ಹಾಗೂ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಪರಿತಪಿಸುತ್ತಿರುವವರು ಅದಷ್ಟೋ , ವ್ಯವಹಾರಿಕ ಭಾಷೆ ಒಂದೆಡೆ ತನ್ನ ಕಬಂಧ ಬಾಹುಗಳನ್ನು ಚಾಚಿ ಮಾತೃ ಭಾಷೆಯನ್ನು ಆಪೋಷಣ ಮಾಡುವ ಮಟ್ಟಕ್ಕೆ ಇಳಿದರೂ ಅದೇ ಸರ್ವಸ್ವ ಎನ್ನುವ ಮಟ್ಟಕ್ಕೆ ಹೋಗುತ್ತಿರುವುದು ವಿಷಾದದ ಸಂಗತಿ. ಒಂದು ಭಾಷೆಯ ಅಸ್ತಿತ್ವ ಅದರ ವ್ಯಾವಹಾರದ ಆಚೆ ನಿಲ್ಲುವಂತದ್ದು. ಅದು ಜನದನಿಯ ಮೂಲಕ ತನ್ನ ಅಸ್ತಿತ್ವ ಕಂಡುಕೊಳ್ಳಬೇಕು. ತತ್ಪರಿಣಾಮವಾಗಿ ಅದು ಆಡಳಿತ ಭಾಷೆಯಾಗಿ , ಫೇA ಖvAaA AAPfEA aAaZPAAAV aAAEQiAAiAAvAaE DzbqE ¥j 1Wv Szf AVZf CzA G½UAV ofEAgAqAaAvA ¥j 1Wv aAIAOt aAVgAaAa ZAzfoaAa AUWaiiAAzbqE Cw±AifEAQAAiAAUaA.

ಕಾಲಚಕ್ರದ ಕಡೆ ತಿರುಗಿ ನೋಡಿದರೆ ಕನ್ನಡ ಭಾಷೆಯ ಉಳಿದಿರುವ ನಿರಂತರ ಹೊರಳಿ $EbqAIAVIA \rightarrow SACgAIA \rightarrow UFAZbP \rightarrow AUAVIA \rightarrow SACZf \rightarrow gAvbA \rightarrow ZPFAIA \rightarrow 1^{\circ}AO \rightarrow CZA \rightarrow SZfA \rightarrow LUUE \rightarrow MVAUV \rightarrow VEMEPENEB \rightarrow JAZKE \rightarrow IAPPEqbf \rightarrow AUAVIA \rightarrow Ezf \rightarrow YdA \rightarrow DZA \rightarrow KMBUEbA \rightarrow KMBUEbA \rightarrow EbqAUEbA \rightarrow AAZPA \rightarrow AEA \rightarrow PEbA \rightarrow aAVAU \rightarrow DZA \rightarrow PA \rightarrow PEbA \rightarrow JAS \rightarrow OMBIAHIAEAQUE \rightarrow JAZKE \rightarrow AIA \rightarrow Zf \rightarrow AUAVIA \rightarrow Ezf \rightarrow CZA \rightarrow PkUKA \rightarrow PkUMAR \rightarrow \pm A \rightarrow EUMAR \rightarrow \infty WUMAR \rightarrow N \rightarrow UJ \rightarrow UKAR \rightarrow \gg AUUA \rightarrow S^{\circ}AVgEAV \rightarrow SZfA \rightarrow LUUE \rightarrow MVAUV \rightarrow gAvbA \rightarrow PAAIAAPKEAQIA \rightarrow SgAVIA \rightarrow Ezf \rightarrow AIA \rightarrow AIZfEAZA \rightarrow dEzA \rightarrow AIA \rightarrow A \rightarrow vA \rightarrow YbZkUE \rightarrow KgPA \rightarrow A \rightarrow MEgA \rightarrow PAgItUMIA \rightarrow A \rightarrow PAZA \rightarrow AAZbAIA \rightarrow bA \rightarrow A \rightarrow ZAZbA \rightarrow 1$. ಶ್ರವಣಪ್ರಿಯ ಬಹುಜನ ಸಮಾಜ, 2. ಪ್ರತಿಸ್ಪಷ್ಟಪ್ರಿಯ ವಿದ್ವಾನ್ ಪಂಡಿತವರ್ಗ, 3. ಕೀರ್ತಿಪ್ರಿಯ ಆಶ್ರಯಶೀಲ ರಾಜರು. ಇವುಗಳಲ್ಲಿ JgbA PAgItUMIA CEAPKE $\rightarrow Zbf \rightarrow A \rightarrow MEgEIA \rightarrow PAgIt \rightarrow A \rightarrow CEAPKE \rightarrow aAVAU \rightarrow KEAUAVZf \rightarrow F \rightarrow WKEI \rightarrow PE \rightarrow A \rightarrow A \rightarrow VP \rightarrow AZA$ ಭಾಷೆ ವಾಚ್ಯಯದಲ್ಲಿರುವ ಇತಿಹಾಸದಲ್ಲಿ ಸ್ಥಾನ ಪಡೆಯುತ್ತದೆ. ಆದರೆ ಆ ಮೂರನೆಯ ಕಾರಣವು ಅತಿ ಬಲಿಷ್ಠವಾಗಿದ್ದರೆ ಅದು ಅನುಕೂಲವಾಗುವುದು ಕಠಿನವಾಗಿ ಇಷ್ಟ ಪರಿಣಾಮಕ್ಕೆ ಕಾಲಾವಧಿ ಹಿಡಿಯುತ್ತದೆ. ಎರಡು ಕಾರಣಗಳು ಒಕ್ಕಟ್ಟಾದರೆ ಮಾತ್ರ, $U \rightarrow A \rightarrow A \rightarrow ZfEgAIA \rightarrow e$ ಬೇಕು. ಬಹುಜನದ ಭಾಷೆ ಪಂಡಿತರಿಗೆ ಮಾನ್ಯವಾದರೆ ರಾಜಾಶ್ರಯವನ್ನು ದೊರಕಿಸುವುದು $Pbt \rightarrow AUUA \rightarrow AgZbA$. $\forall A \rightarrow aAVAU \rightarrow CZbA \rightarrow AUUKUMIA \rightarrow Ew \rightarrow A \rightarrow PA \rightarrow EzE \rightarrow A \rightarrow A \rightarrow VbZf \rightarrow YArvA$, $gAdGIA \rightarrow S^{\circ}AdEA$ ಸಮಾಜವನ್ನು ಒಲಿಸಿಕೊಳ್ಳಬಹುದು. ಉರ್ದು ಮತ್ತು ಇಂಗ್ಲಿಷ್ ಭಾಷೆಗಳ ಇತಿಹಾಸ $Pd \rightarrow EzEB \rightarrow A \rightarrow VbZf \rightarrow gAdGIA \rightarrow S^{\circ}AdEA$ ಸಮಾಜವು ಒಂದುಗೂಡಿದರೆ ಪಂಡಿತರನ್ನು ಮಣಿಸಬಹುದು. ಅಪಭ್ರಂಶ ಮತ್ತು ದೇಶೀಯ ಭಾಷೆಗಳ ಇತಿಹಾಸವು ಈ $vMP \rightarrow EAB \rightarrow AgAVZf \rightarrow PUAOI \rightarrow PZP \rightarrow gAdGIA \rightarrow aAVAU \rightarrow S^{\circ}AdEA \rightarrow PAAd \rightarrow E \rightarrow bA \rightarrow MPbA \rightarrow AZA \rightarrow YArvA \rightarrow aUBbA \rightarrow A \rightarrow VbA \rightarrow$ ಪ್ರಾಕೃತ, ಅಪಭ್ರಂಶಗಳ ವ್ಯೂಹದಿಂದ ಬೇಗನೆ ಹೊರಬಿದ್ದಿತೆಂದು ದೇಶೀಯ ಭಾಷೆಗಳಿಗೆ ಭಾಗ್ಯದ ದಿವಸವು ಬೇಗನೆ ಬಂದಿತು. ದೇಶೀಯ ಭಾಷೆಗಳ ವಿಷಯವೆಂದರೆ ಬಹುಸಮಾಜದ ವಿಷಯ. ಆದರೆ ಈ ವಿಷಯವು ದೊರಕಬೇಕಾದರೆ ಅನೇಕ $AIAAZbUMIA \rightarrow PIA \rightarrow (\rightarrow PEbA \rightarrow A \rightarrow vA \rightarrow Zf \rightarrow vA \rightarrow gA \rightarrow 2^{\circ}A \rightarrow AAUMIA \rightarrow YAI \rightarrow -17) \rightarrow JAS \rightarrow gA \rightarrow EArUMIA \rightarrow E \rightarrow bA \rightarrow EA \rightarrow DqIA \rightarrow vA \rightarrow aUBPKEI \rightarrow S^{\circ}AdEA \rightarrow PAAdPKEI \rightarrow dqIEQA \rightarrow A \rightarrow PAZA \rightarrow CUMIA \rightarrow AIA \rightarrow EAB \rightarrow Aj \rightarrow Aj \rightarrow A \rightarrow A \rightarrow VP \rightarrow$

ಸಾಹಿತ್ಯದ ಉದಯ ಮತ್ತು ಭಾಷೆಯ ಬೆಳೆವಣಿಗೆಯನ್ನು ಕುರಿತ ಈ ಮಾತುಗಳು ಕೇವಲ ಅಷ್ಟಕ್ಕೇ ಮಾತ್ರ 1^{ಆಮಿತಗೊಳ್ಳುವುದಿಲ್ಲ}. ಒಂದು ಭಾಷೆ ತಾನು ಉಳಿದು ಬಾಳಬೇಕಾದರೆ ಅದನ್ನು ಪೋಷಿಸುವ ಸರ್ಕಾರ ಮತ್ತು ಮಾತೃ ಭಾಷೆಯಾಗಿ ಬಳಸುವ ಮಂದಿ ತನ್ನೆಲ್ಲಾ ಆಗು ಹೋಗುಗಳಲ್ಲಿ ಅದನ್ನು ಒಂದಂಗವಾಗಿ ನೋಡಿದಾಗ ಮಾತ್ರವೇ ಅದು ತನ್ನ C1UPEAB G½1PEPAAVZE E@CZqE aAAZFEAZA CEACZa C½AIAAVZE CZPE PZABDEPA .A.AV, ¥A%, ಪ್ರಾಕೃತ ಹಾಗೂ ಅರ್ಧಮಾಗಧಿ ಭಾಷೆಗಳು. ಕನ್ನಡಕ್ಕೆ ಈ ಸ್ಥಿತಿ ಬರಬಾರದೆಂದರೆ ಬಹುಜನಪ್ರಿಯವಾದ ಸಮಾಜ ಅದನ್ನು SYA PA aAAZAUa APA. EzEAB vKAA½Uba, d¥AAaAigA aAvaaAaAaigEAB EPEAr PP AiaaAvAVZE

ಮೇಲಿನ ಇಷ್ಟೆಲ್ಲಾ ಪೀಠಿಕೆ ಏಕೆಂದರೆ ಶಿಕ್ಷಣ ಮಾಧ್ಯಮ ಹಾಗೂ ಆಡಳಿತ ಭಾಷೆ ಕುರಿತ ಇನ್ನೀಚಿನ ಚರ್ಚೆಗಳು. ಪಂಪ, ಪೊನ್ನ,

ಗೃಹ ಪ್ರಾಸಂಗಿಕವಾಗಿ ಉದಾಹರಣೆಗಳನ್ನು ನೀಡುತ್ತಿದ್ದಾನೆ. ಗೃಹ ಪ್ರಾಸಂಗಿಕವಾಗಿ ನೀಡುತ್ತಿದ್ದಾನೆ.



rAr^aA^aEAB vGvGEAV "Aj^avA^aT SAczlgAE, EP^aA Q«^aAAvH-EPAVAIA^a EZN^a, KE^aEAB MYAJE
ಇಳಿಸುತ್ತೇನೆ ಇಲ್ಲವಾಗಿದೆ. ಹಲಿಡಿಯ ಶಾಸನದಿಂದ ಇಂದಿನವರೆಗೆ ಕನ್ನಡ ಭಾಷೆಯ ಉಳಿದಿರುವ ನಿರಂತರ ಹೋರಾಟ
EibvAiAvT^a Ezⁱ Ez^a SzAQEA^a AiA^aA^a PEQA^a OZA^a. oP^aA ±A^aEUMA^a PE^a-Ug^a UA^atUAEA^a A^aARa^e
PElqvEZA^a CE^aA^avgt^aEAB Or^a OrAiAv^a vGvGnO^e EzPEAZI^a YAI^a GZ^aO^avgJ^e AZA^a«±A^aE^a PAF^a
CgPA^a EA^a A^aA^aavvt^a A^aAA^a Ez^a CEAP^aZI^aAAZA^a vgt^aAAIA^a. Czba^aYbzba^a A^aoUMA^a EAw^ae

ÁZŰÉ ÁZ a ÁZŰEiŰÖÉ a ÁZŰEiŰAÖ

.. ÁÇ¥À PÈ UÉ PÈ AíÄÄUk ¥ì ÃvÈì

^a $\text{M}\ddot{\text{A}}\text{Z}\ddot{\text{A}}\text{A}\ddot{\text{A}}\text{v}\ddot{\text{E}}\text{i} \neq \text{B}/4\ddot{\text{O}}\ddot{\text{E}}\ddot{\text{A}}^{\text{®}}\text{H}$

ಎಂದು ಸಾಗುವ ಸಾಲುಗಳು ಒಬ್ಬ ಕನ್ನಡದ ವೀರನ ಸ್ವಭಾವ ಚಿತ್ರಣವನ್ನು ಚಿತ್ರಿಸುವುದರೊಂದಿಗೆ, ಭಾವ ಮತ್ತು ಭಾಷೆಗಳ Aṅgāḥa «Aṅgē Ḥā PkāvaiAV PAUPE% .Avē Eza PEṇavPE ದ ಕಂಪು. ಕನ್ನಡ ಭಾಷೆಯ ಮಾಧುರ್ಯ ಕೂಡ.

