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I also thankful to NRJP to chose me as editor in chief. I vowed to support them always and fulfil the adequacy of my position. I am not only the position holder but I also the witness of their hard work, team spirit and goal oriented job, I was there from the first bench to saw the building of the publication team, rising of a journal house and publishing of their first journal.

I also feel very proud that, the mission of the journal has a very downstream purpose "Do Revision not Rejection". They even work harder to teach a layman student, technical paper writing. Meanwhile, the team has to work rather harder to make a paper ready to publish.

In sum, then, language is an important accessory, but never the main thing.

Every success story was written on the very first step, so with your first step and all the next steps, I shall always bless you and promise you to guide on every steps you needed from my end.

With Blessings and Regards,



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We also thankful to our Editor in Chief, and their vision of the advertisement of collages, across the city. His proposals for the advertisement of the collages, workshops and seminars through our journals are impactable, by which we are acting as a connection to integrate them and make them in light of current status and situations.

Finally, I express my sincere gratitude to our Editorial and Reviewer board, Authors and publication team for their continued support and invaluable contributions and suggestions in the form of authoring write ups, reviewing and providing constructive comments for the advancement of the journals. With regards to their due continuous support and co-operation, we have been able to publish quality Research and Reviews findings for our customers base. I hope you will enjoy reading this issue and we welcome your feedback on any aspect of the Journal.


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December, 2019

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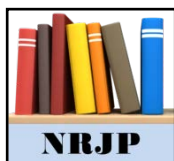
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Review Article

Impact of Digitalization on the Indian Economy and Requirement of Financial Literacy

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Abstract

1st July, 2015 is a day when an initiative was being taken by our honorable Prime Minister Narendra Modi towards "Making India Digital". The campaign aimed to connect rural areas with high speed internet network and to improve the digital literacy. Indian economy is growing at a fast pace that requires the people to be financial literate to take judicious decisions. After this digitalization, the financial transactions have to be done through internet. So, Digital financial literacy is gaining importance. This paper analyses the importance of financial literacy in today's world. The finding of the study will identify the obstacles in the execution of various programmes to make India financial literate and strategies to execute these policies effectively and efficiently.

Keywords: Jan dhan yojna, digital India, literacy.

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Introduction

India is the fastest growing economy in the world. The Indian economy is the seventh largest economy in the world measured by GDP and third largest by purchasing power parity (PPP) after US and China. The Indian economy has seen a lot of changes from being self-reliant to opening its door for global trading by allowing LPG(Liberalization, Privatization and Globalization) in 1991 under the then Finance Minister Mr Manmohan Singh. And since then there is no seeing back.

According to the latest Economic Survey 2015-16, the Indian economy will continue to grow more than 7 per cent in 2016-17. According to Fitch Ratings Agency, India's Gross Domestic Product (GDP) will likely grow by 7.7 per cent in FY 2016-17 and slowly accelerate to 8 per cent by FY 2018-19, driven by the gradual implementation of structural reforms,

higher disposable income and improvement in economic activity. The recent steps of the Indian government have shown positive results in the growth of the GDP. According to a Goldman Sachs report released in September 2015, India could grow at a potential 8 per cent on average during from fiscal 2016 to 2020 powered by greater access to banking, technology adoption, urbanisation and other structural reforms.

The 1990s also saw the entrance of technology in India and people were introduced with the use of personal computers and gradually the automation took every sector by storm and now we can see the virtual world that exists and anything can happen in it from uniting the world to initiate a war if not handled properly. But in a developing country like India the process of digital soundness has been slow and got a huge push to go

digital when the demonetization shook everyone. Although there have been various initiatives taken by our Honourable Prime Minister Mr Narendra Modi such as Make In India, Swatch Bharat Abhiyan, Digital India etc. But it was during this money crunch when people started recognizing the benefits of being digitally sound and how useful it is.

Our government has emphasized ongoing cashless as it will make transactions smoother and transparent and eliminates the existence of parallel economy which poses threat to the peace in our country and also helped in their financial inclusion plan and has seen that demonetization has made the accounts opened under PradhanMantri Jan DhanYojana operational. As rightly said by Rajat Gandhi on financial inclusion “No matter how many banks may open and how many boots you have on the ground, if the person does not know about the financial options that are open to him, policies, schemes and financial instruments will mean little.

It is important for a person to know what to look for and only then think of the benefits that he can obtain from it.” Thus this makes the financial literacy all the more important. Financial inclusion is a quantitative term and financial literacy is more about the quality.

Financial literacy focuses on the understanding one should have to how to use and manage the money efficiently and reduce the risk and save their money from environmental changes such as changes in the economy, inflation etc. With the demonetization people have also realised how important it has become for them to know about their money and what affects it the most and how they can protect.

During this phase digital awareness has also gained importance and people are also willing to learn the new modes available

for them to manage their money in the cashless way.

During this time the online payment options have helped people to survive the cash crunch they faced and have also become the driving force for digital literacy and financial literacy.

II. Objective Of The Study:

1. To understand the obstacles in the path of digitalization and the economic growth.
2. To understand how every step taken towards financial literacy is affected by various factors and how they are interrelated and interdependent.
3. To understand the requirement of financial literacy.
4. The findings of the study will identify the role of financial literacy and how these policies can be executed in the Indian economy.

III. Research Methodology:

The study is exploratory and quantitative in nature. The secondary information is used for the analysis of the problem. Sources for the secondary data are originated from the various sources like special investigation team report, newspaper and Reserve bank of India (RBI) websites.

Digital World and Digital India:

In the Global Information Technology report 2016 published by World Economic Forum India Ranked at 91st position in Network Readiness Index among 139 countries slip down by 2 positions in the overall ranking. The change is marginal but this drop is an indicator of our slower pace than other countries. In the overview given the World Economic Forum, the lack of infrastructure (based on which it is ranked 114th) and low levels of skills among the population (101st) remain the key bottlenecks to widespread ICT adoption, especially in terms of individual usage (120th).

A third of the Indian population is still illiterate (95th) and a similar share of youth is not enrolled in secondary education (103rd). India's performance in terms of providing online services and allowing e-participation has so far been in line with that of peer countries, but not the global best. Only 15 out of 100 households have access to the Internet and mobile broadband remains a privilege of the few, with only 5.5 subscriptions for every 100 people. This is in spite of the fact that affordability has long been one of the strengths of the Indian ICT ecosystem, with the country ranking 8th this year in this area. There is a deep divide that persists between well-connected metropolitan hubs and remote rural areas, where even the most basic infrastructure is insufficient.

The Digital India initiative started by our honorable Prime Minister Mr. Narendra Modi is one of the necessary steps needed for our economy to compete with the digitalization transition going on around the world and aims to close the gap by fostering investment in digital infrastructure, improving digital literacy, and increasingly providing online services to citizens.

Digitalization and GDP Growth:

Impact of digitalization on a country can be assessed on the basis of its impact on the government, on the economy and the society. We have seen a major change in every sector with the emergence of digitalization. The digitalization has created new job opportunities, have led to innovation in very sector and also led to the growth of the economy i.e. have helped in the GDP growth of the country.

The government has emphasized on the digitalization as it brings transparency, better control, and better job opportunities, it also provides an ease of access to the people and an upward movement in their quality of life. The study conducted by Strategy& (formerly known as Booz and

Company) Shows that the increase and effective utilization of digitalization can increase their GDP. They analyzed that constrained economies realize a 0.5% increase in GDP per capita for every 10% increase in digitalization, while advanced digital economies show a 0.62% increase in GDP per capita for every 10% digitalization increase.

India is known as the powerhouse of the software industry and is in a leading position in global sourcing market but there is still a great deal of work to done for its Digital India campaign. Digitalization will be helpful if it can reach the maximum people and for that each and every citizen of the country should be able to easily access the facilities for which they not only need to be connected to internet but also have digital literacy to be able to use facilities provided to them.

The divide between well connected metropolitan hubs and remote rural areas is one of the main aims of Digital India Program. For this the Central government is hopeful of achieving the complete rollout of broadband network across 2.5 lakh village panchayats in the country by 2018 as per Bharat Net programme, which aims to provide broadband connectivity to all panchayats in the country, the panchayats will have an ecosystem that will further boost the connectivity and bridge the digital divide in the country. India has also started collaborating with various countries and business organizations (like Google, Cisco etc.) for speeding up its digitalization process by infrastructural development, increasing access to internet and also started the transformation of cities to smart city.

This Campaign also got some propellant in the form of free/cheapest 4G mobile data and cheapest Wi-Fi broadband for the customers. Company Reliance Jio Infocomm Limited (RJIL) a subsidiary of Reliance Industries gave push to internet usage by introducing ground smashing

data pack rates, at initiation of the project by Reliance the SIM was issued free of cost with 4GB 4G data just by submitting the photocopy of Aadhaar card and IMEI no of your 4G or LTE or VOLTE enabled handsets and after the end of March 2017 at a price lowest of all other service providers.

Digitalization and Demonetization:

Digitalization transition through Digital India Programme aims to provide the much needed thrust to the nine pillars of growth areas, namely Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, e-Kranti - Electronic Delivery of Services, Information or All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Every pillar has its own importance, complexities in implementation and is a propellant for the overall growth of the country.

1. **Broadband Highways:** It covers three components broadband for all rural, broadband for all urban and National information infrastructures.
2. **Universal Access to Mobile Connectivity:** It focuses on network penetration and filling the gaps in connectivity in the country.
3. **Public Internet Access Programme:** To provide Common Services Centres (CSCs) and Post Offices as multi-service centres.
4. **e-Governance: Reforming Government through Technology:** Government Process Reengineering using IT to simplify and make the government processes more efficient is critical for transformation to make the delivery of government services more effective across various government domains and therefore needs to be implemented by all Ministries/ Departments.
5. **e-Kranti: Electronic Delivery of Services:** The Government approved

the National e- Governance Plan (NeGP), comprising of 31 Mission Mode Projects (MMPs) and 8 components. e-Kranti is an essential pillar of the Digital India initiative and there are 44 Mission Mode Projects under e-Kranti, which are at various stages of implementation.(includes Banking, Post office, Income tax, Land records, Agriculture, Gram Panchayats etc.)

6. **Information for All:** Online hosting of information & documents to facilitate open and easy access to information for citizens.
7. **Electronics Manufacturing:** It focuses on promoting electronics manufacturing in the country with the target of NET ZERO Imports by 2020 as a striking demonstration of intent.
8. **IT for Jobs:** It focuses on providing training to the youth in the skills required for availing employment opportunities in the IT/ITES sector.
9. **Early Harvest Programmes:** It consists of those projects which are to be implemented within short timeline.

Digitalization is a boon and needs to be utilized properly with the recent case of demonetization we can assess that it has helped people during the demonetization from Nov. 8 2016 to Dec. 31 2016 when the country faced cash crunch, when Rs. 500 and Rs. 1000 notes were scrapped and new currency was circulated in replacement of old notes. This step not only shook the tax evaders but also pushed India to become more digitally sound country and has also highlighted the benefits and need to go cashless (or have a less cash based economy).

Demonetization has also increased the transactions from mobile wallet and digital payment channels. Paytm said it hit a record of 5-million transactions a day, processing Rs.24,000crore worth of payments, less than a week into the Indian government's decision to demonetize Rs.500 and Rs.1,000 notes making it the

largest digital payments company in the country. It may be seen as a temporary phase but the ease of access and availability has made more of a good alternative than the paper or plastic money. With the adaptation of technology in the banking sector more and more transparency came in the flow of money in the economy.

Pradhan Mantri Jan Dhan Yojana gave push to financial inclusion that everyone whether from urban area or from rural area should have a account so that everyone is connected in the economy and demonetization led to the operationalization of Jan Dhan accounts which were opened under the scheme. It also had multiple benefits like people who did not had the identity proofs registered themselves for Aadhar card and other identity proofs and will also help in direct transfer of benefits to the concerned person. Digitalization in this situation helped to have a virtual access to the money and with the concept of e-kranti in the banking sector it will become easier for the people to avail the financial services provided by them.

Having a bank account is not the only matter of concern but also having the knowledge that how their money gets affected by economic situation of the country and various other factors for having a control over their finances is also important. When people are financially literate, they are more likely to explore the products and services offered by banks and use them for their benefits. This accelerates the pace of financial inclusion, where everyone can access the basic banking facilities rather than relying on the orthodox systems of money market such as borrowing money from money lenders on illogical interest rates.

Financial inclusion and financial literacy are two essential ingredients of an efficient economy. Thus financial literacy is what

also needs the attention of the masses and with all the latest advances happening around, it is becoming a matter of prime concern.

Financial education is “the process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being.” The financial literacy level majorly depends upon the education and income of the individuals; the social factors such like family size, family background, age, regions nature of employment have a little impact on this.

With the digitalization there is an ease of access to the money as the banking system has evolved with the time and provides the customer with different facilities like online payment of their monthly expenses such as electricity bills, payment of premiums etc. With all this growth and development people need to aware about the problems associated with digitalization of finances.

Financial literacy:

According to a survey conducted by Standard & Poor's, over 76% Indian adults lack basic financial literacy and they don't understand the most basic and key financial concepts. Another survey of “Financial Literacy among Students, Young Employees and the Retired in India” conducted by IIM-A supported by CITI Foundation reveals that high financial literacy is not widespread among Indians where only less than a quarter population have adequate knowledge on financial matters.

There is lack of understanding among Indians about the basic principles of money and household finance, such as

compound interest, impact of inflation on rates of return and prices, and the role of diversification in investments.” In some studies it is revealed that financial literacy affects the financial behaviour of the people and thus through proper education they will be motivated to take the right financial decisions, get to know about the financial products and services available to them and also inculcates a habit of saving and protecting their money.

Digitalization has revolutionized the way we used the banking services and with the technological advancement and interconnectivity of the various services with the services provided by the banking sector there is need to speed up our country's literacy rate, digital literacy rate and financial literacy rates as they all together have an impact on the proper utilization of the Digitalization.

Financial literacy along with computer literacy is a must to mobilise the savings in the economy and put forth the growth of the economy and puts the society's development on fast track. Many initiatives have started but their reach is narrowed or hampered by various factors. But to keep our pace of Digital transition with the world we also need to speed the pace of digitalization along with these basic requirements or basic knowledge or skills which can obstruct the overall transformation or held us back to achieve this goal.