[illegible][illegible][illegible][illegible]



ಶಾಲಾ ಶಿಕ್ಷಣಕ್ಕಾಗಿ ಹೊಸ ಪಠ್ಯಕ್ರಮ ಮತ್ತು ಬೋಧನಾಕ್ರಮ ಕುರಿತು ಹೇಳುತ್ತಾ ಶಾಲಾ ಶಿಕ್ಷಣವು ಕನಿಷ್ಠ 5ನೇ ತರಗತಿಯವರೆಗೆ, ಸಾಧ್ಯವಾದಲ್ಲಿ 8ನೇ ತರಗತಿಯವರೆಗೆ ಸ್ಥಳೀಯ ಭಾಷೆ/ಮಾತೃ ಭಾಷೆಯಲ್ಲಿ ಲಭ್ಯವಾಗಬೇಕು. ಅಗತ್ಯವೆನಿಸಿದರೆ ಶಿಕ್ಷಣ ಸಾಧ್ಯವಾದ ದ್ವಿಭಾಷಾ ವಿಧಾನವನ್ನು ಬಳಸಬೇಕು. ವಿದ್ಯಾರ್ಥಿಗಳ ಅವಶ್ಯಕತೆಗಳಿಗೆ ಅನುಗುಣವಾಗಿ ಸ್ಥಳೀಯ ಭಾಷಾ ಪಠ್ಯಪುಸ್ತಕಗಳನ್ನು ಒದಗಿಸಲಾಗುವುದು. ದೇಶದಾದ್ಯಂತ ತ್ರಿಭಾಷಾ ಸೂತ್ರವನ್ನು ಕಾಯಾ ವಾಚಾ ಮನಸಾ Cursive, Print, Pictorial, Audio, Visual, Jeanette, Ezra, Yeh, Pictorial, ಮಾತೃಭಾಷೆ ಹಾಗೂ ಸ್ಥಳೀಯ ಭಾಷೆಗಳಿಗೆ ನೀಡಿರುವ ಪ್ರಾಧಾನ್ಯತೆ. ಆದರೂ ನಮ್ಮ ಸರ್ಕಾರಗಳು ಪ್ರಾಥಮಿಕ ಶಾಲೆಗಳಲ್ಲಿಯೇ ಇಂಗ್ಲಿಷನ್ನು ಕಡ್ಡಾಯಗೊಳಿಸಲು ಮುಂದಾಗುತ್ತಿರುವುದು. Pictorial, Audio, Visual, Print, Pictorial

ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಕೂಡ ಈ ವಿಷಯ ಕುರಿತು ಎಚ್ಚರಿಕೆಯಿಂದ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ. ಪ್ರತಿ ವರ್ಷ ನವೆಂಬರ್ ತಿಂಗಳ ಕನ್ನಡ ರಾಜ್ಯೋತ್ಸವ ಸಂದರ್ಭದಲ್ಲಿ ಸರ್ಕಾರಿ ಶಾಲೆಗಳಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಪ್ರೋತ್ಸಾಹಿಸುವ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಆಯೋಜಿಸಲಾಗುತ್ತದೆ. ಇದನ್ನು 'ದ ನ್ಯೂ ಇಂಡಿಯನ್ ಎಕ್ಸ್‌ಪ್ರೆಸ್' ಪತ್ರಿಕೆ ಕೂಡ ವರದಿ ಮಾಡಿದೆ. ಒಂದು ಭಾಷೆ ಮೇಲಿನ ಪ್ರೀತಿ ಅದನ್ನು ಬೆಳೆಸುವ ಅಸಕ್ತಿ ಇರಬೇಕು. ಇದನ್ನು 'ದ ನ್ಯೂ ಇಂಡಿಯನ್ ಎಕ್ಸ್‌ಪ್ರೆಸ್' ಪತ್ರಿಕೆ ಕೂಡ ವರದಿ ಮಾಡಿದೆ. ಒಂದು ಭಾಷೆ ಮೇಲಿನ ಪ್ರೀತಿ ಅದನ್ನು ಬೆಳೆಸುವ ಅಸಕ್ತಿ ಇರಬೇಕು. ಇದನ್ನು 'ದ ನ್ಯೂ ಇಂಡಿಯನ್ ಎಕ್ಸ್‌ಪ್ರೆಸ್' ಪತ್ರಿಕೆ ಕೂಡ ವರದಿ ಮಾಡಿದೆ.

ನಮ್ಮ ಭಾಷೆಗಳು ಇಂಗ್ಲಿಷ್ ನಷ್ಟು ಬೆಳೆದಿಲ್ಲ ಬೆಳೆಯಲಾರವು. ಆದ್ದರಿಂದ ಅದು ಹೊತ್ತಿರುವ ಭಾರವನ್ನು ಹೊರುತ್ತೇನೆನ್ನುವುದು C೪AAiPbA ಎಂದು ವಾದಿಸುತ್ತಿರುವವರ ಮಾತಿನಲ್ಲಿ ರಾಷ್ಟ್ರಶಕ್ತಿ ವಿಷಯವಾದ, ರಾಷ್ಟ್ರಭಾಷಾ ಸಂಬಂಧವಾದ ಪೂರ್ಣಜ್ಞಾನವಿದ್ದಂತೆ ತೋರುದು. “ ರಷ್ಯನರು ತಮ್ಮ ದೇಶದಲ್ಲಿ ಇಂದು ನೂರು ಭಾಷೆಗಳನ್ನು ಶಿಕ್ಷಣ ಮಾಧ್ಯಮವನ್ನಾಗಿ a1ArzAgAvf bA ! JAXa C«a1PA AiIA«kAzAbA 14Za MAZA ಭಾಷೆಯನ್ನು ಇಟ್ಟುಕೊಂಡಿದ್ದರೆ ಸಾಕಾಗಿತ್ತಲ್ಲ ಎಂದು ಕೆಲವು ಭಾರತೀಯರಿಗೆ ತೋರಿದ್ದರೆ ಆಶ್ಚರ್ಯವಿಲ್ಲ. ಅವರು ತಮ್ಮ ಭಾಷೆಯಲ್ಲಿ ಜ್ಞಾನವನ್ನು ಕಲಿತು ಸಂಶೋಧನೆ ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಇಂಗ್ಲಿಷ್ ಮೂಲಕ ವಿಜ್ಞಾನ ಬಾರದಿದುದರಿಂದ ಅವರ ಸಂಶೋಧನೆ ಹುಸಿಯಿಲ್ಲ. ಅವರ ಸ್ಕೂಟಿಕ್ 4ZAgk®zAiA DPaA AiAEP1ArvA. ” (46Za PAaO1 PA 4A41 41, 4aPE 03, 4A -232) JEA1PA a1AAVUAkA EAzKE PKEqA EP1A1A Uf CxDbA AUA 1PAZA dgKEqA4U EzE JAZbE vA 8E

ಬಂದು ಭಾಷೆಯ ಕಲಿಕೆ ಎಂದರೆ ಅದು ಆ ಭಾಷೆಯ ಸಂಸ್ಕೃತಿ, ಆಚಾರ ವಿಚಾರದ ಕಠಿಣ ಜ್ಞಾನ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯ ಕಲಿಕೆ ಎಂದರೆ ಆ ಪ್ರಾದೇಶಿಕ ಬದುಕಿನ ಮೀಮಾಂಸೆಯ ಅನಾವರಣವಲ್ಲದೆ ಬೇರೆನೂ ಅಲ್ಲ. ಕನ್ನಡ ಭಾಷೆಗೆ ಎರಡು ಸಾವಿರ ವರ್ಷಗಳ ಇತಿಹಾಸವಿದೆ. ಶಾಸ್ತ್ರೀಯ ಸ್ಥಾನಮಾವವಿರುವ ಅವರೂಪದ ಹಿರಿಯ ಭಾಷೆಗಳಲ್ಲೊಂದು. “EAZA PELE ಮತ್ತು ಕರ್ಣಾಟಕ ಶಬ್ದಗಳನ್ನು ನಿರ್ದಿಷ್ಟ ಅರ್ಥದಲ್ಲಿ ಬಳಸಲಾಗುತ್ತಿದೆ. ಹಿಂದೆ ಈ ಶಬ್ದ ಭಾಷೆ, ಜನಾಂಗ ಅಥವಾ ಜನಪದ ಮತ್ತು ಪ್ರದೇಶವನ್ನೂ ಸೂಚಿಸುತ್ತಿದ್ದವು. ಕವಿರಾಜಮಾರ್ಗಕಾರನೇ ಕನ್ನಡ ಶಬ್ದವನ್ನು ಭಾಷೆ ಮತ್ತು ಪ್ರದೇಶವಾಚಕವಾಗಿ ಬಳಸಿದ್ದಾನೆ.” (ಕನ್ನಡ ಭಾಷೆಯ ಚರಿತ್ರೆ, ಪುಟ -43) ಅಂತಹ ಭಾಷೆಯ ಚರಿತ್ರೆ, ಪುಟ -43) ಅಂತಹ ಭಾಷೆಯ ಚರಿತ್ರೆ, ಪುಟ -43) ಅಂತಹ ಭಾಷೆಯ ಚರಿತ್ರೆ, ಪುಟ -43)

ಸಾವಿರಾರು ವರ್ಷಗಳ ಇತಿಹಾಸವಿರುವ ಭಾಷೆಯ ಬಗ್ಗೆ ತಿಳಿಯದವರು ತೋರುವ ತಾತ್ಕಾಲಿಕ ಭಾವ ವಿಮುಖವಾದುದು. ಹಾಗಾಗಿ ಸರ್ಕಾರ ಮತ್ತು ಅಧ್ಯಾಪಕರು ಜನ ಭಾಷೆಯನ್ನು ಪ್ರೀತಿಸುವುದನ್ನು ಮೊದಲು ಕಲಿಯಬೇಕು.

ಬದುಕಿಗೆ ಹಾಗೂ ವ್ಯವಹಾರಕ್ಕೆ ಬೇಕಾದ ಭಾಷೆ ಕಲಿಯಲಿ ಬೇಡವೆಂದವರಾರು ಅದರೆ ಅವರ ಅಜ್ಞಾನ ಅಳಿಯಬೇಕಷ್ಟೆ. “ಜ್ಞಾನವೆಂದರೆ ಇಂಗ್ಲಿಷಿನಲ್ಲಿಯೇ ಇರುವುದು ಎಂದು, ವಿಜ್ಞಾನವೆಂದರೆ ಇಂಗ್ಲಿಷ್ ಎಂದು ಭ್ರಮಿಸಬೇಕಾದ ಕಾಲ ಹೋಗಬೇಕು. ಎಷ್ಟೋ ಜನ ವೇದ ಉಪನಿಷತ್ತುಗಳೂ ಇಂಗ್ಲಿಷಿನಲ್ಲೇ ಇವೆ ಎಂದೂ ಭ್ರಮಿಸಿರುವಂತಿದೆ. ಪೈಥಾಗೊರಸ್ ನ ಗಣಿತ ಗ್ರೀಕ್ ಭಾಷೆಯಲ್ಲಿದೆ. ಬೈಬಲ್ ಮೂಡಿದುದು ಹೀಬ್ರೂ ಭಾಷೆಯಲ್ಲಿ, ನ್ಯೂಟನ್ ತನ್ನ ಭೂಮ್ಯಾಕರ್ಷಣ ತತ್ವವನ್ನು ಪ್ರತಿಪಾದಿಸಿದುದು ಲ್ಯಾಟಿನ್ ಭಾಷೆಯಲ್ಲಿ, ಐನ್ ಸ್ಟೀನ್, ಫ್ರಾಯ್ಡ್, ಮಾರ್ಕ್ಸ್ ಮುಂತಾದವರು ತಮ್ಮ ತತ್ವವನ್ನು ಕಂಡದ್ದು ಜರ್ಮನ್ ಭಾಷೆಯಲ್ಲಿ. ಹಾಗೆಯೇ ರಷ್ಯನ್ ವಿಜ್ಞಾನಿ ರಷ್ಯನ್ ಭಾಷೆಯಲ್ಲಿ ಕಂಡ. ಜಗದ್ರೂಪಿಗಳಾದ, aAaCa aAAVAPJ Ue UZewGaa



ಇಂಗ್ಲಿಷ್ ಹೇಳಿಕೊಳ್ಳುವಂತಹದೇನೂ ಅಲ್ಲ.” (ಪ್ರಬುದ್ಧ ಕರ್ಣಾಟಕ, ಸಂಪುಟ 41, ಸಂಚಿಕೆ 03, ಪುಟ-233) JENPA ಮಾತುಗಳು ಸಾವಿರಾರು ವರ್ಷಗಳಾದರೂ ಸತ್ಯವೇ ಆಗಿರುತ್ತವೆ. ಇಂದು ಇಂಥ ಮಾತುಗಳನ್ನಿಟ್ಟು ಭಾಷೆಯ ಮಹತ್ವ ಅರ್ಥೈಸಲು ಹೋದರೆ ಇಂಗ್ಲಿಷ್ ಬಾರದಿರುವುದರಿಂದ ಹೀಗೆ ಹೇಳುತ್ತಾರೆ ಎನ್ನುವ ನಿಂದನೆ ಹಿಂಬಾಲಿಸುತ್ತದೆ ನಿಜ, ಆದರೆ ಸತ್ಯ ಹೇಳಲು ಅಂಜಬೇಕಾದ ಪ್ರಮೇಯವೇನು ಇಲ್ಲ. ಈ ಎಲ್ಲಾ ನಿದರ್ಶನಗಳು ಒಂದು ಭಾಷೆಯ ಹಿಂದಿರುವ ಸಂಪತ್ತು ಮತ್ತು

ಬೇಗಿದ್ದರೂ ಇಂಗ್ಲಿಷ್ ಬಿಟ್ಟರೆ ಹೇಗೆ ಎನ್ನುತ್ತಿರುವ ನಮಗೆ ಈ ವಿಷಯ ಮನದಟ್ಟಾಗಬೇಕಾಗಿದೆ. ವಸ್ತು ಜ್ಞಾನದಿಂದ ಬರುವ ವಿಚಾರ ಶಕ್ತಿ ಬೇಕೇ ? ಬರಿಯ ಭಾಷಾಡಂಬರ ಶಕ್ತಿ ಬೇಕೆ ಎಂದು ಯೋಚಿಸಬೇಕಾಗಿದೆ. ಇಂಗ್ಲಿಷ್ ಭಾಷೆಯ ವೈಭವದ ಹೆಸರಿನಲ್ಲಿ ಇಂಗ್ಲಿಷ್ನಿಗೆ ¥Á_PUkÄ DªÄZAUwÜgªª „FªÄ±zÄ 1W PAqÄ PªA¥Ä CªhÄ " UAAÇÄFÄ CªhÄEÄZÜhÄ EÇzÜgª „AAPAwPªV, SÄÇÄ ZKÄª½AiÄ PÄºPª «ÄZ² SmÜMEAB „Är¹zAvÉ «EAPAgIt DªÄZAUwÜgªª F CEÄ¥AiÄAPª «ZÄ² ¥Á_PUkÄEAB „ÄqÄ ÄwÜzÜgª." (¥ÖZÄ PLüÄØI Pª „AYÄ 41, „ApE 03, ¥Ä -235) ಎನ್ನುತ್ತಿದ್ದ ಮಾತುಗಳು ಇಂದಿಗೂ ಪ್ರಸ್ತುತವೇ ಆಗಿದೆ. ಇಂದು ಇದು ಬರಿ ಭಾಷೆಯ ಮಟ್ಟಕ್ಕೆ ಮಾತ್ರವೇ ಆಗಿ G½C®E ¥Ä+ÄvÜgª ÇEÄPÜLª °ZÄV J-Äj AwAiÄ DªÄZÄ PKEqÄ ÇÇPPAVAiÄª °KEÄUwÜgªªÄZÄ aAvªAiÄ ಸಂಗತಿಯಾಗಿದೆ. ನಮ್ಮಲ್ಲಿರುವುದು ಕನಿಷ್ಠ ಎಂಬ ಭಾವನೆ ನಮ್ಮವರಲ್ಲಿ ಬೇರೂರಿದೆ. ಇದರಂತಹ ಕೆಟ್ಟ ಆಲೋಚನೆ v£E°UAª APÄ.

ಇಂಗ್ಲಿಷ್ ಭಾಷೆಯ ವೈಶಾಲ್ಯ ಶ್ರೀಮಂತಿಕೆ ಕೇವಲ ಸ್ವಂತ ಭಾಷೆಯಿಂದಲೇ ಆದುದಲ್ಲ, ಅನುವಾದದಿಂದಲೂ ಎಂಬುದನ್ನು ^aAgila, Agila, dumea ಕ್ರಿಷ್ಣ ಎಂದೆನಿಸಿಕೊಳ್ಳುವುದೆಲ್ಲವನ್ನು ಅನುವಾದದ ಹೆಸರಿನಲ್ಲಿ ಆಪೋಷಣೆ ಮಾಡಿದೆ ಎಂಬುದು ಅಷ್ಟೇ ಸತ್ಯವಾದುದು.