Obstacles in the process of Digitalization:

1. The resistance to change people show during emergence of new technology.
2. Building trust among the people for change is difficult.
3. Lack of knowledge about its use and benefits.
4. Infrastructure requirements and their unavailability also hamper the reaching of these basic facilities to the people.
5. The basic hindrance is the lack of literacy and literacy is not just to be

able to write ones name and do the signature but to have an understanding of the changes going in the technology, society and the country for their own betterment.

Recommendations:

1. The initiatives took by the government can only be successful if people get involved in the transformation. The Schools and Colleges can create awareness among the people of their locality about the initiatives and imparting knowledge to the people.
2. For doing so they also need to have the knowledge about the program and how to use the facilities provided by the government.
3. Community centres can be formed where people who are more literate about the issues can help the other people and experts can visit them to give the guidance from time to time.
4. Organizations can guide their employees and make them literate regarding the financial aspects.
5. RBI and SEBI have already taken many steps to create awareness among the people about the importance of financial literacy and also provided the online modules for financial literacy on their websites.
6. People should be imparted with the knowledge of factors which affect their savings and how they can maximise their saving or the facilities available for them to help them to do so.
7. People should also be made aware about the security of their personal information regarding their accounts and online frauds.
8. The banking system must also be made robust as people need to trust the system before they go with the technological advancement.

Conclusion:

The digitalization brings innovation, ease of working, new job opportunities and growth in the economy. It helps to bring transparency in the system and more

transparent are the flow of funds in the economy less is the problem of tax evasion, parallel economy etc.

But with all these benefits available it also makes it necessary for the people to have basic financial knowledge and a push towards the importance of the financial literacy. With the help of which they can protect their money in situations like inflation, depression, and know about different financial products and services to save it for their better future.

Digitalisation can also play an important role in achievement this goal as it can have a greater reach to the people. By this we can reach on a conclusion that the new technology needs to be harnessed well and for this it is not only the availability but also the knowledge to use it and get benefits from it.

Case Study 1:

Jio helps to digitise rural India the digital India initiative is one of the most ambitious plan of the Indian government and each and every sector should make some contribution in the process of achieving this goal. One such initiative or the opportunity seen by the Reliance Industries in this perspective is their Reliance JioInfocom Limited (RJIL) subsidiary which has set a tough benchmark for its competitors.

TarunPathak, senior analyst, Mobile Devices and Ecosystems, Counterpoint Research, told IANS “To make the digital revolution a success in our country, especially for millions of rural Indians, data mining is the future.

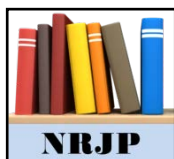
I feel jio is targeting nearly 450 million feature phone users who will make a shift to smartphones in the near future”. Experts say that Jio’s move will increase data usage across the board.

Reliance Jio has partnered with several smartphone brands where Jio Preview offer is available for a period of 90 days. Jio’s 4G-LTE services include unlimited HD voice calls and video calls, unlimited SMS, unlimited high-speed data and a host of Jio Premium apps. According to PrashantSinghal, Global Telecommunication leader, Ernst and Young “For a price sensitive market like India, launch of affordable data services and free voice calls is indeed a welcome step. This is expected to drive greater data adoption across segments”.

He also added that “Telcos form the backbone of ‘Digital India’ and need to make the higher investments in data network. Any market erosion, at this stage, may impact the outcome of the upcoming Rs.800 billion spectrum auction critical for the ‘Digital India’ vision”. Such contributions from every sector can act as catalyst to the digital transformation in India. But along such steps it should be seen that the quality of the service is maintained and does not affect the market negatively.

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Review Article

Sport Tourism: A New Educational Concept for Sustainable Development

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Abstract

Sports tourism travels from one region, country, state, etc. to another to see sports competitions or competitors. Although sport tourism is not always popular, the number of people who participated in local sport events has increased dramatically over the past ten years. People now travel far to attend their favourite events and are not curious about what promotes popularity. Sport tourism refers to travel experiences in which you can participate or view sport related activities. It is generally accepted that there are three types of sports trips: sporting events, active sports and perfume sports. The type of sports tourists varies from sport to sport. Most generalized statistics show that most sports tourists are men from 18 to 34 years old and belong to the middle class economic group. A better understanding of your studies will help you to get a more accurate statistical ranking of your class, position and age. For example, cricket and rugby fans are usually older and more disposable than regular football and basketball fans. Other sports are consumers of other sports tourists, but all sports have become increasingly popular in recent years. Sport tourism is not difficult to find. Sport tourism is a journey from one place to another that wants to be an audience of all kinds of sporting events. It is the factor that determines whether you are watching a sporting event or travelling with a different schedule. Sports tourism has been on the rise in recent years, but you have to take into account what sports tourists actually are and why they are popular with sports fans. Not only has it steadily increased every year, it has also become one of the biggest reasons for travel and vacation. It seems that more and more people are willing to use their well-earned holiday that their favourite player can actually see. So what is sport tourism? Although the technological advances of recent years have not had a major impact on the sports industry, it is most obvious to see competition so close and personal from a location that is not considered at home. Because you can buy sports tickets online through various access sites, people have access to multiple sources that were not available ten years ago. People are also more aware of where and when the games and competitions take place, so that you can have more time and money to attend the event. Sport tourism has not only found jobs in the technology industry, but has also increased.

Keyword: Sports tourism, dramatically, increasingly, understanding

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Introduction

Sport tourism is a new concept in the world that has grown in the tourism sector. Many countries have an appropriate position with regard to sports tourism and thus contribute directly to the economic prosperity of the country. Therefore, the goal of this research is to compare and explore tourist managers, interested

managers and tourist ideas about the employment and income generation of India made by sports tourists. Tourism starts to recognize sports tourism or travel experiences. Participate in sports activities and view them as an important market. In order to compete in the growing market for sports tourists, it is important that the

community gains an in-depth understanding of the benefits and impact of sport tourism, the event bidding process, sponsorship opportunities and other factors related to planning and hosting a successful sporting event. Sports events include distinctive events such as the Olympic Games and the World Cup football championships. In fact, the 1994 World Cup and the 1996 Olympic Games in Atlanta were actively promoted as tourist attractions. When the 1994 World Cup took place, it was estimated that 50 million foreign tourists flocked to the United States and spent \$ 100 billion (Gibson, 1995).

In addition to these events with main features, tournaments sponsored by the Ladies Professional Golf Association, the World Tennis Association and the NCAA Men's Basketball Tournament are part of a publicly based sporting event. Similarly, professional sports teams and university football-related tourism are part of sports tourism. An often overlooked example of this form of sport tourism is an example of an amateur sport game. Events such as the State High School Championships, Youth Soccer Tournaments and non-profit sports events are examples.(1)

TYPES OF SPORTS TOURISM

Different types of sports tourism:

• Active sports tourism

People who travel to participate in sporting events organize active categories for sports tourism. These participating events can take different forms in different sports. Golf, kayaking, tennis, fishing, snowmobile ringing and surfing are just a few examples of sports where people travel to participate. One researcher calls this type of sports tourism "activity

participants" and "enthusiasts". Participants in activities are individuals who are amateur participants who travel to participate in a competition of their choice, and hobby fanatics are persons who participate in sports-related travel in the form of leisure time.(2)

• Natalia sports tourism

Perfume sport tourism includes trips to popular sports attractions. Visiting various sports halls, such as the Women's College Basketball Hall of Fame in Knoxville, Tennessee, and the Baseball Hall of Fame at Cooperstown, New York, is a good example of a sports facility. There are also sports museums such as the famous NASCAR Museum in Charlotte, North Carolina and the famous sports arenas at Flambeau Field in Green Bay, Wisconsin.(3)

Reasons for the popularity of sports tourism

Since sport tourism has become more popular, various conditions have helped. The most important factors of This growth has contributed to:

1. Economy
2. Technology innovation
3. Attitude and value change

• Economic power

To enable people to participate in any form of sport tourism, they must have the right amount. Today, the abundance of a family has risen to a new level, not only because of the way people work, but also because the types of jobs people employ are drastically changing. Likewise, people increase the amount of free time available for sports tourism activities. In general, office hours have been significantly reduced over the past few centuries

because the number of holidays has increased and the technology has led to many more disposable hours. Ultimately, recent economic changes in most Western societies have increased the time and money available to individuals and motivated them to participate in sports tourism activities.(4)

• **Innovation:**

Equally important is that sports tourism can be extended to a wider part of the population, a recent innovation in technology. The best example of this new technology is described as a new way of transport. With the invention of motorcycle and air travel in the last century, people were able to move to different places to take part in these sports tourism activities.

Moreover, when these new modes of transport were developed, people began asking them to leave their homes. This has led to the development of a large number of hotels, guesthouses and motels. In addition to the growing popularity of sport tourism in transport and accommodation, new innovations in media technology have also helped to develop. Radio and TV became popular after the press.

Finally, innovation in the production of sports equipment has also contributed to the development and popularization of sport. Due to the wide range of technological innovations, the opening of journeys and the appeal of sport have increased enormously, enabling a rapid expansion of sports tourism.

More specifically, greater accessibility, increased availability and ease of participation have led to an increase in the popularity of sport tourism.

• **Political and value change**

In Western society it is generally known that there has been a shift from the values of work ethics to values that emphasize leisure time, hedonism and self-realization. Because of these changes, sports and sports values generally have a greater social impact than ever before. A clear example of this effect is the way sportswear becomes fashionable in non-sporting environments. With this change, there has been rapid growth in commercial fitness clinics that appeal to consumers who are more pleasant, individualistic and outward-looking than most organized sports club members.

Performance and competition are still meaningful for some, but others believe that these characteristics are less desirable and they only want to carry out sports-related activities. In the past, this tendency has reduced the thresholds for participation in sport because there were people who wanted to engage sport independently at their own level.(5)

The Effect Of Sports Tourism

The sports tourism industry mainly penetrates the economic, environmental and cultural sector, but has few limits.

Economic impact

Event Most research on sports tourists focuses on the economic impact on the host community, although it is a difficult proposal to measure spending patterns. The economic impact of tourism is one of the most studied but least understood areas of tourism. Sport and tourism have each made an important contribution to the global economy and have been a factor in the reproduction of the local economy, where politicians, planners and economists are ill. The combination of sports tourism

has a significant economic impact. According to the World Trade Organization (1994), international tourism revenue in the United States rose from \$ 54 million in 1992 to \$ 63.5 billion in 1993.(6)

Poor nutrition

The availability and research of data lags behind the market and it is difficult to measure the general value of sport tourism. And the industry is so broad that doctors and academics have struggled to choose the right configuration. In addition to economic impact, event planners must be aware of other potential effects. Some researchers suggest that event planners make a cautious estimate of the potential benefits (economic impact) of events because the costs for organizing events are often underestimated.

More and more research indicates positive and negative effects on the host community, especially at national and international level. Sport tourism must be seen as an important sector in the economies of many countries. However, the economic benefits of sport tourism must be compensated with the associated costs, which are not limited to the financial costs.

Too often the economic impact of an event cannot be emphasized and accurately measured, but the potential negative impact on the quality of life of a resident is not taken into account. All interests must be seen in the context of cultural and environmental impacts. If sport tourism is developed for economic benefit, irrespective of other influences, there is a very real risk that the actual costs are considerably above the economic value. Events and facilities that extend from the

area to the world can get rid of debts, move houses and jobs, harm the environment, but create thousands of jobs and a lot of income.

Socio-cultural impact

Sport tourism inevitably has an impact on the economy. Tourists are influenced by the impact on the receiving population and in any case some owners influence visitors. The trend to increase and give away sports tourism experiences, often in very different cultures, simply increases the importance of dealing with both the potential positive and the negative socio-cultural impact of sport tourism.(7)

Potential positive effect

1. Sport tourism can strengthen ethnic heritage, identity and community spirit, since local residents together promote culture.
2. Sport tourism can offer visitors the opportunity to get acquainted with their culture with foreigners.
3. Sport tourism can promote the reproduction and preservation of cultural traditions.

Potential negative effect

1. The attractiveness of more profitable opportunities for sports tourism can be eroded.
2. It has a negative effect on the balance in the community.
3. Sport tourism can contribute to cultural identity and loss of legacy.
4. Sport tourism can transform cultural experiences that are suitable for tourism.
5. Sport tourism can lead to people with disabilities during the event.
6. Excessive violence can be related to sports tourism.

7. Sport tourism can resolve conflicts between owners and visitors.

Environmental impact

The problem of the impact of sport tourism on natural resources is becoming increasingly relevant as the popularity of this kind of holidays increases. Different aspects of outdoor sports can damage the environment. First of all, activities and activists themselves can have a negative impact.

- Mountain bikers can damage plants and soil.
- The sound and light of speed boats and rally cars can liberate animals.
- Camps, hikers and water sports enthusiasts can throw waste to parks and rivers.
- Boat anchors, melds and hands can damage corals underwater.

There is also land, uncorrupted area use per area and infrastructure for sports tourism activities such as ski runs and golf course constructions. This often leads to a higher accessibility of previously undamaged areas. Another aspect is the equipment needed for sports practice. Use and maintenance of this equipment (e.g. boats) may cause discomfort and damage to the environment. There is also the energy consumption and pollution of vehicles that bring people outside to their activities.

Peripheral activities such as eating or drinking before the end of a major activity or during the week contribute significantly to the pressures on the environment and often require extra infrastructure, transport facilities and services. Finally, social conflicts between recreational enthusiasts and local residents and other sports groups

can have a negative impact on the environment by putting pressure on specific areas.

Benefits of sport tourism

- Sport is an investment in the tourism sector.
- Economic growth is achieved through full hotel, restaurant and shops.
- Give a positive image to the community and activate exposure.
- Create a new tourist destination.
- Maximize the use of facilities in your community.
- Establish community relations and strengthen business support.
- Create a program for youth opportunities / entertainment.
- Attract high-yield visitors, especially repeaters.
- Make a favourable image for your destination.
- Develop new infrastructure.
- Use the media to increase your normal communication range.
- Create higher tourism growth rates or higher demand plots.
- Improve the organization, marketing and bidding opportunities of your community.
- Secured financial heritage for new sports facilities management.
- Expand community support for sports and sport events..