[illegible]

Dzɪɛ̃ EACɛA PEAOI PA ˌPAOgA PEAOI PlAZAvA ʃ ˌAːAɔgA ˌA«gA DAUA ˌAːAZP ˌAZA ±Aˊ ˌUMKAB vɔgAIAˊO
ಮುಂದಾಗಿರುವುದು ಈ ನಿಟ್ಟಿನಲ್ಲಿ ಯೋಚಿಸಬೇಕಾದ ವಿಷಯ. ಸಮಾನತೆಗಾಗಿ, ಬಡವರ ಮಕ್ಕಳಿಗೂ ಇಂಗ್ಲಿಷ್ ಶಿಕ್ಷಣ
1UP JASAZEɛA ʃ EgSˊOːAZA, CˊOɛ SÁ ˌIV ±Aˊ ˌUMKAZPɪtˊAZ ˌAːAɔj ˌAPɪtɪPɛ PrˊAˊt ˊOPAVIAˊ
JAS D±AIAˊɔ EgSˊOːAZA Dzɪɛ̃ ˌAːAaI ˊPEAUAvɪgAˊA PEIɔq ˌAːAZP ˌAZA ±Aˊ ˌUMKASUɛ̃
vɔɪZAPɛIAvɪgAˊA ˌOˊAˊAɛA JAS ˌAːAɔɛ̃ GvɪɔPɛAɛ ? F ˌmɛPɛAɛAɛA ˊOˊEɪ EI ɪtɛ̃ PEIɔq
ಭಾಷೆ ತನ್ನ ಅಸ್ತಿತ್ವವನ್ನು ಉಳಿಸಿಕೊಳ್ಳಬಹುದು. ಅಂದು ಹಾಗೂ ಇಂದಿಗೂ ಬಹು ಚರ್ಚಿತ ವಿಷಯ ಭಾಷಾ ಸೂತ್ರ.
ಕೆಲವರು ಅಂದು ತ್ರಿಭಾಷಾ ಸೂತ್ರ ಭರತ ಖಂಡಕ್ಕೆ ಸೂಕ್ತ ಎಂದರು ಆದರೆ ಕುವೆಂಪು ಅದರ ಸ್ಥಾನದಲ್ಲಿ
ಬರಬೇಕಾದದ್ದು ದ್ವಿಭಾಷಾ ಸೂತ್ರ ಎನ್ನುತ್ತಾ “ಭರತ ಖಂಡದ ಯಾವ ವಿದ್ಯಾರ್ಥಿಯ ಮೇಲೂ ಯಾವ ಭಾಷೆಯನ್ನು
SˊOˊAVP ˌAV ˊOˊgAˊAgɪAZA JAS ˌOˊAˊAɪ vKɔɪɪgA. ˊOˊAUAIAɛ̃ ˊɪgA RAQɪPɛ FUA ˊˊAPAVgAˊAZA
ಬಹುಭಾಷಾ ಸೂತ್ರ, ನಮ್ಮ ಜನ ಕಲಿಯ ಬೇಕಾಗಿರುವುದು ಇಂಗ್ಲಿಷ್ ಭಾಷೆಯೊಂದನ್ನು ಮಾತ್ರವಲ್ಲ, ರಷ್ಯನ್, ಜಪಾನ್,
dˊAˊOɛɪ, ˌAːAZI ˌAːAVAZA ಅನೇಕ ಭಾಷೆಗಳನ್ನು ವೈಜ್ಞಾನಿಕ ಅವಶ್ಯಕತೆಗಳಿಗಾಗಿ ಕಲಿಯಬೇಕಾಗಿದೆ.” (ಗೋಡಂಬಿ, ಡಾ.ಪಿ
2ˊɪgAˊAIAIÃ UOˊA ˊɪgÃ v UAXAˊAˊAˊ ˌAːAˊ ˌAːA 10.) CÄZɪAṼ EACUMɛ ˌAˊ ˌPɛP ˌAVAIIÃ Ezɛ̃ CzɛAB ˌPAOgA
ˌAːAVO dɛMɛ ESɪgMɛ w½AIÃ ˊˊAPAVgAˊAZA ˌAːARa ˌAUVIÃಯಾಗಿದ್ದು, ಇದನ್ನು ಅರಿತಿದ್ದೇ ಆದರೆ ಕನ್ನಡ ಭಾಷೆಯ
G½Aˊ CzAVAIIÃ ˌAːAɛɔgAIÃAvɛ̃



ಕುವೆಂಪು ಪ್ರಬುದ್ಧ ಕರ್ಣಾಟಕದ ಮಗಳು ವಿಜ್ಞಾನ ಕರ್ಣಾಟಕದ ಸಂಚಿಕೆಯ ಉದ್ವಾಹನ ಮಾಡುತ್ತಾ ಕನ್ನಡ ಭಾಷೆ ಮತ್ತು ಮಾಧ್ಯಮದ ಶ್ರೇಷ್ಠತೆಯನ್ನು ಜನತೆಗೆ ಸಾರಿ ಹೇಳಿದರು “ಕನ್ನಡ ಸಾಹಿತ್ಯ ವಿಸ್ಮಯದಲ್ಲಿ ಮುನ್ನಡೆಯನ್ನು ಯಾರಿಂದಲೂ
EĒAB vlgAīā^ažā Žāzē^a °AUKE Czbg SUE FUA CzĒAiāōyqā^a° ŸĒĀĀiā^aE °E JAZā vġŨ-ĀAZA WĒĒĒ¹žgā. «eĒĒAPUkA Jgbā S^ovi ,ĀyN UMEĒB °qāUbē āĀqPā JgbKĒ PĒUkZā Jgbā ,ĀyN UMEĒB āĒĒ^e »rzwŭ PPhygāgā vĒĒJ ĀvĀU PĒlqbzP ē «eĒĒA °ĀvĀPā Žāzē^a PĒlqbzP ē ವಿಜ್ಞಾನ ವಿಷಯ ಬರೆಯಲು ಸಾಧ್ಯವಿಲ್ಲ ಎನ್ನುವ ಮೂರ್ಖರಿಗೆ ಇದರಿಂದ ತಲೆ ಮೇಲೆ ಹೊಡಿಬೆಕು ಎಂಬುದಾಗಿ ರೋಷಗೊಂಡು ಹೇಳಿದರು. ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ಇಂಗ್ಲಿಷ್ ಭಾಷೆಯ ಬಲತ್ತಾರದ ‘ಗಿಲಿಬಿನ’ ಯಂತ್ರಕ್ಕೊಪ್ಪಿಸುವ ಕೂರ
ŸbzWĀiĒĒB gzbNUVē¹Zā āĒĒEGā «±kZĀB°ĀiāZā PĒĒĒĒB ,ĀvĪ¹ PĒĒZĒĒZā ±Āōgā ©ĲĲĲ. ಕುವೆಂಪು ಅವರು ತಮ್ಮ ಭಾಷಣದುದ್ದಕ್ಕೂ ಕನ್ನಡದ ಶಕ್ತಿ ಸಾಮರ್ಥ್ಯಗಳ ಬಗ್ಗೆ «±ĒĒĒ °ĀĲĲĲĒvĒ ,KĒvRZĀĀĲĲĲ
ಭಾಷಣ ಮಾಡಿ ಎಂದಿನಂತೆ ಮತ್ತೊಮ್ಮೆ ‘ಕನ್ನಡದ ಡಿಂಡಿಮ’ವನ್ನು ಬಾರಿಸಿದರು!”(ಪ್ರಬುದ್ಧ ಕರ್ಣಾಟಕ, ಸಂಪುಟ 51,
,ĒApē 01, yN 165.) JĒĒĒā āĒĒĒUkĒē PĒlqbz PĒKē āĒvĒPĒā āĒĒvN JgbĒĒĒĒĒĒĒĒĒ PĒlqbz rArĒāĒĒĒĒĒĒ PĒTŠōžā.

ಇಂದು ಕನ್ನಡದ ಉಳಿವಿಗಾಗಿ ಹೋರಾಡಬೇಕಾದ ಸ್ಥಿತಿ ಬಂದೊಡಗುತ್ತಿದೆ. ಕನ್ನಡವೆಂದರೆ ಬರಿ ಭಾಷೆಯಲ್ಲ ಅದೊಂದು ಸಂಸ್ಕೃತಿಯ ಉಳಿಸುವಿಕೆ ಮತ್ತು ಬೆಳೆಸುವಿಕೆ ಎಂಬುದನ್ನು ಅರಿಯಬೇಕಾಗಿದೆ ಹಾಗಾಗಿಯೇ ಕನ್ನಡ ಕವಿಗಳು ಕನ್ನಡ ಭಾಷೆ

ಅನು ಆರಣ್ಯ ಶ್ರೀಶೈಲೇಶ್ವರ ಸಂಗ್ರಹಿತ ಪಾರ್ವತೀ ಪ್ರಜ್ಞಾಪ್ರಾಪ್ತಿ (ಪ್ರಾಚೀನ) ವರ್ಣನಾ ಪರಿಚಯ ಶಾಲಾ ಶಿಕ್ಷಣ ಪದ್ಧತಿಗೆ

PÈÀqZÀ^a ÌÁwÈÀ vÀZÉÁ-ÄU₂AZÀ

ZÉB ZÉBAiÄgl® è °ÄnÖj

PIEŃGÀ a İĀwĒÀ eĒĒĀUĀ¼PĒ Ē PĀ½

PÈÈqà vÈnõ È¼Ár ¢j

PÈÀqÀ zÃ+ZÉ zÉEqP gÁÇj

PÈNqÀ «ZÁiǎ Uǝ¹ Çj

PEŁKACZ 1j^a AvigACj

$$P \in \mathcal{A} \text{ z } \mathcal{A} \pm \mathcal{Z} \in \mathcal{O} \text{ z } \mathcal{A} \in \mathcal{C}.$$

JAZA °Árgi°ázEAB ¥ÁiÁiESÁ PEÁUEÁZPEÁ UPÁEÁkI ÁO PÁÁÁ ÁPÁ. eÁEVAiÁ°ÁiÁ VÁEÁ ¥ÁziÁ EÁREÁ
 °ÁtiÁ UÁtiÁEAB JAZKE °ÁgiÁiÁ°ÁgiÁ, CzÁÁ ±ÁiÁiÁUÁV ZÁRÁiÁÁ°ÁzEAB gER¹PEÁÁÁ ÁPÁS zÁ±ÁiÁ
 PÁkVÁiÁ VÁÁ°ÁE VÁÁ°gÁ°ázÁ DzÁÁD PEÁUEÁZESÉÁ °ÁEÁAVVÁV VÁEÁgÁVzÉ EzÁ ¥ÁiÁiESÉÁ
 D±ÁiÁ°Á DUÁ ÁPÁZÁ ÁPÁÁÁ EÁCEÁÁVzÉ

©. JA. 2^o Cabl PELA VAAIA EREAI PlkvAIA^oè " PAVATU EAEESa^oMAIA^oMAVIZÉ »jZAV
 "°ZPME^oBA FUA SqME^oMQPÉ SqPÁZÉ SqPÁZÁ^oAPIME^oEREAr. Sw^oa^oAVPArAIA^oREGNEP
 SqPÁZÉ. Á«[®]èEENE " JAZA^oOAIVAU

" vÁAiñi ©dAiñ aÍÁgñ aÍÁ, zÁj ©r, zÁj ©r, Cqñ ÁÁgñj.

ÁgVÁÁ ÁiÄ »j AiÄ °Li a ÄUMÉ zÁj vÉÄgÄaÄ »j AiÄ ÉEqÉ

.. Á¼Ä Ää .. Á¼Ä!

ἄλλοι δὲ ἄλλοι καὶ ἄλλοι αἰὲρ ἀπὸ τῶν – ἄλλοι δὲ ἄλλοι ἀπὸ τῶν

.. Á¼Ä Ää .. Á¼Ä! "

$$Z^{\otimes A} \hat{A}_i Q_A Z^{\otimes B} \gg j A_i \bar{v} A_i \bar{a} \bar{A} P_{12} Q_A M q P \bar{A} n z P \bar{q} A,$$
$$M_{UE\bar{A}r} P_{A\frac{1}{2}CqA} v_{A\frac{1}{2}CqA} J_{Z\bar{A}i\bar{A}}^{\circ} \dot{=} v_{A\frac{1}{2}} \cdot \bar{A}\bar{A} \ll qA,$$

ÉÁqÄÄÄr ÉqÜÄÄÄ äÄÄÄqÜÉ ÉqÄÄÄÄ äÄÄÄzÉ ÄÜÄ«gÄ ?

·ÁgMÌZÀ -ÉĀPÌZÁ^a ĀPÌ_{4P} »j zÁV vĒPÀ vĒEV«gÁ ?

$$S \propto N^a \text{ÄP} \frac{1}{2} g \text{Ä}$$

MPÆlg® - ÆlgÆ PÆV F MPÆUÆ F »j AiÆ PÆUÆ



" 1j UEŋqA UEŋ »j UEŋqA UEŋ 1j UEŋqA UEŋ " Á¼E-
PEŋqizÁ VÁÁIŋ UEŋ " Á¼E "

CACg^aāzjā »Azē PEIqā EĀrEā »j^aā-āzē PEIqā EĀqā EĀrAiā G²UĀV ¥wāiEŠgē vPĀEĀB vĀ^aā
Cj^oā ĀPĀZĀPEVZē Ezā »gĀVgPĀZĀUĀ PEIqā »āšē^aāVĀO EĀqā EĀrAiā G²ā ĀZā
PEIqā^aāgPk »ĀZē PEĀEĒVĀEĀZĀ PĤĀ PkVĀi^oē PEIqā EĀrEā^aāVĀO PEĀUgĀ 1wāiā avit
©r āVĀO

" $\alpha \tilde{A} \in \tilde{A} g \tilde{A} \quad a \tilde{A} \in \tilde{A} i \tilde{A} \quad a \tilde{A} \tilde{A} v \tilde{E} z \tilde{E} \quad o \tilde{A} \frac{1}{4} \tilde{A}$ "

" ΕΑΕΑqÀ^a ÄEÄiÄ^a MÄE ŞAiÄ® ΕΒ PÄ¼Ä"

"ZÀr ZÁ^aÄÄr ¥Ä¼i "ÄPÄZÄZÄ£i?"

" UÀqÄ ÁZqÉ æEÀ S° PÆqÄª ÁiÄÄEÄ ? "

JACG¹A²IZG³ »AZÉ PÉAQ⁴ EÁRÉA CZÉÁU⁵ PÁJ VÁ EÉÁ«ZÉ PÉA⁶UGÁZP⁷GÁ PÉAQ⁸ EÁQ⁹ EÁRAIÉAB
EÉKES¹⁰GÁ »VPAV S°PÉQ¹¹A¹²Á I¹³VAIÉAB PIAQ¹⁴ GÉÁ¹⁵Á J VPAV °ÁRG¹⁶A¹⁷IZG¹⁸ »AZÉ PÁIZÉ °ÁUÁV PÉAQ¹⁹
ÁÁÁIÁ S°PÉQ²⁰A²¹P²²GÁ EZÉAB MAÁAIÁZG²³KE PÁ²⁴ÁÁ PÁVGA²⁵Á ÁÁÁÁ EAZÁ S°Á ÁÁAR²⁶ÁV
DUÁÁPÁVZÉ

f. $\int_0^1 g(x) dx = \frac{1}{2}$ $\Rightarrow \int_0^1 g(x) dx = \frac{1}{2}$ $\Rightarrow \int_0^1 g(x) dx = \frac{1}{2}$

" AiĀAgĀ AiĀrŪ PĒĀgĭ ¥ĬŪĒ¼ĭ

CAZé gMÀUì ¥Áat!