Conclusion:

Sport tourism is a relatively new and ever-growing industry in the tourism sector that focuses on the goals of developing countries. It is also assumed that sport tourism projects must reconstruct national and urban communities from a socio-economic point of view. Sport tourism improves the quality of life of individuals

through tourist attractions and brings economic benefits for the community. Sport tourism is defined as a temporary movement, such as leisure time and viewing animals in a popular situation. Nowadays, sports and tourism are engaged in important economic activities in developed and developing countries. According to estimates by the World Tourism Organization, in 2010 43% of jobs worldwide will be related to the tourism sector.

The study also shows that the interest in sport does not vary significantly with the level of education. But education is likely to create a fan with a high interest. Because these people are generally more inclined to read more, they can be interpreted as more about sports. Studies show that people over 55 are less frequently admitted to the fan level above medium / low.

The marketing concept states that the key to achieving organizational objectives is determining the needs and requirements of the target market and achieving the desired satisfaction more effectively than the competitors. You can plan events and services as you know more about sports tourists, where they come from, their motives and expectations for visits. An intensive market analysis and research into the taste, preferences and attitudes of people is now the backbone.

Market planning

Market research is a tool to listen to customers. Organizations need to understand what sports tourists need, think about and ask questions before they offer new events. That is why a large part of the marketing research is close to the customer, so that the organization

understands the customer's position and requirements. Marketing sporting events require knowledge of potential sports tourists, which types of services are available and the knowledge that is expected to escape the experience itself. To keep in touch with the market, you need to regularly evaluate your customers, your needs and your competitors.

Just as a company first has to define a competitive environment, an organization that plans a sporting event must decide who the right target group is and which services and products the public is looking for. Marketing is the process by which these products are delivered to meet the fundamentally identified needs.

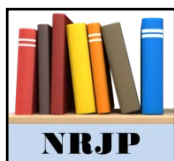
Sport marketing research focuses on the information needed to identify the source of future plans, problems or problems, to develop solutions and to make decisions about product development or improvement, pricing and promotion strategies.

That is why the designed type of study is based on the necessary information. Persons whose information is required depend on the type of information they want. There are two potential groups that can collect information.

If you need a general understanding of sports enthusiasts, information from the more general sample of the general public can be the best alternative. If the interest and attributes of a fan are required for a particular sporting event, you must have a person access to a similar event. For more information about conducting surveys on sporting events, see the e-booklet "Surveys" published by the National Institute for Tourism and e-commerce.

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Review Article

Work Life in Indian Philosophy

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Abstract

“Ethics” was once considered irrelevant by corporate loyalists, but now discussion of it is increasingly seen as not only important but also as critical to a company’s success. The paper is a theoretical review. The purpose and objective of the paper is to explore and understand the meaning of business ethics in the context of Indian philosophical thought. The study focuses mainly on the contribution of Hindu philosophical thought though makes reference to other philosophical thoughts namely Buddhism, Jainism and Arthashastra.

Keywords: Indian philosophy and ethics, moral, ethics in business management.

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Introduction

As India is becoming a major global economic business partner, understanding its unique ethical business infrastructure is gaining in importance. This paper is concerned with answering the question: “How can business ethics be taught to students by our strong culture so that effective learning takes place?” The purpose of this paper is to finding relevancy and to further the understanding of Indian ethical culture for business. The contention of this paper to elaborates principles of different religions in business ethics and its implications on doing business in and with Indian companies.

While many argue that ethics cannot be taught the preponderance of theory and research suggest that teaching Indian ethical culture in business schools can be effective in developing students’ moral reasoning skills, ethical sensitivity and ethical behaviors .Despite these recent findings it is intriguing that many are still not convinced that ethics can be taught. Perhaps this tension, encountered when

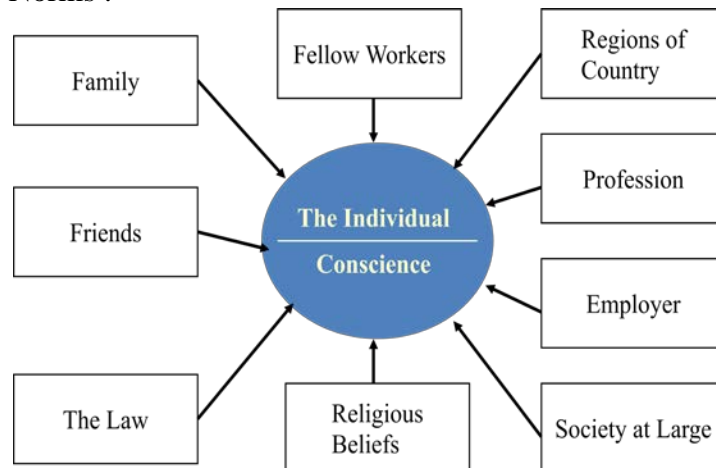
teaching of ethical culture like Bhagwad Gita, Kautilya, Mahatma Budh’s scriptures are incorporated into the business curriculum, can be reframed to open the way for constructive discussion if the question is rephrased as: “How can ethics be taught to business students so that effective learning takes place?”

Characteristics of Indian Philosophy and Ethics: True, ethical behavior and ethics as a science do not necessarily presuppose a religious-philosophical creed. However, not only does every activity presuppose some knowledge of pragmatic matters, it also involves ideas or beliefs regarding the nature of the objective world and the subject. In ethical behavior man has to be conscious of himself as a moral agent, and this presupposes some definite concepts of the human self, as also of the goal(s) or value(s) which man has to realize through his conduct. Hinduism as a religion is both a view of life and a way of life which are related as the theoretical and practical guides of the same spiritual life.

Any study of Hindu ethics ought to take into account innumerable discussion on ethical matters, scattered throughout ancient Indian literature. Jainism and Buddhism as two branches of larger Hindu philosophical thought gives detailed accounts of ethical and unethical behavior and also talks in great lengths about the duties of man

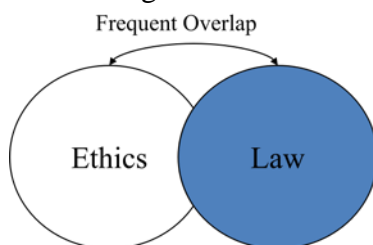
Ethics: Ethic is derived from a Greek word “Ethikos” which means character. Ethics is a branch of philosophy that deals with the principles of conduct of an individual or group. It works as a guiding principle as to decide what is good or bad. They are the standards which govern the life of a person. Ethics is also known as

Sources of Ethical Norms :



Ethics and the Law :

- Law often represents an ethical minimum
- Ethics often represents a standard that exceeds the legal minimum



Role of Ethics in work Life:

Ethical principles are dictated by the society and underlie broad social policies. These principles when known, understood and accepted, determine generally the

moral philosophy. Some ethical principles are:

1. Truthfulness
2. Honesty
3. Loyalty
4. Respect
5. Fairness
6. Integrity

Morals : Morals are the social, cultural and religious beliefs or values of an individual or group which tells us what is right or wrong. They are the rules and standards made by the society or culture which is to be followed by us while deciding what is right. Some moral principles are: 1) Do not cheat 2) Be loyal 3) Be patient 4) Always tell the truth 5) Be generous.

propriety or impropriety of business activities.