[illegible]

ÁÁiÀi M° ÁQZMEÄ-

a ÄEUB-i PÈnqì YìZÁrĀǎ!

ಅಂದದರ ಹಿಂದೆ ಕನ್ನಡ ಭಾಷೆ ಮತ್ತು ನಾಡು ನುಡಿ ಕುರಿತ ಪ್ರೇಮವಿದೆ. ಇಂಥ ನೂರಾರು ಕವಿತೆಗಳು ಕನ್ನಡ ಸಾಹಿತ್ಯದಲ್ಲಿ

ಮೇಲಿನ ಜ್ಞಲಂತ ಉದಾಹರಣೆಗಳನ್ನು ಕೇಳಿಯೂ ಕನ್ನಡ ಭಾಷೆ ಮತ್ತು ಮಾಧ್ಯಮದ ಬಗ್ಗೆ ಚಕಾರವೆತ್ತಿದರೆ ಅಂತವರಿಗೆ ಏನನ್ನೇಬೇಕು ? ಕನ್ನಡವೆಂಬುದು ಬರಿ ಭಾಷೆಯಲ್ಲ ಅದೊಂದು ಜನವಾಣಿ, ಸಂಸ್ಕೃತಿಯ ಪ್ರತೀಬಿಂಬ ಹಾಗಾಗಿಯೇ ಅಚ್ಚು ಸಿರಿಯೊಡಲು ಬಹು ಸಂಪನ್ನ ಹಾಗೂ ಸಮೃದ್ಧಿಯಾಗಿದೆ. ಬಹುಜನ ಭಾಷೆಯಾಗಿ ತನ್ನ ಅಸ್ಥಿತ್ವವನ್ನು ಉಳಿಸಿಕೊಂಡಿದೆ

[illegible]



ಬಟ್ಟಾರೆಯಾಗಿ ಕನ್ನಡ ಭಾಷೆಯ ಸಿರಿಯೊಡಲನ್ನು ಹಾಗೂ ಬಹುಜನ ಭಾಷಾ ಮಾಧ್ಯಮವನ್ನು ಸಮಗ್ರವಾಗಿ ಅರಿತವರಾದ ಅದನ್ನು ತಿರಸ್ಕಾರ ಭಾವದಿಂದ ಕಾಣಲಾರರು. ಒಂದು ಭಾಷೆಯನ್ನು ಆಳವಾಗಿ ಅಭ್ಯಸಿಸಿದ್ದೇ ಆದರೆ ಅವನಲ್ಲಿ ಆಳವಾಗಿ ಅರ್ಥ ಬೇರೂರುವುದು. ಅದು ತನ್ನ ವ್ಯವಹಾರದ ಭಾಷೆಯೊಡನೆ ಮಿಳಿತಗೊಂಡು ಅವನನ್ನು ಇನ್ನೂ ಎತ್ತರಕ್ಕೆ ಕೊಂಡೊಯ್ಯುವುದು. ಅದಕ್ಕೆ ಅನೇಕ ನಿದರ್ಶನಗಳನ್ನು ಈ ಲೇಖನದಲ್ಲಿ ಈಗಾಗಲೇ ತೋರ್ಪಡಿಸಲಾಗಿದೆ. ಹಾಗಾಗಿ ಭಾಷಾ ಮಾಧ್ಯಮ ಕಲಿಕೆಯಿಂದ »Azt @A/A@aJAS vAaPಲನೆ ಅಳಿದು ಬಹು ಸಮೃದ್ಧವಾದ ಭಾಷೆಯೊಂದರ ಬಳಕೆ ಹಾಗೂ ಅದರ ಮೇಲಿನ ಪ್ರೀತಿ ಎರಡೂ ಇಮ್ಮಡಿಯಾದಾಗ ಆ ಭಾಷೆಗೆ ಮಾನ್ಯತೆ ಬರುವುದು. ಅದನ್ನು ಇತಿಹಾಸ ಕೂಡ ಸಾರಿ ಸಾರಿ ಹೇಳುತ್ತಲೇ ಬಂದಿದೆ. DZAzj AzA PEAqP Azbf CEt AaEE AqP AV aAEZA aAAVAV, S4PAia 1o ಭಾಷೆಯಾಗಿ ಸದಾ ಪ್ರೀತಿಸುವ ಗುಣ ಪ್ರತಿಯೊಬ್ಬರಲ್ಲೂ ಬಂದದ್ದೇ ಆದರೆ ಆ ಭಾಷೆಗೆ ಅಳಿವಲ್ಲಿಯದು.

$$\mathbb{Y}^{\mathbb{A}^a} \mathbb{A} \pm \mathbb{D} \mathbb{E} \mathbb{A} \mathbb{P} \mathbb{W} \mathbb{U} \mathbb{M} \mathbb{A} :$$

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0MI ; QI \$AqN A0 PMAZAAIUMKA AaMAfPAaAVUZA«AOPa fAaEZA1WUMKA
MAZÄ . PÄAd±Á1QAIä CzÄIÄÈÄ

qÁ.£ÁUÀqÁdÄ.°ÉZi.J,i

[illegible]

ÀÁǾ; ¥À&À^aÄ zÀeÉǾ PÁ-ÉÃdÄ,

PÉAUÉÃj , **ÉAUÀ¼ÀÆqÄÄ-560060.

PÀEÁỒI PÀ, "ÁqÀvÀ

ABSTRACT

°AQI- | Qi SāqAPAI āO dEÁUUA Ew°ÁA ¥ME°AÖ PÁ®CzAž EAÇEÁ°AgEUAÆ vÀ°AAžEĀ
 ,AA ,AlovAĀĀEĀB °EÆACzĀĀV, žAI Ō CgĀtazEÆACUE ,AASAzĀ °EÆACzĀVĖ. ,AgAvĀĀ SāqAPAI ĀUW/A°
 JgAQĀEEA zĒĀ°ÁVZĒ. PĀEĀŌI PĀž°è 14 SāqAPAI ĀUW/2°E. °AQI | Qi, EÆĀ° UqĀĀ, eEÆĀPĀAgĀASgĀĀ
 °ĀĀĀAvĀž°ĀgĀĀ PĀAQĀSgĀĀVĀVĖ. ¥ĀĀĀUĀ CzĀĀĀĀEĀ °qĀC, qĀ°ĀEĀUqĀžĀ fEĀĀĀVZĒ. F dEÁUUA
 ,ĒĀMEĀĀĀQĀĀ°ĀžĀĀ, ¥ĀĒ°Pi °MEĀĀ, °Ā° GUĀĀĀĀ, PĀj °ĀĀtĀ °ĀĀĀgĀ °ĀĀQĀĀ°ĀžĀĀ PĀĀĀ°ÁVZĒ. °AQI | Qi
 Dc°Ā°UWĀ, Ā°ĀĀFPA, zĀ«ĀŌPĀ °ĀĀVĀU DyŌPĀ fĀ°ĀEĀ w/ĀĀĀ°ĀžĀĀ. PĀEĀŌI PĀž°è 40 °AQI- | Qi
 H gĀĀUW/2°E. 600 PĀĀI ĀASUW/2°E. E°ĀgĀ °EĀgĀUWĀEĀB d¥ĀEi, ĒEPA°i, KgĀi | Ēi JĀžĀ
 PĀgEĀĀĀVĀVĖ. ĀĀ»/EĀĀgĀ, ĀĒEĀĀĀEĀ, ĀĀPĀĀVĀ ¥EĒ°PĀVĖ ,Āj ĀĀĀVĀ®è ±ĀĀĀvĀ °ĀĀ, ĀĒEĀPEĒ °ĀĒEĀ CĀPĀĀ
 ĀĀr®è PEĀ®Ā C®ĀNEČY EĀĒEĀEĀĀEĀB qĀE | ,ĀĀ°ĀžĀĀ.

! ĀpPÉ :

SāqAPAI AŌ , ĀāAAZĀAAĀZĀ SUEĪ ° Tva gĀEYĀZĀ , Ā» vĀā°ĀUĀ° YĀhĀVĀVĀE DZĀgĀUĀYĀUĀ° Ā
 1 UĀĀ°ĀĀC®E DZĀĀ°PA , ĀĀ, ĀĪEWĪE °EĀ° 1 PĒEAQĀĀ QĀYĀV aW, ĀĀVĀU °ĀĪĀVĀEĀQĀĀĀZĀĀ , Ā°ĀĪĒĒĀ,
 SĀQAPAI ĀUĀYĀĀ Ew°ĀĀ YĀC°ĀŌ PĀ°CĀZĀ EACĒĀ°ĀgĒUĀE vĀĀĀZĒĒ FĀ°ĒĒĀ , ĀĀ, ĀĪEWĀĀĒĒĒĒĒĒĒ °EĀCZĀV,
 ZĀĪ Ō CgĀtāZĒĒEĀCUE , ĀĀSĀZĀ °EĀCZĀYĒ. EAZĀ vĀ°ĀĀ āĀĒE® EE°ĒĀĒĒĒĒĒ PĀVĒZĀ 20EĒĀ ĀVĀ°ĀĪĒĒĒZĀ
 CĀVĀZĀ°E CgĀtā PĀĒĒĒUĀYĀZĀ PĀPĀ°ĒĒĒĒĒ CĒĀĀ°«1ZĀYĒ. °EĀgĀĪ ZĀ SZĀQĒĒ eĒE°E °EE°ZĀ°ĀĀĀĀ
 ĀĀ, ĀĪEWĀĀĒĒĒĒĒ PĀNPEĒYĀĪ°Ā DUĀZĒ, ©qĀ°E DUĀZĒ PĀVĒZĀ 25-30 °ĀPĀUĀYĀZĀ 1 UĀVĀVĀPĒĪ
 MĪYĀYĀNQĀĀ°ĀZĒĒĒĒ PĀTS°ĀZĀĀ. āĀĀVgĀ YĀĀtĀ ĀQĀUĀYĒEĀC VĒĀ , ĀĀSĀZĀ, °EUEĒYĀ PA VqĀ°ĀĒE° PĒ
 eĀĒĒĀ, DEUĀYĒĒĒĒ »rzĀĀ YĀVĀV, ĀĀ°ĀZĀĀ, YĀĀtĀ ĀQĀUĀYĒĒĒĒ VqĀ°ĀĀgĒUĀYĒĒĒĒ ZĒĀ°ĀgĒAZĀĀ °Ā«1gĀ°ĀZĀĀ
 F dĒĀgĀ 1UvĀĀĀVZĒ. YĀĀĀAZĀZĀ°E °ĀgĀVĀĀ SĀQAPAI ĀUĀYĀ°E 2EEĀ ZĒĀĀ°ĀVZĒ. °EĒZĀ®EEĀ , ĀĒĒĒ
 DĪ, ĀĀgĀVĀĀ SĀQAPAI ĀUĀYĀ vĀt°ĀVZĒ (Dc°Ā1).

[illegible]

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«**Ἐθὺμὰν ἔ :**

°AQI; Qi dEAgAA PAAÖDI PAZÄ°e 40 H gAAUA%°E. °AAE°VAB C°°AIj UAYÄÄ DVZÄÄ, EÄEÄÄ DÄEÄI
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Bank Initiatives and Challenges of Financial Inclusion in Karnataka: With Special Reference to Kodagu District

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Abstract

The Karnataka state plays an essential role in achieving financial inclusion in India. Kodagu is one of the developed districts in terms of per capita income, rate of literacy, and density of population but still lower in financial activities because of financial illiteracy. Then also 59% of the rural household and 64.34% of urban households access formal banking systems in the Kodagu district. The financial activity has the highest in Madikeri and lowest in Virajpete taluks. In this process, financial institutions are the strong pillars of economic growth and development of society. In this process, the reserve bank of India has taken various initiatives to achieve inclusive growth. The objectives of this study are to analyze the role of banking initiatives in financial inclusion and the challenges of financial institutions in improving the condition of Rural Households. In order to show the positive relationship primary and secondary data have been collected for analysis purposes. In this way total of 150 respondents were selected from three taluks of Kodagu district of Karnataka by using a random sampling method.

Keywords: *Financial inclusion, Bank initiatives, Inclusive growth, Sustainable development.*

1. Introduction:

Financial Inclusion is the providing of financial services to poor people including disadvantaged groups at reasonable cost and conditions (Rangarajan, 2008). Even after 73 years of freedom, banking services have not reached the whole rural and unprivileged division of society. It creates a monetary gap and insecurity among rural people. Hence, the Government of India (GOI) and Reserve Bank of India (RBI) formulate a variety of policies to build monetary strength in rural India through Financial Inclusion since 2005. The RBI has taken various initiatives like, such as Self Help Groups (SHG)- Bank linkage program, Micro Finance (MF), use of

Business Facilitators and Business Correspondents (BFBC), easing of Know Your Customer (KYC) norms, Electronic benefit transfer, use of mobile banking, Automated Teller Machine (ATM), the opening of "No-frill-accounts" and providing financial literacy to create awareness among rural people. All these efforts have played a significant role in increasing the formal credit facility in rural and The Government of India also provide financial services like the establishment of credit counseling centers, Kisan Credit Card, Pradhan Mantri Jan Dhan Yojana (PMJDY), etc. (prof.J.P.Yadav, Abhishek Sharma, Meghna Meena, 2016).



Financial Inclusion in India

The Reserve Bank of India has set up the **khan commission** in 2004 to study financial services in the country. Later, **Y.V. Venugopal Reddy (former Governor of RBI)** was the first person to use the word '**Financial inclusion**' in April 2005 in his Annual policy statement. The idea of Financial Inclusion was encouraged in the eleventh five-year plan period. After that, the pilot study had conducted in Mangalam Village at Pondicherry and it is the first village in India every household has Bank Account and using Financial Services (Panduranga, 2016). In India, the top three states have the highest in financial inclusion such as Kerala, Andhra Pradesh, and Himachal Pradesh also lowest in Bihar, Assam, and West Bengal. (Annual RBI Report in 2015).

Profile of the Financial Inclusion in Kodagu District

Kodagu (Coorg) is one of the attractive hill stations of Karnataka. It covers total 4,102 kilometers in the Western Ghats of Karnataka. It has three Taluks, like viz., Madikeri, Virajpet, Somvarpet. Madikeri is the headquarters of Kodagu. A total of 1,38,303 numbers of households have banking facility and 69.27 percent of households availing of banking services (e-krishiuasb.karnataka.gov.in, 2011)). The total 163 Bank Branches, the total 1,68,437 Credit Accounts, The total 3, 98,445 Deposits, the total 113 number of ATMs. the total 126 Public Sector Banks, the total 154 scheduled Commercial Banks, the total 24 Private banks, The total 25 Regional Rural Banks, 4 urban Co-Operative Banks, and 3 Primary Co-operative Agriculture and Rural

Development Banks (SLBC-Report, 2015-16).