Business ethics also relates to the behavior of manager. It can be defined as an attempt to ascertain the responsibilities and ethical obligations of business professionals. Here the focus is in people, how individuals should conduct themselves in fulfilling the ethical requirements of business? In this contention Indian Ethics play an important role by discussion various scriptures of different religion & their guidelines & principles towards Business and work life. It also discuss the conduct of a Manager in an Organisation. There are three key reasons why ethics plays a key role in business. First, it is crucial that ethics have

a considerable influence if we want an efficient, smoothly operating economy.

Ethics helps the market to its best. Second, the government, laws and lawyers cannot resolve certain key problems of business and protect the society: ethics can. Ethics can only resolve futuristic issues such as technology races ahead much faster than the government. Regulations almost always lag behind. That company's social responsibility extends beyond what the law strictly requires. Third, ethical activity is valuable in itself, for its own sake, because it enhances the quality of lives and the work we do-business has an ethical responsibility for fairness for humanity, e.g. employee.

Indian Ethos For Work Life:

Ethics of Gita and Upanishad :The Holy Gita is the essence of the Vedas, Upanishads It is a universal scripture applicable to people of all temperaments and for all times.

Management Guidelines from the Bhagavad Gita:

There is an important distinction between effectiveness and efficiency in managing. Effectiveness is doing the right things and Efficiency is doing things right.

1. Forming a vision.
2. Planning the strategy to realize the vision
3. Cultivating the art of leadership
4. Establishing institutional excellence
5. Building an innovative organization
6. Developing human resources.
7. Building teams and team work
8. Delegation, motivation and communication
9. Reviewing performance and taking corrective steps when called for

Thus, management is a process of aligning people and getting them committed to work for a common goal to the maximum social benefit in search of excellence.

Principles of Bhagawat Gita and Upanishad for Business Ethics.

1. Every person has immense potential, energy and talent.
2. Perform without attachment I.e. do your task to the very best as the modus operandi of all business activities.
3. Emphasis on sacrifice and running the business for the over-all welfare of the mankind and charity for society as a whole.
4. Character is the real power and wealth. Manager with enriched quality of mind and heart can have effective management.
5. Work is worship. Do your work without ego and serve other without self interest.
6. Distribution of duties among employees according to their merit, aptitude and skills.
7. Creating best inter personal relations based on self-esteem, equality and team work. Control of emotions and feelings and abstention from both love and hate.
8. Self management, analysis and criticism help to locate areas of friction and disharmony.
9. Anger leads to confusion which cause failure of memory and consequent destruction of reason. Silent mind or brain stilling is an effective medium to get sound solutions to management problems
10. Avoid greed, not profit maximization but maintenance of the world order should be the objective of all sound business policy.
11. Be a patient listener and perform your duties with devotion, humility and sincerity.

Ethics in Business by Kautilya

Kautilya is regarded as a great perception of State craft, whose teachings have a universal validity.

1. The main guiding principle of the management were that organization should be run actively, efficiently, prudently and profitably. He supported

strong bureaucracy with well trained and righteous officials.

2. Traders shall be prevented from oppressing the people. Their propensity to fix prices by forming cartels, make excessive profits or deal in stolen property are guarded against by making these offences punishable by heavy fines.
3. He advocated proper maintenance of accounts and their timely submission. High officials shall be responsible for rendering the accounts in full for their sphere of activity without any contradiction in them. Those who tell lie or make contradictory statements shall pay the highest level standard penalty.

The Budha's Ethics:

The philosophy of the Budha has a special place and significance in Indian thought. He preferred to explain human life and its problems on positivistic basis. According to him, the basic problem of life is to find out the ways and means of eliminating human suffering. He says:

- May all beings be happy and secure, may they be happy minded.
- Let no one deceive another, let him not desprise another in any place.
- Let a man overcome anger by love, let him conquer evil by good.
- Returning good for good is very noble, but returning good for evil is nobler still.
- If a man offends a harmless, pure and innocent person, evil falls back upon him.
- Wrongs should he endured patiently rather than crushed with violence.
- Victory breeds hatred, for the conquered is unhappy. He who has given up
- Victory and defeat, he is contended and happy.
- We should be guided by justice and equality and the law of righteousness.
- Give up ill-will malice and hated. Suffuse the word with love and goodwill.

Importance of Values in Indian Management

1. **Help in Achieving Success:** Values not only help in achieving success but also make success more enduring and lasting. Values can help establish business or career purpose. Values combined with a powerful vision can turbo-charge us to scale new heights and make us succeed beyond our wildest expectations.
2. **Serve as a strong anchor:** values can serve as a strong anchor in a turbulent sea of changes. Values will help us to weather those storms. Values give faith in a time when it seems we are surrounded by darkness, because they prompt right actions. They build resilience and keep us going.
3. **Provide Courage :** Values provides us with courage to stand up to any way. The strong desire to move ahead can at times tempt business to cut corners or bend the rules. This has a tendency to catch up, as we have seen in the recent months. Values provide the necessary brakes or limits to keep leadership from going astray. Values essentially provide us with an internal discipline.
4. **Values transmit trust :** Trust is not only at the heart of leadership but forms the essence of all relationships. Values can be a powerful cementing force between people who think alike.

Values for Indian Managers

1. Honesty.
2. Hard work
3. Self-confidence
4. Humility
5. Persistence
6. Passion in whatever do

Indian Values in Management:

The salient ideas and thoughts of Indian Values in Management revealed by our ancient scriptures are :

1. **Atmamo Mokshartham, Jagat hitaya cha :** All work is an opportunity for doing good to the world and thus

- gaining materially and spiritually in our lives.
2. Archetma manabhyam Worship people not only with material things but also by showing respect to their enterprising divinity within.
 3. **Atmana Vundyate Viryam :** Strength and inspiration for excelling in work comes from the Divine, God within, through prayer, spiritual readings and unselfish work.
 4. **Yogah Karmashu kaushalam, Samatyam Yoga uchyate:** He who works with calm and even minds achieves the most.
 5. **Yadishi bhavana yasya siddhi bhavati tadrishi:** As we think, so we succeed, so we become. Attention to means ensures the end.
 6. **Parasparam bhavyanth shreyah param bhavapsyathah:** By mutual cooperation, respect and fellow feeling, all of us enjoy the highest good both material and spiritual.
 7. **Tesham sukhum teshom shanty shaswati:** Infinite happiness and infinite peace come to them who see the Divine in all beings.
 8. **Paraspar Devo Bhav:** Regard the other person as a divine being. All of us have the same consciousness though our packages and containers are different

Conclusion:

There is a growing realization all over the world that ethics is virtually important for any business and for the progress of any society. Ethics makes for the efficient economy; ethics alone, not government or laws, can protect society; ethics is good in itself; ethics and profits go together in the long-run.