3. Review of the Literature

(Jeeban Jyoti Mohanty, 2018): has examined that Financial Inclusion is very low in Odisha. This study mainly focused on the Malkangiri district of Odisha. This paper is based on primary and secondary sources to realize the recent Financial Inclusion status and to discover the constraint, issue, and challenges in the district. A total of 103 villages, 200 SHGs, and 400 samples select based on a Random Sampling Method. This paper finds that 89% of the sample having a bank account, 15% of the samples were having a RuPay card, and enrolled under the social security schemes ranged from 9-10% across the 7 blocks. In the order of 34% of the sample had availed a loan of which around 27% had got a loan through their SHGs and not through their accounts. This paper recommends that providing financial literacy needs to be extended. In this process, the state government and commercial banks should take various initiatives in this district. **(Shivangi Bhatia, 2015):** were stated that Financial Inclusion is the key factor in determining sustainable development in a country with low-level financial facilities. Because the government should be made targeted development programs at the rural level to reach the excluded population of society and it helps to achieve the minimum goals. In this process, it increases employment, income, and savings of the rural people. This is the way we can achieve inclusive growth in the long-run term as it helps the underprivileged sections of the society to get some credit facilities. **(Siddiqui, 2018):** analyze the consequences of financial inclusion on the Socio-Economic



conditions of rural people. This paper mainly focused on programs of financial inclusion and Secondary data has been used to find out the positive relationship with sustainable growth.

4. Statement of the Research Problem.

Most of the studies related to financial inclusion at the macro level and no major study has been made to find out the Impact of financial inclusion at the micro-level, particularly in the Kodagu district. With the improvement of financial inclusion, there must be needed maximum number of participation from every section of the society especially focus on rural households. But, the majority of the people do not have access to formal credit because of lack of awareness and financial literacy among rural households is hindering the financial services in the rural area. In this background, the present study has undertaken to examine the Bank Initiatives and Challenges of Financial Inclusion in Karnataka: With Special Reference to Kodagu.

5. The objective of The Study: To analyze the present status of financial inclusion in the Kodagu district.

- To study the role of public sector banks in promoting financial inclusion in Kodagu district.
- To find out some suggestions to improve financial inclusion.

6. The methodology of The Study: This paper is based on empirical in

nature. This paper shows the positive correlation between financial inclusion and development of the society. therefore, primary data have been collected through a random sampling method. In this process total, 150 respondents were selected from three taluks of Kodagu district from each taluk 50 respondents were selected. The respondents are classified into small and marginal farmers, landless laborers, people belong to SC/STs, etc. and Secondary data have been collected through the Annual Report of RBI, District statistical office, Kodagu at a glance, Kodagu district statistics at a glance, Report of banks, Government of India published journals and various committee reports regarding the number of bank branches, bank accounts, deposits, savings, loans, etc are collected the and public banks, private banks, co-operative banks, RRBs, self-help groups and microfinance in Kodagu district.

Gross bank credit of all scheduled commercial banks in Kodagu. Total 126 number of branches in, total 3,81,237 deposits and total 2, 76,548 credits in the Public sector Bank in Kodagu and Total 38 number of branches, total 1, 14,702 deposits and total 83,994 credits in the Public sector Bank in Madikeri. Total 39 numbers branches, total 1, 20,678 deposits, and total 89,182 credits in the Public sector Bank in Somwarpet. Total 49 number branches, total 1, 45,857 deposits, and total 10,3373 credits in the Public sector Bank in Virajpet.



Results and Discussion:

Table No:1 District and Bank Group-Wise distribution of numbers of reporting offices, Aggregate deposits and gross bank credit of all scheduled commercial banks-(Rs in Million)

Taluk	Commercial Banks			Regional Rural Banks			Private banks		
	No of branches	Deposits	Credits	No of branches	Deposits	Credit	No of branches	Deposits	credits
Madikeri	38	114702	83994	6	9713	4645	8	30108	19030
Somwarpet	39	120678	89182	10	11206	8225	9	22331	16098
Virajpet	49	145857	103372	9	11439	4640	5	16746	14981
Total	126	381237	276548	24	32358	17510	22	69185	50109

Source: Kodagu district statistics at a glance (2017-2018)

Table No 2: Aggregate credit and deposits of Public sector banks in Kodagu (Rs in Million)

SL.NO	Taluk	Public sector Bank		
		No.of Branches	Deposits	Credits
1	Madikeri	38	114702	83994
2	Somwarpet	39	120678	89182
3	Virajpet	49	145857	103372
	TOTAL	126	381237	276548

Source: Kodagu district statistics at a glance (2017-2018)

Table: 3 Socio-Economic Conditions of Rural Households in Kodagu District.

Above the table 3 reveals that 12% of the respondents belong to 20 years, 34.66% belongs to 20-40 years, 29.33% belongs to 40-60 years age groups its shows most of the young people in Kodagu getting banking facility, and compared to male and female data males are using more banking transaction than females. And 45.33% of the rural people in Kodagu district are financially illiterate only 19% of the people know the banking services, 40.66% are SC, 15% are STs, 33.33% are OBC and 10.66% are general category using the banking services. And most rural people financially exclude because they get less income because they highly depend upon money lenders



also the majority of the people take a loan from Self Help Groups and microfinance than formal institutions.

Respondents	Classification	Frequency	Percentage
Age	Up to 20 years	18	12%
	20-40 years	52	34.66%
	40-60 years	44	29.33%
	60 and Above	36	24%
	Total	150	100%
Gender	Male	85	56.66%
	Female	65	43.33%
	Total	150	100%
Education	Illiterate	68	45.33%
	Primary/Secondary	41	27.33%
	Under Graduation	29	19.33%
	Post Graduation	12	8%
	Total	150	100%
Category	SC	61	40.66%
	ST	23	15.33%
	OBC	50	33.33%
	General	16	10.66%
	Total	150	100%
Income (monthly)	5000-10,000	17	11.33%
	10,000-15,000	35	23.33%
	15,000-25,000	62	41.33%
	Above 25,000	36	24%
	Total	150	100%
Savings (monthly)	Below 1000	78	52%
	1,000-3,000	41	27.33%
	3,000-5,000	19	12.66%
	Above 5,000	12	8%
	Total	150	100%

Above the table 2 shows that Numbers of Bank branches, Aggregate deposits, and

Table.2 shows the trends and progress of the financial institutions in Kodagu district, In 2015 public sector banks are 103 after that the numbers braches, deposits and savings had been increased to 126. Then co-operative banks play a very important role in providing banking services earlier only one bank in the district now it has been increased to 17 branches and a total of 25 regional rural banks functioning in

Kodagu this also dealing well in financial services. In 2015 a total of 265 MFs/SHGs were workings now it has been increased to 465. Most of the rural people in the Kodagu district depend upon MFs/SHGs in their areas. Kodagu is one developed district of Karnataka in terms of per capita income and literacy rate and density of population. Here banks play a crucial role in financial inclusion.



Banks	Classification	2015	2016	2017	2018
Public sector banks	Total no of branches	103	107	112	126
	Total loans	1,72,992	1,85,654	1,95,269	2,76,548
	Total deposits	25,5109	26,378	27,998	3,81,237
Co-operative banks	Total no of branches	01	05	12	17
	Total no of members	36,983	19,796	19,096	24099
	Total agricultural loans	38,717	40,515	42,103	49,286
	Total loans	55,131	60,390	68,036	79,015
	Total deposits	54,618	71,142	74,103	76,169
Regional rural banks (RRBs)	Total no of branches	23	26	26	25
	Total agricultural loans	2977	68,794	69,320	8562
	Total loans	9076	15,763	18,217	17,510
	Total deposits	21,633	30,965	32,811	32,358
MFs/SHGs	Total	265	319	368	465

Sources: Kodagu District Statistics at a Glance

Table: 5 Tools of Financial Inclusion in Kodagu

SL/NO	Tools of Financial Inclusion	respondents	percentage
1	BC/BFs	36	24%
2	GCC	85	56.66%
3	KCC	20	13.33%
4	No frills Account	46	30.66%
5	KYC	17	11.33%
6	Pensions	29	19.33%
	Total	150	100%

Sources: primary data from respondents.

Above the table.3 shows that Tools of Financial Inclusion in Kodagu District total 24% of the respondents use BC/BFs, total 56.66% of the respondents use General Credit Cards, total 13.33% of

the respondents have Kisan credit card, 30% of the respondents have No frills Account, total 11.33% of the respondents have Know Your Account, total 19.33% of the respondents have pension facility.

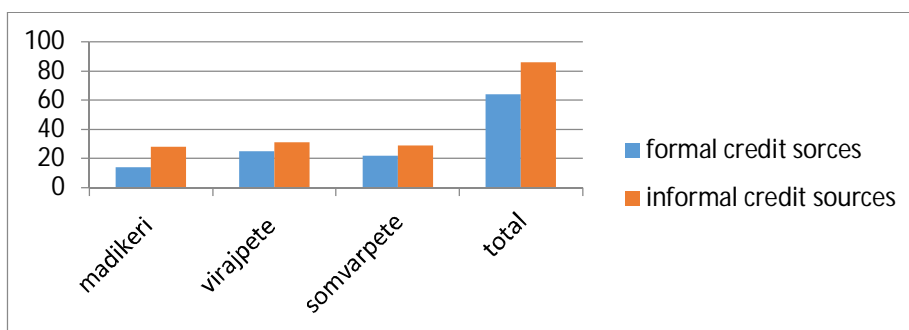


Above the table.4 shows that Formal and Informal Credit Facilities of Rural Households in three taluks of Kodagu District, total 28% of the respondents have Credit Facility in Madikeri, total 37.33% of the respondents have Credit Facility in Virajpete and 34% of the respondents have Credit Facility in Somvarpete. A total of 64 members using formal credit sources and 86% of the member depend on the informal credit facility in Kodagu.

Table: 6 Credit Facilities of Rural Households in Kodagu District

Taluks	Formal credit sources	Informal credit sources	Respondents	Percentage
Madikeri	14	28	42	28%
Virajpete	25	31	56	37.33%
Somvarpete	22	29	51	34%
Total	64	86	150	100%

Sources: primary data from respondents



7. Challenges of financial inclusion in Kodagu District

- Banking services available only for urban people but these services are excluded from the rural people therefore they highly depend on money lenders.
- Lack of financial literacy among the respondents is caused by financial exclusion in the Kodagu district.
- Formal banking needed various documents to provide loans but rural households do not have these documents to acquire these services.
- People are not interested in using banking transactions because they feel difficult in understanding banking services.

- Many of the rural people living in an isolated area they find difficult to get banking services because of lack of infrastructure facility.
- Commercial banks still depend on refinancing facilities from the RBI and GOI.
- Most of the co-operative banks are suffering from professional management.

8. Suggestions for the Study

- The number of branches must be opened in rural areas.
- Create awareness about banking services among rural people.



- Financial literacy should be needed for rural people because to get the benefits of financial services.
- Private Banks should provide the loan facility to rural households to improve their livelihood conditions.
- Everyone should have a bank account in the family.
- The banking dealings must be simplified to open the Bank account in the rural area.
- Bankers should have a friendly relationship with the public.

9. Conclusion

Financial services of the banks are considered a key determinant for the development of rural poor and it helps to remove the dominance of middle man and money lenders. These banks provide credit facilities to rural farmers at a low rate of interest; it helps to boost the socio-economic conditions of the people. In Kodagu, commercial banks introduced various tools to achieve financial inclusion. Kodagu is one of the developed districts of Karnataka in terms of density of population, rate of literacy and sex ratio but still remains under in financial services.

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Self Help Groups Are the Tools of Improving Economic Condition of Rural Women -With Special Reference to Mysuru Taluk in Mysore District of Karnataka

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Abstract

India has about 250 million people below the poverty line with the women and children being worse affected. The overall growth and development of a country is reflected by the socio economic status of women. Women have not been treated on par with men in any aspect of life though their role is crucial for the sustenance for family and society as well as for the development of economy as a whole (Sardagi, 2012). Without the involvement of women, a nation's economic development and progress is incomplete. Making of self help groups is the best way to institutionalize economic empowerment among women. Self help group not only instigate women to grow their savings but also give access to facilities of credit from various banks. Self Help Groups are voluntarily formed informal, registered or unregistered group of micro entrepreneurs having homogeneous social and economic backgrounds; voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and meet their emergency needs on the basis of mutual help. This paper makes an attempt to look in to the socio economic condition of women members of SHGs in case study area and tries to suggest some remedial measures to improve their conditions.

Key Words: Micro Entrepreneurs, Self Help Group, Women Empowerment, Economic Development

Introduction:

Self-Help groups have been getting more importance for work with people and community, for common purpose and solving the problems which are related social-economical, and to self-reliance, self-esteem, self-production, joint responsibility, self-determination by mobilizing internal indigenous resources of the person the group. They work together to achieve the goals and accomplishment of the work and to come plat-form. Self-Help Group is a small voluntary association of poor people preferably from the same socioeconomic back drop. The micro-credit given to

them makes them enterprising; it can be all women group, allmen group or even a mixed group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. Self help group are voluntary, small group structure for mutual aid and the accomplishment of social purpose, they are usually formed by peers who have come together for mutual assistance in satisfying a common handicap or life-disrupting problem and bringing about desired social and or personal change. The initiators of such groups emphasize face to face of personal responsibility by members as well as emotional support,



they are frequently "cause" oriented, and promulgate an ideology or values through which members may attain an identity. Such values imply objectives and practices that are broadly beneficial and not harmful, both to the welfare of members participation, and to the wider society, in term of principles of justice, morality and concerns for one's fellow humans. SHG give assistance to women those are Under BPL, and it fight against oppression of women, it is scheme for rural poverty eradication and prevent the credit from moneylenders, SHGs are being good performance to give the assistance to women, it develops the, we feeling, and self esteem, will power, self confidence to SHG member.

Concept of Women Empowerment

Women empowerment is an active, multi-dimensional process which enables women to realize their potential and powers in all spheres of life. The process should materialize only when there is a conducive environment for the enlightenment which is to be ensured first. Empowerment is enlightenment and there is no development without enlightenment; it is the quality of life measured not in terms of rising money incomes or longer life spans alone, rather by the autonomy and security enjoyed by women everywhere.

Concept of Self Help Groups

A Self Help Group is an association of the poor people specially women who belong to the same social & economic background. The SHGs are usually informal groups of a locality or area, whose members have a common need and importance towards collective action. These groups normally consist of 10 to 20 members. Members of the group meet regularly, make their share of contribution. The SHGs bank linkage model has become famous in rural areas

where as without bank linkage SHGs are also functioning.

Review of Literature

There are sufficient literatures on women SHGs in India. In Karnataka also some studies have been done on women SHGs. But, due to time and cost factor, a few of them have been reviewed in this research work.

Kartar Sing and Jain (1995) explained that there are some theoretical and empirical evidences in group Formation. They also mentioned that there are four stages of group's formation, such as, forming, storing, norming and performing. They have identified four factors which help in group formation. These factors are :(a) full participation (b) leadership quality (c) homogeneity among the members and (d) transparency in operation and function of the groups.

Kapoor (2001) studied the empowerment of Indian Women. He discussed, analysed and answered the questions faced by women SHG in India. He option that the gender discrimination still existed, as a result of which women SHGs were unable to achieve the expected goal of empowerment in the country.

According to Kalyani Menon Sen and A. K. Shiv Kumar (2001) 28 in a recent report commissioned by the office of the United Nations Resident Coordinator in India, women in India are outnumbered by men. There are an estimated 30 million missing women. They face nutritional discrimination and have little control over their own fertility and reproductive health. They are less literate with higher dropout rates. Although they work for longer hours than men, their work is largely undervalued and unrecognised and they earn lower wages for same work. They are under-represented in government and decision making. They are legally discriminated



against land and property rights, and face violence inside and outside the family throughout their lives.

All the above studies do not provide sufficient information about women SHGs involved in various economic activities. Therefore, a humble attempt has been made in this paper to study women SHGs and their performance in different economic activities in the Mysore taluk of Mysore district.

Objectives :

To analyse the socio economic condition of women members of Self Help Groups in study area

To suggest measures for better management of SHGs.

Hypotheses :

Larger the enrolment of women to self help groups, greater will be their income level

Sl NO	Null Hypothesis	Alternative Hypothesis
1.	There is no association between income level and self help groups	There is strong association between income level and self help group

Methodology :

The present study is covering 5 Grama Panchayats under Mysuru Taluk in Mysuru district of Karnataka. The Primary data are collected from personal interviews, schedules and questionnaires. The secondary data are collected from Grama Panchayats, government publication, books and journals, etc. The various statistical methods such as, tables, figures, average, percentage and other related statistical techniques are used to analyze the collected data and information. The sampling method chosen for the above research design is total of 10 SHGs of K.R.Nagar taluk is decided to select from 5 Grama panchayat, i.e Belavadi Panchayat, Hinkal gramapanchaya, Bogadi grama panchayat, Dhoora Panchayat , Melhalli grama panchayat by simple random sampling method. From each SHG, 10 women respondents are taken for interview on random sampling basis. The sample sizes is 50 women SHG respondents. Simple table percentage and CHI square method used to analyse the results and the results have been depicted by simple bar graph and pie chart.

Results and Discussions :

Table 1 : Age Composition

Age	Respondents	percentage
Below 25	3	6
25-35	19	38
35-45	17	34
45-55	9	18
Above 55	2	4
Total	50	100

Source: Field survey



Table 1 explains that 3 respondents are below 25 years of age, 19 respondents are between 25-35 years of age, 17 of them belong to the age group between 35-45, only 2 respondents are above 55 years.

Table 2 : Educational status of the respondents

Educational level	Respondents	Percentage
Illiterates(below primary)	6	12
Primary level	12	24
High school level	20	40
College (puc)	8	16
Above PUC	4	8
Total	50	100

Source : Field survey

Chart 1

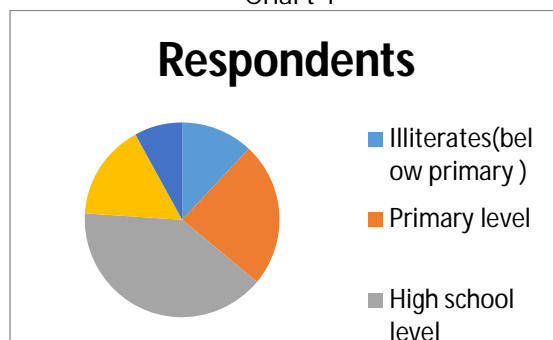


Table 2 and chart 1 explains shows that out of 50 respondents 6 are illiterates, 12 respondents have primary level of education, 20 of them have studied up to high school level, 8 respondents have college level of education, only 4 of them have above PUC level education.

Table 3: Occupation of the respondents

Occupation	Respondents	Percentage
Farmers	8	16
Tailoring	15	30
Petty Shop	6	12
Fast Food	12	24
Beauty Parlour	5	10
Tuitions	4	8
Total	50	100

Source: Field survey



Table 3 reveals that 8 respondents are pursuing as farmers, 15 of them are engaged in tailoring, 6 respondents are having petty shops, 12 of them are involved in fast food business, 5 are pursuing as beautician, hardly 4 respondents are running tuitions.

Table 4: Income of the respondents before and after joining SHGs : (per month)

Income level	Before		After	
< 5000	3	6	2	4
5000 – 7000	25	50	8	16
7000 – 9000	10	20	24	48
9000 - 11000	7	14	8	16
11000 - 13000	4	8	6	12
13000 - 15000	1	2	2	4
Total	50	100	50	100

Source: Field survey

Table 4 and chart 2 and 3 explains that 3 of them had less than 5000 rupees of monthly income, 25 of them are had income between 5000 to 7000 rupees, 10 had between 7000 to 9000 rupees, 7 respondents come under the income level of 9000 to 11000 rupees, around 4 respondents had 11000 to 13000 rupees and hardly 1 respondent had income between 13000 to 15000 rupees as monthly income before joining to Self Help Groups, but their income level has

enhanced by joining to Self Help Groups, only 2 of the respondents are having income less than 5000 rupees, 8 of them are earning monthly income between 5000 to 7000 rupees, 24 respondents are having their income level between 7000 to 9000 rupees, 8 respondents lies between the income group of 9000 to 11000 rupees, 6 respondents income is between the income level of 11000 to 13000 and hardly 2 of them comes under the income level of 13000 to 15000.

Table 5 : Reasons for joining SHGs

Reasons	Respondents	Percentage
For family support	30	60
For savings	8	16
For passion	3	6
For independent	4	8
For buisness	5	10
Total	50	100

Source : Field survey

Table 5 highlights that 30 respondents opined that they joined SHGs in order to support the family, 8 of them said that mainly to save money, 3 replied that they have



strong feelings towards SHGs, 4 respondents joined to be more economically, socially independent, 5 of them have joined to start business.

Table 6 : Positive Feelings about SHGs

Options	Respondents	Percentage
Yes	49	98
No	1	2
Total	50	100

Source : Field survey

Table 6 reveals that 49 respondents are having positive feelings towards their SHGs but hardly 1 respondent is having negative feeling towards the activities of SHGs.

RESULT

	Value	Level of Significance
Chi Square	8.0986	0.05

The Chi Square or P value is 8.0986 It is significant at 5 percent level. 95 percent shows that there is an association between income and self help groups. Therefore reject null hypotheses and accept alternative hypotheses

Findings:

Majority of them comes under the age group of 25 to 35 years.

Majority of them have high school level education because of governmental free and compulsory education scheme and all villages have access to primary and high school level educational infrastructure.

Major occupation of the respondents are tailoring

Before joining SHGs large number of respondents (25) had monthly income level between 5000 to 7000 rupees, but around 24 respondents are having their income level of 7000 to 9000 after joining to SHGs, which were earlier just 10 respondents.

Large numbers of respondents are of the opinion that they have enrolled their

membership in SHGs in order to support their family.

Around 49 respondents are having positive feeling towards the activities of SHGs.

Recommendations:

Majority of them are less educated, thus efforts are needed to increase their educational level in order to improve the activities of SHGs.

The government and NGOs should create awareness about the existence and benefits of SHGs to the people of rural area especially women.

Rotation of responsibility in an SHGs should be made according to their membership seniority and it should be made mandatory, which results in enhancing the leadership qualities among women.

Conclusion :

SHGs have identified ways for women empowerment and reduction of poverty. They have contributed by developing their social and economic status. They



also empower women by increasing their income, expenditure and saving habits.

The key reasons for the success of SHGs are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also help in the financial status of the households. They have developed self-confidence and independence among rural women, which in turn increased the livelihood of the rural people.

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Heritage Tourism in Karnataka

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“Agm MAZĀ SĪŌVi gĀ F gĀ ĀZP gĀĀ YĒĀAR gĀDUKĀ ē PEĀŌI PRĀ MAZĀ. PEĀŌI PRĀ ŌPĀ ĀGĀ «±Ā ĀUMĒAB ŌFEACZĒ “ĀgmĀ JAI EĀiĀ Cw zĒEqĀ gĀDĀZĀ PEĀŌI PĀ 2014 j AZĀ YĒĀĀ, FEĀZPĀPĒ ĀSAQĪZĀVĒ ŌPĀ ĀGĀ dĒĀ ĀiĀ gĀDUKĀ ē EZĀ Ā MAZĀVZĒ “ĀgmĀ ē FUA UĀGĀWĀ gĀĀ 3600 PĀACĒĀVĀ ĀgDUĀ ĀgPUKĀ ē PEĀŌI PĒĀ ē ĀĀĀGĀ 507 ĀUMĀ ē GvĪĀ “ĀgmĀ ē ŌFEgĀYĒĀ zĒĒ ē ĀVĪĀ ĀiĀ PEĀŌI PĒĒ EZĒ gĀDĀ qĒgPĪĀmĪ DYĪ DQŌĀiĀĀf CAQĪ ĀĀĒĀiĀiĀ ŌZĀPĪ 752 ĀgPUKĀ ē gDĒ ĀVĒ ē ĀVĀU 25000 ĀgPUKĀ ē EĀB gPĪĀiĀ “ĀU zĒEgĀ ē YĒĀVĒĀ 2ŌĀ ZĀĀĀĀiĀUMĀ, DZĀĀPĀ EUGĀUMĀ, “Ī ŪĀĀ, PĀQĀUMĀ ĀVĀU PĒĒ wĀGĀUMĀ YĒĀĀ, FEĀZPĀ PĀAZĪUMĀ, «±ĀĀĀZĀ PEĀŌI PRĒAB YĒĀĀ, FEĀZPĀZĀ DZĀGĀ ĀĀĒ ē EĀŌĀ “ĒUEĀĀPĀ YĒĀĀUMĀV ĀĀQĪS ŌĀZĀ. CĀUMĀZĒĒ

1) GvĪĀ PEĀŌI PĀ

2) zDĒt PEĀŌI PĀ

3) Vj ZĀĀUMĀ

4) PĪĀĀUMĀ

PEĀŌI PĀ, PĀŌgĀ EwĀZUĒ “C UĒĀŌEĪ gĀĀ ĀĒB YĪ ZĀĀĀZĒ EZĀ gĀDĀZĀ ĀVĀU UĒĀĀZĀ dĒĀ ĀiĀ YĒĀĀ, ĀVĀTUMĒAB, ĀZPŌ, SŌĀZĀVZĒ GvĪĀ PEĀŌI PRĀ 5EĀ ±ĀPĀĒEPĒĒ »ACEĀ, ĀgPUKĀ ē ŌFEACZĒ zDĒt ZĀ DqĀVĀ EĒĒĀ ZĀ PEĀŌI PĒĀ, ĀĀĀĀUMĀ EŌ ē VĒĀĀ gĀDZĀUMĒAB ŌFEACZĒPĀ “ĀZĀĀ ZĀĀPĪĀ PĀĒ ĀVĀU ĀĀ, ĀPŌPĒ PĒĒ Ō PĒĒĀUĒ CĀĀgPĀVZĒ CĀĪĀ YĒĀAR ĀĀ, ĀPŌUMĀ EŌ ē EĀĒ CĀUMĀZĒĒ YĪ ŌPĒĒĒ “ĀZĀĀ, ĀVĀU LŌFEĀĀiĀĒB “ĀgmĀ ĀĀ, ĀPŌZĀ VĒĒPĀ” JAZĀ PĪĀiĀVĀ ē ĀĀĀGĀ 450 j AZĀ 1100 gĀ ĀZĀĀZĒ ē ĀĀĀGĀ 125 PĒĒ ŌZĀĀ

ZĀĀĀUMĀ ĀVĀU ĀgPUKĀ «ĀĀŌtĀVĒĀZĒB EĒĀQĪS ŌĀZĀ. “ĒĀPĀĀĀ Ō ē ĀVĀU PĀPĒĒĀ PĀ ĀĀĀ ZĀĀPĪĀ, ĀgPUKĀ, ŌPĀAR, UĒĪĀ EI V, ĀVĀU «dĀiĀEUGĀ ĀĀĀĀZĀ ZĀĀĀĀiĀUMĀ «ĀŌĀĀ gĀ PĒĒ gĀ ĀgPUKĀVĀ ē SĀĀĪ fĀiĀ ŌĀ, 125 ZĒĒĀ ŌĒĒĀ «Ā. YĒĀĀZĒ ē ŌĒĒĀĀ CĀĒĀUMĒAB EĒĀQĪS ŌĀZĀ. EZĀ ĀĀĀGĀ LĀVĀU EĀPĀĀ «ĀĀĀYĒĀiĀ, ĀgPUKĀ ē ŌFEACZĒ ĀVĀU DgĀEĒĒĀ LĀVĀU gĀĒĀiĀ ĀgPUKĀ ē ŌFEACZĒ ŌZĀPĪ ĀĒĒĀ EĒĒĀ, ĀgPUKĀ gPĪĀVĀ PĀĀiĀWĒĒ ē ŌĒĀĀĀ ĀVĀU UĀĀĀŌZĒ ē qPĒĒ ĀĀĒĒĀ, ĀgPUKĀ ē UĀĀUD fĀiĀ ĒĒ, PĒUEPĀĪ JAS YĒĀVĀ, ĀUMĀ ē 1EĀ ±ĀPĀĒEĒĀ “ĒPĀAZĪUMĒAB PĀT SŌĀZĀ. “ĀZĀĀĀiĀ ĀVĀVĀ ēĀ YĒĀĀUMĀ, PĒEqĒ, ĀURĀ, LŌFEĀĒ YĪ ŌPĒĒĒ ĀĀĀPĒĒ, SĒĒĀPĪ ŌĀ, ĀVĀVĀ ēĀ YĒĀĀZĒ ē ŌĀ, ŌFEĀĒĒ PĀPĒĒĒ, EI V, UĒĪĀ ŌPĀAR, ŌĀĀĪ, PĀVEĒĒ SAPĀĀĀ YĒĀAR YĒĀĀ, FEĀZPĀ PĀAZĪUMĀVĀ ē

SĀĀĪ fĀiĀ ŌĀ, «dĀiĀEUGĀ CgĀĪ gĀDZĀ F EUGĀĒB 1565 gĒ ē ĀĀĀĀ ZĀZĒPĒĒĒĒB ŌĀĀĀĀĀĀ ĀĒĒĒĀ ĒĀĀUEĀĀVĀ. ĀVĀU CzĒĀ CĀĒĀUMĀ FUA VĀUĀZĒ EĒĒĀ 26 ZĒĒĀ ŌĒĒĀ. «Ā YĒĀĀZĒ ē ŌĒĒĒĒĒ EĒĒĀ GvĪĒĒĒ DEUGĀ SĀĀiĀ PĒĒ YĒĀĀZĒ ēĀ gĀĀĀiĀt ZĀ PĀŌZĒ ē ŌZĀZĀ JAZĀ UĀGĀWĀVZĒ ŌĀ, 29 Cr JVĪĒĒ KPRĀiĀ EĒĒĀŌĒĒB ŌFEACZĒY EZĒB 1529gĒ ē PĒĒĒĀĀiĀĀZĀ ĀU, ĀĀĀVĀ. YĪ ŌPĒĒĒ ĀĀYĒĀ EĒĒ wĀGĒZĒ ēĒ YĪ ŌPĒĒĒ ZĀĀPĪĀ JgĒĒĒĀiĀ gĀDZĀĀiĀVĀU ŌPĀARĀiĀ SĒĒĒĒĀ ZĀĀĀĀiĀ, GvĪĀ PEĀŌI PĒĀ, FEĀĀĀĀZĀ ZĀĀĀĀĀ UĒĪĀ fĀiĀ zĒĒ, ĀĀ ZĀĀĀĀiĀ, UĒĪĀZĒĒĒ ĀĀĀ WĒĀĀĀĀZĀ ZĀĀĀĀĀ UĀUEĀĀUMĀZĒĒ ZĀĀĀĀiĀ YĀZPĒĒ SĀĒ

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 ZĀĀ®AIA, ZĀZĒ AĀEĀ+gA ZĀĀ®AIA, AĀPI gĀt ZĀĀ®AIA ƳĒĀĀRĀVZĒ CgĀUĀƳĀiĀ°E UĀUĀ-
 EĀS ±°AIA°E PĀĀ+gA ZĀĀĀĒKZĒ EzĠA ZĀĀtĀĀĀ, ĀVĀVZĒ eƒĒAIA°E 2°E 2°PĀĒ AĀVĀU JAI Ā
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 «ĀĒĒA avĒ UĀĀUĀĀZĒĒ EĀĀ UĀUĀ ZĀĀ®AIAUĀĒ 〇ƐUEPĀĒ d°ƳĀVĒĒ AĀĀĒĒ PĀĠtCZĀ
 ZĒĀĀĒĒĒĒ SĀCUMĀ JAZĀ PgĀiĀĀUĀVZĒ ZĀĀĀĀĒĒĒĒ ZĀU Cr JvĠĠPgĀĀĀMAZĀ Vj ZĀĀĀVZĒ