An ethically responsible company is one which has developed a culture of caring for people and for the environment; a culture which flows downwards from the top managers and leaders. The most elementary and fundamental means laid down by Bhagwad Gita, Kautilya & Budha's for checking Karmas, Ahimsa, Law and justice, manage yourself, attainment of goals of life etc. which every manager is supposed to observe.

The study of ancient ethics for the modern life today's business cultivates the virtues like forgiveness, humanity, straight forwardness, purity, truthfulness, restraint and indifference, regards perfection or self realization on the highest goods that play an important role for achieving success in overall objectives of business and managers.

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Review Article

'Make In India': A Dream Come True for Young Entrepreneur

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Abstract

The Prime Minister Narendra Modi, prior to the commencement of his maiden US visit, last month launched 'Make in India', a major national initiative which focuses on making India a global manufacturing hub. Key thrust of the programme would be on cutting down in delays in manufacturing projects clearance, develop adequate infrastructure and make it easier for companies to do business in India. The 25 key sectors identified under the programme include automobiles, auto components, bio-technology, chemicals, defence manufacturing, electronic systems, food processing, leather, mining, oil & gas, ports, railways, ports and textile.

Keywords: commencement, infrastructure, manufacturing projects, food processing.

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Introduction

The national programme aims at time-bound project clearances through a single online portal which will be further supported by the eight-member team dedicated to answering investor queries within 48 hours and addressing key issues including labor laws, skill development and infrastructure. The objective of the mega programme is to ensure that manufacturing sector which contributes around 15% of the country's Gross Domestic Products is increased to 25% in next few years.(1)

Speaking to more than 500 top global CEOs along with captains of Indian industry at the event in Vigyan Bhawan, New Delhi on September 25th, Prime Minister termed 'Make in India' initiative a lion step to usher in increased manufacturing in the country, which will ultimately generate more employment

opportunities for the poor and give greater purchasing power in their hands. The mega event was watched live in several cities in India and abroad through video conferencing.

He urged the domestic as well as global investors not to look at India merely as a market, but instead see it as an opportunity. "When we talk of Make in India, we are not just offering a competitive situation and we give you an opportunity to create a huge market for your product. After all, handsome buyer is equally important as cost effective manufacturing.," Modi told a packed audience. (2)

Scope of Make In India

Through Make in India the scope for the job seeking students will rise in coming months. It is assumed that there will be

plenty of job opportunities through Make in India by boosting the various job sectors.

Objectives of Make In India

The main objective of make in India campaign at spinning the country into a global manufacturing hub and offers a large numbers of employments. Other main objectives of this scheme are mentioned below: Designed to do facilitate Investment

- ✓ Foster Innovation
- ✓ Enhance skill development
- ✓ Protect Intellectual property rights
- ✓ Build Best-In-Class Manufacturing Infrastructure
- ✓ Providing employment
- ✓ To make healthy relationships with worldwide nations
- ✓ To make India digital

Needs (OR)Policies of Make In India

There are three major policies under the 'Make in India'

1. New Initiatives:

This initiative is to improve the ease of doing business in India, which includes increasing the speed with which protocols are met with increasing transparency. (3)

2. Intellectual property facts:

The main aim of intellectual property rights (IPR) is to establish a vibrant intellectual property regime in the country. These are the various types of IPR:

- **Patent:** A patent is granted to a new product in the industry.

- **Design:** It refers to the shape, configuration, pattern, color of the article.
- **Trade mark:** A design, label, heading, sign, word, letter, number, emblem, picture, which is a representation of the goods or service.
- **Geographical Indications:** It is the indication that identifies the region or the country where the goods are manufactured.
- **Copyright:** A right given to creators of literary, dramatic, musical and artistic works. (4)

4. National Manufacturing:

The vision is,

- To increase manufacturing sector growth to 12-14% per annum over the medium term.
- To enhance the global competitiveness of the Indian manufacturing sector.
- To ensure sustainability of growth, particularly with regard to environment

Challenges of Make In India

Let's have look at four challenges that the "Make in India". Could face.

1.Creating healthy business environment will be possible only when the administrative machinery is efficient, India has been very stringent when it comes to procedural and regulatory clearances.

2.India should also be ready to tackle elements that adversely affect competitiveness of manufacturing. To make the country a manufacturing hub the unfavorable factors must be removed. India should also be ready to give tax concessions to companies who come and set up unit in the country. (5)

3. India must also encourage high-tech imports; research and development (R&D) to upgrade “Make in India” give edge-to-edge competition to the counterpart’s campaign all over world. To do so, India has to be better prepared and motivated to do world class R&D. The government must ensure that it provides platform for such research and development. (6)

4. India’s small and medium-sized industries can play a big role in making the country taken the next big leap in manufacturing. India should more focused to words novelty and innovation for these sectors.

Analysis of Make In India

In August 2014, the cabinet of India allowed 49% foreign direct investment (FDI) in the defense sector and 100% in Between September 2014 and November 2015, the government received Rs-1.20lakh crore worth of proposals from companies interested in manufacturing electronics in India. (7)

Overview of Make In India

The major objective behind the initiative is to focus on job creation and skill enhancement in the required sectors of the economy. The initiative also aims at high quality standards and minimizing the impact on the environment. The initiative hopes to attract capital and technological investment in India. Under the initiative, brochures on the required sectors and a web portal were released.

Advantages of Make In India

- Manufacturing sector led growth of nominal and per capita GDP (Gross Domestic Product).
- Employment will increase manifold.

- Foreign investment will develop technical expertise and creative skills.

Disadvantages of Make In India

- Make in India will lead to an unsustainable focus on export promotion measures. (8)
- A relative neglect of the world economic scenario may not augur well for make in India.

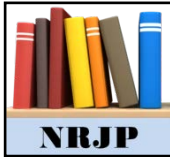
Conclusion of Make In India

Make in India is well recognized part of India’s economic future. It remains Ingredient of economic affair but still many are not aware about its contribution to the growth. This paper will study the trends of Make in India and its correlation with macroeconomic Indicators such as GDP, foreign exchange, Exports, Industrialization. Secondly this paper will reveal the impact on economic growth with special reference to various sectors in future.

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Review Article

Talent management survey

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Abstract

Talent points to the ability to learn and evolve in the light of new challenges. Talent is about potential from the past, not about past performance. Talent tends to take risks and be willing to learn from mistakes, measured in terms of having certain traits, such as reasonable (but not so high) ability to focus on the level of ambition and competitiveness, issues' big picture '. Awareness of your strengths, limitations and influences on others. Different talent management processes must be on a strategic level to be successful. These processes /strategies include talent validation, recruitment and evaluation, competency management, performance management, career development, learning management, compensation and succession planning.

Keywords: Tourism, SME's, Dual Economic Structure, Travel Agency, Retail Tourism Production.

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INTRODUCTION

Talent management means recognizing someone's unique skills, qualities and personality and offering a job that suits him. Everyone has a unique talent that fits into a specific job profile and other positions cause discomfort. The management, especially the HR department, is to carefully and carefully place candidates. Incorrect conformance results in extra recruitment, retraining and other unnecessary activities. Talent management benefits both organizations and employees(1). Organizations can benefit from the following benefits: Better links between individual efforts and business goals; Deployment of valued employees; Turnover reduction; The bank strength is increasing and the jobs and skills of people

are getting better. Employees can benefit from: higher motivation and dedication; Career development; Increase knowledge and contribution to business objectives(2). Continuous motivation and job satisfaction. Nowadays, where competition is the only factor, it is important for organizations to develop the most important resources for all human resources. In this globalized world, human resources are the only thing that can offer organizations a competitive advantage because they can easily transfer technology from one country to another in accordance with new trade agreements and lack of cheap financial resources. But talented employees are very difficult to find.