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 o'qEAE J-DPI YP gi ÜEi ÄUEEÄIVÄZÄV EÖAI 2a UAUAIÄ PAAZ a'AI CAZÄ 4599 Cr JvBkzE
 EÄÖAI "IAIÄ ÄASÄ ÄAT Ega'a "I ÖAVZE YAEÖ CAZÄ EAC , YP P CAZÄ UUAÄÄ, ZÖC CAZÄ MAZÄ
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 MAZÄ PIVPA gEÄ a'JP AVZÄ a'APZÄI Ä DVP ÄZ PÄZPUKÄ a'AEÖPA PÄUE ÄGÄ ÖJ AIÄIVÄZÄ e'EÄUA d'YAVÄ
 ÄGÄZÄ Cw JvB PÄZÄ d'YAVP AVZÄ a'JP IV EAC 253 «ÄÄI gi UKÄ ÄÖ 4 YP PPA d'YAVUMÄP e'ÖJ AIÄIVÄZÄ
 EZEAB gÄTÄ gÄPmi gÄdäqEÄgiqI JAZÄ PGIÄIVÄBÜ EÄÄ ÄEÄXÄÄgÄ ÖEAIÄVÄ ZÄ a'ÄÖAIÄ AVZÄ EZÄ

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oEAczE DUAAE PPEqZAcA aUka PPAaUAUAar oPaA Vj zAaAUKp e PPaAVaE EzA PhjAaKzAIEAB
yPAaUj UE, MEAiO aAvu oAgA StPAB MZV, AvzE zAt aAgvzA CEAPA dEaOqA Vj zAaAUMAVPzE
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wAUKp e EqpA AUAvzE F, AzP e PPAiaa zAUAO zAaAIEA aAPI gaAEi, aAa zAaAIEA gAVPBAzA
zAaAIEA zAaAaAIA aAvu SogaA aAaAaAqAa zAaAIEPAB oEAczE xAAGP GqA; aAZA 22
Q. aAa zMEqzE EzA SgaAIEA zAaAIEA F zAaAIEA yEaAR PAAPMAIAAzjE EAUGAdAt. PAPD
aAUMKEj aZa 50 Q. aAa aAvu aAEqPzE GvjaAza 20 Q. aAa EzA efaA zPAaOza yEaAR, AP AVzE
Eae oPaAgA yAI o yAI o zAaAIEUkaEaPA aA zAaAaE 17 aAa. JvjaAa aAaS yMAa (UEAaAiaa zAaAIEA)
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- ★ AISHE - All India Survey of Higher Education
- ★ GER - Gross Enrollment Ratio.
- ★ UGC - University Grant Commission.
- ★ MHRD - Ministry of Human Resource Development.

* MHRD Report 2020, quoted by Indian Express daily news paper



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An overview of Public Distribution System in Karnataka – With Special Reference to Mandya District

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ABSTRACT

The Public Distribution System (PDS) in India is more than half-a century old as rationing was first introduced in 1939 in Bombay by the British Government as a measure to ensure equitable distribution of food grains to the urban consumers in the face of rising prices. Thus, rationing in times of crisis like famine was the historical precursor to the national policy of stabilization and management of food grains. Among the number of Price Control Conferences held during 1940-42, the sixth, held in September, 1942 laid down the basic principles of a Public Distribution System for India. The Food Department, set up in December, 1942, formulated an All India Basic Plan that dealt with issues such as procurement, contracts for purchasing agents, public distribution, inspection and storage. The basic objective of the then emerging policy was stabilization of food prices. This paper tries to evaluate the impact of public distribution system on improvement of food security of the BPL households in the study area. 2. To study the problems involved in the effective implementation of the public distribution system. 3. It tries to explain the measures to improve the public distribution system.

INTRODUCTION

Food insecurity is a situation of limited access to safe and healthy food while food security refers to a situation when 'all people, at all times, have physical, social, and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for inactive and healthy life'. Food insecurity can be understood as a continuum that progresses from uncertainty and anxiety about access to sufficient and appropriate food at the household level, to the extreme condition of hunger among children because they do not have enough to eat. The experience of food insecurity has been found to be more severe in low-income

communities, and for those who already experience poor health. While factors contributing to poverty are important when considering food in security, it is not the only determinant. Other influences include policy, the distribution of food across populations, countries, and regions, unstable political conditions, and climate change induced adverse environmental conditions including ever droughts, lack of water, and soil degradation and erosion

FOOD SECURITY IN INDIA

While over all global rates of food insecurity have decreased, there remain



salarge population of people experiencing food insecurity living in sub-Saharan African and South Asia. Countries most affected are typically characterized by high rates of disease and mortality associated with nutritional deficiencies coupled with high rates of poverty. Despite rapid economic growth over the last two decades, many Indians have not benefited from the economic improvement, and continue to experience food insecurity and hunger, a high burden of malnutrition and undernourishment, and increasing obesity; in 2016, over 190 million people were reported undernourished—the highest in any single country.

The reasons behind food insecurity and hunger in India are complex. Some research indicates that high rates of migration from rural to urban areas may play a role, as evidenced by the concentration of economic gains in urban areas, and the significant changes to the contribution of the agriculture sector to GDP. The adverse effects of climate change are also an emerging contributor to food insecurity, with uneven weather patterns and increasing drought stop blame for uneven growth and production of food stock. The most recent Global Hunger Index (GHI) ranks India at the high end of the 'serious' category, as India continues to perform poorly in addressing hunger and malnutrition; currently one in three Indian children is stunted representing one third of the world's stunted population, and one in five is wasted. Many in India also experiences hidden hunger. Hidden hunger refers to a situation of chronic micronutrient deficiency, where a person might have access to sufficient calories, but lacks

adequate micronutrients. Hidden hunger can have lasting effects on health and wellbeing, and is especially problematic for children.

The government of India have adopted a range of policies over the last 60 years in an attempt to strengthen food security. One of the key responses to food insecurity and hunger in India is the distribution of food grains through the government controlled Public Distribution System (PDS). Established after World War Two with an aim of increasing domestic agricultural production and improving food security, the PDS has evolved to the largest universal distribution system in the world for the supply of subsidised food grains. Through a partnership between central and state governments, the food – safety net program aims to supplement essential household supplies including wheat, rice, sugar, and kerosene. However, like other solutions to food scarcity, this program is not intended to provide all required household foods, but rather provide goods to supplement purchased or farmed goods. To facilitate the distribution, the Food Corporation of India (FCI) acts as a central nodal agency responsible for the procurement of food grains from farmers at a price that is often higher than market price. The individual state governments then procure the food grains at a subsidised price known as the 'central issue price' from the FCI, these goods are then distributed to consumers via fair price or ration shops.

Amendments made to the PDS in June 1992 sought to improve coverage, especially to those living in disadvantaged, remote, or difficult to access areas. The PDS was re-



structured again in June 1997, to better target lower socio-economic areas. This Targeted Public Distribution System (TPDS) aimed to provide over 7 million tonnes of foods to 60 million households identified as below the poverty line.

REVIEW OF LITERATURE

Bapana (1990), The PDS in India has been operational for more than five decades. Growth of the PDS, its functioning, coverage and its efficiency on providing food security.

Jha (1992), about 40-50 % of the population buys subsidized rice and wheat and about half of them are non-poor. It means that a substantial part of PDS benefits accumulates to the non-poor. It was previously reported about the PDS, that the access to resources and utilization of commodities has been low and it has hardly impacted the nutritional status of the targeted populations.

Sivakkolundu and Loganathan (2013), (Government) relaunched PDS as Targeted Public Distribution System (TPDS) which aims to reach a provide 60 million families below poverty line with 20 kg grains each month.

Arora (2013) examined food subsidy in India and investigated the reasons behind the failure of PDS in many parts of the country. The study reports the system failed to reach the poor in most of the states other than the southern states like Andhra Pradesh, Tamil Nadu and Kerala, where it has been partially successful.

OBJECTIVES OF THE STUDY

The present study is mainly based on the following objectives;

1. To evaluate the impact of public distribution system on improvement of food security of the BPL households in the study area.
2. To study the problems involved in the effective implementation of the public distribution system.

HYPOTHESES

The following hypotheses have been framed in the present study.

1. Quality of goods available through PDS for BPL families is satisfactory in the study area.
2. There is positive impact of Public Distribution System on BPL household's livelihood security.

RESULTS

Table – 1 explains the sex wise ration card holders, In 7 taluks of Mandya district. Out of 384 respondents 52 male and 32 female in Mandya taluk, 40 male and 10 female in Malavalli taluk, 25 male and 25 female in Maddur taluk, 28 male and 22 female in Nagamangla, 29 male and 21 female in Pandavapura, 22 male and 28 female in Srirangapatna and XX male and 30 female in K. R. pet.

Table - 2 shows that out of 384 respondents in Mandya district, 40 are engaged as coolie/labourers, 20 engaged in agriculture, 10 as drivers, 40 involved in service and 4 in engaged in factory workers in Mandya taluk. 23 engaged as coolie/labourers, 12 in agriculture, 8 as drivers, and 3 in service sector 4 as factory drivers in Malavalli taluk. 21 as coolie/labourers, 11 in agriculture, 7 as drivers 7 in service sector and 4 in as



factory workers in Maddur taluk. 20 as coolie labourers, n in agriculture, 10 as drivers, 7 in service sector, 3 as factory workers in K. R. Pet. 30 as coolie/labourers, 10 engage in agriculture 4 as drivers, 4 as service sector and to as factory workers in in Nagamangala taluk.

25 as coolie, 9as agriculture labourers, vi as drivers, 8 in service sector and 2 as factory workers in Pandavapura taluk. 20 and 9:00 engaged as coolie and agricultural labourers, 11 as drivers, 7 and 3 engaged in service sector and factory in Srirangapatna taluk.

Table – 1 Sex Wise in Rural Area

Taluk	Ration card holders		Total
	Male	Female	
K.R.Pet	20	30	50
Maddur	25	25	50
Malavalli	40	10	50
Mandya	52	32	84
Nagamangala	28	22	50
Pandavapura	29	21	50
Srirangapatna	22	28	50
Total	216	168	384

Source: Field Work

Table – 2 Types of Occupation

Taluk	Coolie labor	Agriculture	Driving	Services	Factory Worker	Total
K.R.Pet	20	10	10	7	3	50
Maddur	21	11	07	7	4	50
Malavalli	23	12	8	3	4	50
Mandya	40	20	10	40	4	84
Nagamangala	30	10	4	4	2	50
Pandavapura	25	9	6	8	2	50
Srirangapatna	20	9	11	7	3	50
Total	179	81	56	46	22	384

Source: Field Work

Table-3 analyses the monthly expenditure on food consumption among beneficiaries, 40 less than out of 84 respondents in Mandya taluk spend less than 1000 per month on food consumption, 20 spend between 1001 to 2000, 15 and 9 spend between 2001 to 4000, and greater than 4001. 27 beneficiaries out of 50 respondents in Malavalli spend less than 1000, 13 respondents 6 and 4 beneficiaries spend

between 1001 To 2000, 2001 To 4000 and greater than 4001 respectively 28 respondents out of 50 respondents in Maddur spend less than 1000, 12, 7 and 3 spend between 1001 to 2000, 2001 to 4000 and greater than 4001 respectively. 30 respondent's out of 50 respondents spend less than 1000 for month on food consumption in K. R. Pet. 10, 8, 2 respondents spend between 1001 to 2000, 2001 To 4000 and above 4000



respectively. Out of 50, 30 respondents spend less than 1000 in Nagamangala taluk, 11, 6 and 3 spend between 1001 to 2000, 2001 to 4000 and greater than 4001 respectively. Out of 50 respondents, 33 spend less than 1000 in Pandavapura taluk, 8, 7, 2 respondent spent between 2001 to 2000, 2001 to 4000 and greater than 4001 respectively. Out of 50

respondents, 32 spend less than 1000 in Srirangapatna taluk, 9, 8 and one spend between 1001 to 2000, 2001 to 4000, and greater than 4001 respectively. Out of 384 respondents, 220 in all 7 taluks spend less than 1000 on monthly food expenditure, 83 between 1001 to 2000 and 57 between 2001 to 4000. And 24 respondents spend greater than 4000.

Table – 3 Monthly Expenditure on Food Consumption among Respondents

Taluks	<1000	1001 – 2000	2001 - 4000	>4000	Total
K.R.Pet	30	10	8	2	50
Maddur	28	12	7	3	50
Malavalli	27	13	6	4	50
Mandya	40	20	15	9	84
Nagamangala	30	11	6	3	50
Pandavapura	33	8	7	2	50
Srirangapatna	32	9	8	1	50
Total	220	83	57	24	384

Source: Filed Work

MAJOR FINDINGS OF THE STUDY

Based on the analysis and discussion on the role of PDS and its impact on food security of weaker sections, the following findings have been drawn:

1. In the study, it was found that majority of the respondents in both the categories were in the age group of 35 to 50 years. Out of 384 respondents 50 respondents are in the age group of 35 years, 182 respondents are in the age

Sambodhi ISSN: 2249-6661 (UGC Care Journal) Vol-43, No.-3, July to September (2020) Copyright ©2020 Authors 473

SUGGESTIONS

In the light of our findings and observations some suggestions are made about effective functioning of PDS for food security of weaker sections of the society. The suggestions are listed as follows:

1. There is a need to shift from the existing expense inefficient and corruption ridden institutional arrangements to those that will ensure cheap delivery of requisite quality grains in a transparent manner and are self targeting.
2. There is need to amend law to ban controls and restrictions on trade between states. There should be free movement of all kinds of commodities including agricultural produce. Free trade will help make-up the difference between production and consumption needs, reduce supply variability, increase efficiency in resource use and permit production in regions more suited to it.
3. To achieve cent percent literacy, the food security need can be productivity linked to increased enrolment in schools. With the phasing out of PDS,



food coupons may be issued to poor people depending on their entitlement.

4. Items others than rice and wheat need to be excluded from the purview of TPDS.
5. Subsidy on Kerosene should be gradually phased out and alternate avenues of marketing it needs to be explore. Because, subsidized Kerosene is used for adulteration with diesel.

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Impact of COVID-19 on garment units, challenges, occupational hazards faced and present working conditions: A study w.r.t. garment units at Peenya Industrial Area, Bengaluru

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Abstract:

India is global second largest producer of textiles and garments after China. It is the global third largest producer cotton after China and USA and the second largest cotton consumer after China. Indian textile industry is projected to touch USD 209 billion by the end of 2021. (Gulrajani, M. Letal. 1992) At present before COVID-19 it was the largest employment generator after agriculture by employing 45 million people directly and 60 million indirectly. Textiles and apparels contributes approximately 15% to the nation's export earnings. But all of a sudden the virus that emerged spoiled the growth spirit of garment units in the entire country. Bengaluru garment units are suffering from temporary closure and adversely effecting exports on account of drying up of overseas orders and domestic consumption. Units are shutting down their operations and started laying off employees, even after Karnataka is limping back to normalcy. At the global level it is felt that global fashion brands are closing down their stores, prefer reduced hours for employees on account of slowdown in production. Factories are struggling to stay and to maintain employees and employees are scared to come back and report to the duty. (Sathish Kumar, 2018).

Keywords : Normalcy, cost of production, struggle, scared, closure, layoff.

1.Introduction

Garment units have attracted the attention of planners administrators and social scientists as they are providing employment to the innumerable unemployed. Factories in China, Bangladesh and India offer production at cheaper rates. Indian exports over the last years starting from 2015 to 2017 have shown a continuous rise in 2017 over 2016 stood at 12 billion. Indian readymade garment industry is providing jobs to more than 3 million people and

the majority are from low socio-economic status covering both men and women. (Roy S., 2009)

Textile industry in Karnataka contributes to 20% garment production taking place in the country which is valued at USD 156 billion. The state is responsible for 8% of national exports in the textile sector. 35% of raw silk production takes place in Karnataka and contributes 11% of country's total wool production. 6% of cloth production in the country comes from Karnataka.



Bengaluru has earned itself the moniker of the garment capital of India. There are around 1200 big, medium and small garment factories in the city of Bengaluru (Sudeshna Sahu 2018). The workers in the garment industry are mainly exposed to prolonged sitting and standing, highly repeatable job, lifting heavy objects, working with their hands lifted to shoulder level or even higher (Chandra N., et al. 2014).

The adverse impact of Corona Virus on India's apparel and textile industry is beginning to show in Bengaluru, the country's largest textile manufacturing has that employs 2.5 lakh workers (Akshatha Machine, 2020). Despite overseas order cancellation, slow demand, supply chain disruptions, hundreds of garment unit workers are working in closed environment under one roof amid fear that they may catch dreaded Covid-19 (Deccan Herald, 2020).

2. Review of literature

Humayan Kabir et al., (2019) states that RMG workers health vulnerabilities are emerging area of enquiry that needs to be better understood and solutions identified. The authors expresses that little is currently known about the health vulnerabilities other than Bangladesh and India, due to the lack of robust studies in other south and South East Asian countries. But in these two countries vulnerabilities though are highlighted the health issues arising from sudden disasters remain neglected issue.

Sadral Huda et al. (2020) highlights information about garment industry in Bangladesh and reveals that garment workers are unhappy with their working environment and about pay package.

Jadav, S. Setal. (2017) stated that garment manufacturing is gaining its importance through out the world due to its demand from different places. Further, the authors have stated that to facilitate the entire world it is required to provide with high supply which can be fulfilled with proper time management with improvised quality of the garment, which can be achieved by special training.

Sonali Varma (2020) stated that garment makers and exporters in Udyog Vihar, Western buyers, who typically rely on China's advanced factories and cheap labour, have started placing orders with them instead and several potential buyers have been enquiring about units productive capacity.

3. Objectives of the study

1. To study and analyse the impact of COVID-19 on Bengaluru garment industry.
2. To analyse the challenges faced by garment units.
3. To analyse the existing work harassment.
4. To study the occupational hazards faced by women employees.
5. To analyse the existing working conditions.

4. Hypotheses

1. Covid-19 has created no effect on Bengaluru garment industry.
2. There are no challenges to be faced by respondents.
3. Existing work harassment has not created any problem.
4. There are no occupational hazard to be faced by respondents.
5. Existing working conditions are not impacting on respondents.



5. Research Methodology

Universe - The present study is confined to Peenya Industrial Area garment units of Bengaluru. A sample of 200 workers were approached before and after lockdown. A questionnaire was administered as schedule to collect the required data.

Sources of data - The study consider both primary and secondary data. Primary data collected through questionnaire and secondary sources include journals and websites.

Sample and sampling technique - The following type of respondents were approached to collect the required data. Convenient sampling technique was followed.

Type of workers	No. of respondents	%
Production	60	30
Cutting	30	15
Quality	30	15
Finished goods	20	10
Maintenance	20	10
HR & Others	20	10
Supply chain	20	10
Total	200	100

Statistical tools used - Three point Likert scale was adopted to present the different opinions expressed by respondents. After tabulation of data ANOVA statistical quantitative metric was performed to know the good fit of data and existing variation in the data.

Limitations

- (1) The study is confined only to Peenya Industrial area garment units.
- (2) Any generalizations requires further in depth study.
- (3) The lockdown before and after felt different experiences and transportation, finance was a problem.

120 respondents out of 200 said strongly agree followed by 50 agree and 30 somewhat agree. Variation analysis of 120 respondents reveals that 30 said about cancellation of orders by overseas buyers, 28 expressed about supply chain disturbances and closure of units, 23 spoke about business houses are operating on limited capacity, 22 felt about projected imports remained below and 17 indicated about no guarantee but units may spring back to life.

Variation analysis of 50 respondents who said agree reveals that 13 expressed about supply chain disturbances and closure of units, 12 spoke about cancellation of orders by overseas buyers, 9 felt about business houses are operating on a limited capacity and 8 each voiced about projected imports remained below and no guarantee that units may spring back to life. Further, the table also reveals that 30 respondents who have stated somewhat agree reveals that 7

6. Survey Findings

Table - 1 reveals data about impact of Covid-19 on Bengaluru garment industry.



each expressed about cancellation of orders by overseas buyers and supply chain disturbances and closure of units, 6 voiced about business houses are operating on a limited capacity and 5 each felt about projected imports remained below and no guarantee that units may spring back to life. ANOVA fails to accept H₀ and accepts H₁ and hence it is concluded that there exist significant variation in the data.

Table - 2 highlights data on challenges to be faced by garment workers. 105 respondent workers expressed strongly agree, followed by 60 agree and 35 somewhat at agree. Variation analysis of 105 respondents reveals that 25 said about the challenge and tax off of poor environment, 22 felt about discrimination at the work place, 20 each expressed about improper working conditions and challenge of aware of rights and 18 spoke about overtime work on regular basis at normal rates. Variation analysis of 60 respondents who expressed agree reveals that 14 expressed about poor environment mid lay off, 13 spoke about discrimination at work place, 12 felt about improper working conditions, 11 voiced about OT work at regular base at normal rates, 10 indicated about aware of rights. Further, the table also reveals about 35 respondents who expressed some what agree 9 each spoke about poor environment la off and OT work regular basis at normal rates, 6 each indicated about improper working conditions and discrimination at workplace. ANOVA fails to accept H₀ and accept H₁ and hence it is concluded that there exist significant variation in the data.

Table-3 highlights data about existing work harassment at Peenya Industrial Area garment units. 130 women workers

said strongly agree over the drivers of work harassment followed by 55 agree, 15 some what agree, variation analysis of 130 respondents reveal that 33 spoke about gender discrimination, 28 felt about no employment contract, 25 voiced about work place harassment, 24 indicated about physical harassment, and 20 expressed about not allowed to form union to protect their rights. Variation analysis of 55 who said agree reveals that 14 stated about no employment contract, 13 gender discrimination, 12 voiced about work place harassment and 8 each felt about physical harassment and not allowed to form unions to protect their rights. Variation analysis of 15 women workers reveals that 4 each expressed about gender discrimination and physical harassment, 3 indicated about not allowed to form union and 2 each pointed about the work place harassment and no employment contract. ANOVA fails to accept H₀ and accepts H₁, and hence it is concluded here that there exist significant variation in the data.

Table - 4 presents data about occupational hazards faced by garment workers at Bengaluru Peenya Industrial Area. 123 respondents out of 200 expressed strongly agree over the occupational hazards faced by them followed by 56 agree, 21 somewhat agree. Variation analysis 123 respondents reveals that 20 each spoke about overcrowd etc. hazard and cardiovascular etc., 18 each stated about musculoskeletal and asthma or TB. Further, 18 said about neurological hazards 15 pointed about finger injury etc. and 14 voiced about infertility among women. Variation analysis of 56 respondents reveals that 10 said about musculoskeletal, 9 each pointed about finger injury etc., and cardiovascular hazard etc., 8 identified



about overcrowd etc., 7 each voiced about infertility among women and neurological hazard and 6 said about asthma. Variation analysis of 21 respondents who said some what agree reveals that 4 each expressed about musculoskeletal, and finger injury, 3 each about overround etc., and infertility among women. Further, 3 voiced about neurological hazard, and 2 each pointed about Cardiovascular and asthma. ANOVA fails to accept H0 and accepts H1 and hence it is concluded here that there exist significant variation in the data.

Table - 5 speaks about existing working conditions. 130 respondents out of 200 said strongly agree, 45 agree and 25 some what agree. The variation analysis of 130 respondents reveal tht 32 spoke about low wages and compulsory OT at regular rate, 30 expressed about illegal

dismissals, 28 felt about insufficient rest rooms and no water 24x7, 22 indicated about demanding to work more and 18 voiced about corporal punishment.

Variation analysis of 45 respondents who expressed agree, 12 expressed about low wages etc., 10 stated about illegal dismissals 8 each about demanding to work more and insufficient rest rooms and no water 24x7 and 7 said about corporal punishment. Variation analysis of 25 who said somewhat agree, 7 expressed about low wages etc., 6 stated about illegal dismissals, 5 indicated about demanding more to work, 4 indicated about insufficient rest rooms and no water 24x7 and finally 3 felt about corporal punishment. ANOVA fails to accept H0 and accepts H1 and here it is concluded hence that there exist significant variation in the data.

Table - 1 : Impact of COVID-19 on Bengaluru garment industry

Impact of Covid-19 on garment units	SA	A	SWA	T
Calcellatin of orders by overseas buyers	30	12	7	49
Projected houses are operating on a limited capacity	22	8	5	35
Business houses are operating on a limited capacity	23	9	6	38
Supply chain disturbances and closure of units	28	13	7	48
No guarante that units may spring back to life	17	8	5	30
Total	120	50	30	200

Source: Field Survey' Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree

Hypotheses

H0	There exist no significant variation in the data	Reject
H1	There exist significant variation in the data	Accept



ANOVA Table

Source of Variation	SS	d.f.	MS	F-ratio	5% F-limit (from the F-table)
Between sample	893.3335	(3-1)=2	893.3335/2 = 446.6667	446.6667/11 = 46.606	
Within sample	132.0000	(15-3)=12	132/12 = 11		(2,12) = 3.88
Total	1025.3335	(15-1)=14			

Source : Field Survey

ANOVA Analysis

The calculated value being 46.606 higher than the TV = 3.88@5% level of significance with $df = v_1 = 2, v_2 = 12$ fails to accept H_0 and accepts H_1 . Therefore it is concluded here that there exist significant variation in the data.

Table - 2 : Challenges to be faced by garment workers

Challenges faced	SA	A	SWA	T
Poor environment and lay off	25	14	9	48
Improper working conditions	20	12	6	38
Overtime work on regular basis at normal rates	18	11	9	38
Challenge of aware of rights	20	10	5	35
Challenge of discrimination at work place	22	13	6	41
Total	105	60	35	200

Source: Field Survey

Hypotheses

H_0	There exist no significant variation in the data	Reject
H_1	There exist significant variation in the data	Accept

ANOVA Table

Source of Variation	SS	d.f.	MS	F-ratio	5% F-limit (from the F-table)
Between sample	503.3335	(3-1)=2	503.3335/2 = 251.6667	251.6667/4.3333 = 58.0777	
Within sample	52.0000	(15-3)=12	52/12 = 4.3333		(2,12) = 3.88
Total	555.3335	(15-1)=14			



ANOVA Analysis

The calculated value being 58.0797 higher than the TV = 3.88@5% level of significance with $df = v_1 = 2, v_2 = 12$ fails to accept H_0 and accepts H_1 . Therefore it is concluded here that there exist significant variation in the data.

Table -3 : Existing work harassment

Drivers of work harassment	SA	A	SWA	T
Gender discrimination	33	13	4	50
Work place harassment, verbal, mental and sexual harassment	25	12	2	39
Physical harassment	24	8	4	36
No employment contract	28	14	2	44
Not allowed to form union to protect their rights	20	8	3	31
Total	130	55	15	200

Source: Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree

Hypotheses

H_0	There exist no significant variation in the data	Reject
H_1	There exist significant variation in the data	Accept

ANOVA Table

Source of Variation	SS	d.f.	MS	F-ratio	5% F-limit (from the F-table)
Between sample	1367.3335	$(3-1)=2$	$1367.3335/2 = 683.6667$	$683.6667/10.8333 = 63.1078$	
Within sample	130.0000	$(15-3)=12$	$132/12 = 10.8333$		$(2,12) = 3.88$
Total	1497.3335	$(15-1)=14$			

Source : Field Survey

ANOVA Analysis

The calculated value being 63.1078 higher than the TV = 3.88@5% level of significance with $df = v_1 = 2, v_2 = 12$ fails to accept H_0 and accepts H_1 . Therefore it is concluded here that there exist significant variation in the data.


Table - 4 : Occupational hazards faced by garment workers

Occupational hazards	SA	A	SWA	T
The problem of musculoskeletal	18	10	4	32
Overcrowd, ill ventilated room	20	8	3	31
Finger injury, needle piercing and burns	15	9	4	28
Infertility among women	14	7	3	24
Cardiovascular, agricultural respiratory				
gastro intestinal	20	9	2	31
Asthama or TB	18	6	2	26
Neurological - headache, hand trenchures				
and mental health problems	18	7	3	28
Total	123	56	21	200

Source: Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree

Hypotheses

H0	There exist no significant variation in the data	Reject
H1	There exist significant variation in the data	Accept

ANOVA Table

Source of	SS	d.f.	MS	F-ratio	5% F-limit
Variation					(from the F-table)
Between sample	767.5208	(3-1)=2	767.5208/2 = 383.7604	383.7604/2.67 = 144.81	
Within sample	47.7136	(21-3)=18	47.7136/18 = 2.650		(2,18) = 3.55
Total	815.2344	(21-1)=20			

Source : Field Survey

ANOVA Analysis

The calculated value being 144.81 higher than the TV = 3.55@5% level of significance with $df = v_1 = 2, v_2 = 18$ fails to accept H0 and accepts H1. Therefore it is concluded here that there exist significant variation in the data.

**Table - 5 : Existing working conditions**

Prevailing working conditions	SA	A	SWA	T
Illegal dismissals	30	10	6	46
Low wages and compulsory OT at regular rate	32	12	7	51
Demanding more to work more	22	8	5	35
Corporal Punishment making to stand on the floor shop	18	7	3	28
Insufficient rest rooms and no water 24x7	28	8	4	40
Total	130	45	25	200

Source: Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree

Hypotheses

H0	There exist no significant variation in the data	Reject
H1	There exist significant variation in the data	Accept

ANOVA Table

Source of Variation	SS	d.f.	MS	F-ratio	5% F-limit
Between sample	1243.3335	(3-1)=2	1243.3335/2 = 621.6667	621.6667/13.5 = 46.049	(from the F-table)
Within sample	162.0000	(15-3)=12	162/12 =13.5		(2,12) =3.88
Total	1405.3335	(15-1)=14			

Source: Field Survey

ANOVA Analysis

The calculated value being 46.049 higher than the TV = 3.88@5% level of significance with $df = v_1 = 2, v_2 = 12$ fails to accept H0 and accepts H1. Therefore it is concluded here that there exist significant variation in the data.

7.Conclusion

The previous press reports on working conditions at garment units at Peenya Industrial Area reveals shocking

information. ill-ventilated, scarcity of water both potable and general purpose, insufficient rest rooms etc., are causing a multiple number of problems. The units owners have to realise the importance of hygienity and pro working environment. It is reported that sudty the workers are attending regular work at reduced hours even under scare of Covid-19. Immediate clinical facilities should be arranged for the victims and protection of helath of workers who are mainly from low income strata assumes almost importance.



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