Talent management offers a number of benefits, such as consistent employee engagement, retention, strategic goals in order to understand future leadership, improve productivity in the organization, culture excellence(3).

Objectives of Study:-

In the current scenario of intense competition, every company must survive to satisfy its customers by delivering high-quality products and services. Summer course in the company was conducted to study the commercial and operational aspects of a certain fundamentals and company. This training required the following investigation.

- Understand the whole process of talent management.
- Understand the need for talent management.
- Study the accuracy and quality of employee work according to talent management procedures.
- Suggest opportunities for improving talent management processes(4).

Rationale of research

The 'talent' of an organization represents the value of the current employees and their employees.

Knowledge, skills and competencies.

Talent management (or follow-up management) is the process of analyzing, developing and effectively utilizing talent to meet business needs. This includes specific processes that compare the current talent of a department with the strategic business needs of that department. The results lead to the development and implementation of a response strategy to supplement deficits or surpluses.

Talent management for the HR community is a priority in the HR strategy for the HR community. The HR strategy recognizes and supports the role of HR professionals and supports HR professionals in their own professional groups, as well as to make HR professionals competent, dedicated and responsible. The introduction of a transparent and equitable talent management process is expected to prepare a workplace for role change by creating an environment where people can develop their skills to prepare for different opportunities in the future. The aim of this process is to map the business needs of the HR community with the potential of the employee and career development requirements in order to draw up a comprehensive talent management plan(5).

Limitations of the study: -

- 1) All functions only relate to the personnel department.
- 2) Limitations on the working hours of factory workers.
- 3) Limitations on time and absence.
- 4) The company does not allow disclosure of confidential information.
- 5) The time scale was the main limitation of this survey. This is because the activities of the organization involved in the production process, directly or indirectly during the research process, must not be interrupted by the research.

Goal of the project:

This 'Talent Management' project was completed by the company, the full-time course of Pune University in 2009-2010. The reason we have done research on talent management in the company is whether

talent management is really useful. With this project I demonstrated that talent management really helps the company. I have completed this project because it is a requirement for our MBA full-time program. I have learned a lot from this project, such as audits, SAP HR modules and personal management(6).

People Management V / S traditional HR approach

Traditional HR systems approach human development in terms of competence development in the organization. Companies that are active in developing sectors are often particularly dangerous because competencies have to be duplicated over time and new competencies have to be developed. So over time, the whole approach to human development may be a bad necessity to reconsider the entire development initiative.

Talent management focuses on improving the potential of people through capacity building. Capacity is the basic DNA of the organization and the potential of the individual.

D	Point of Departure
N	Navigation
A	Point of Arrival

In fact, the following describes appropriately the role of talent management.

Converts the organization vision to goals and maps competences and competences to the required levels of values to achieve goals that align the values and vision of individuals with the values and vision of the organization(7).

A good understanding of the different roles within the organization and an appreciation

of the value generated by themselves and others leads to a culture of trust, sharing and team orientation.

A talent assessment that describes the level of competence and competence that are in the organization.

- Improve your ability to learn, think and act through development initiatives.
- Personal growth that can accommodate and accommodate the overall increasing and changing role of perceptions of change.
- Gap analysis and identification of developmental pathways help individuals realize their full potential through learning and development.
- We have developed a person who delivers groundbreaking performance.

Understanding talent

The idea to develop talent is not a new concept in every company. In fact, every successful company that has stood the test of time has done this because it is able to attract and retain as much of its talent as possible(8).

Today we read 'The War for Talent'. This happened because the company did not allow talent to be forgotten or fell off the radar. Because talent has changed in a fundamental way. We have a new kind of young person who enters a business world with a completely different world view, values, priorities and goals(9).

Focus 1: Talent attraction and talent:

To effectively attract and recruit talented employees, you need to know what talent

you are looking for in your career and how you look at your company in terms of meeting your needs. Your approach to every new member of your potential recruits must be changed as they wish(10).

By looking at them from different generations, we can see their attitude and know what work, organization and benefits they want, and with which generation technology we can see how successful your recruitment process can be for each generation context.

This focus unit looks for:

- Attitude to work
- Career goals
- Views of your organization and how it is currently being implemented
- Advantages of every generation
- Technology that attracts different generations: What distinguishes an organization?
- Technology to recruit other generations: how should job offers be offered?

Focus 2: maintenance and development of talent

To effectively retain and develop talent, it is important to understand what the generation expects in future careers and organizations. You must change your approach to one employee to achieve your individual goals and personal needs(11).

This focus unit looks for:

- Work ethics and values
- Care plan
- Work environment and culture
- Benefits and reward systems

- Incentives

Focus 3: Talent Management

In-depth perspectives on how to internalize generations of authority can help you adapt your management style to your needs(11). We can look at the attitudes of many generations like leadership and management. A kind of management approach can help you achieve maximum loyalty, productivity and job satisfaction of employees.

This focus unit looks for:

- Attitude towards authority
- Multiple generations of management styles, including dispute management
- Reading styles used by different generations
- Specific technologies to help manage generations, including communication and feedback preferences
- Preferences for coaching and mentoring
- The role of coaches
- Coaching course
- How to plan and make a call

Research methodology

Research methods are a systematic way to solve research problems. It can be understood as a science of studying scientific research. We study research problems with the logic behind it. Researchers must be familiar with the research methodology and methodology(12).

Research type: -

The technical type of study. Narrative research Research and finding different types of questions. Explanation The main goal of the study is to describe the current

state of existence. Main control over variables; He can report what he has to discover, even if the variable is not found. The researchers have exploited the research to explain how all kinds of methods are available(13).

Data source: -

The source of the project depends on the correct data. This is the reason why removed researchers collect suitable data, which can vary considerably depending on the situation: money, costs, time and other sources.

There are two types of methods for collecting data available.

- 1) Primary data collection method.
- 2) Method for secondary data collection.
- 2.3 Primary and secondary data

1) Primary data collection method.

The primary data is what the user has achieved to achieve. I took the basic information through the personal visits of the HR directors and HR managers of the company. You can get more reliable information at all levels and observations. I collected basic data using a "Yes" or "No" form completed by employees of the company, which justified the explanations in this project(14).

2) Method for secondary data collection.

Further data can be said that they have already been collected and stored, or have already been saved or prepared by someone else. I received secondary data from their journals, records and reports and got basic information about talent management in newspaper magazines, articles and the internet. I refer to examples of companies

and collect secondary data from the company's books and websites.

A statement of hypothesis

A hypothesis is a necessary assumption for the researcher to formalize the possible causes, consequences and eventual consequences of the researched problem. According to the hypothesis, a simple family or home must be proved or disproved. For the researcher this is the official question he wants to discuss. A hypothesis consists of a proposed description of a phenomenon or a rational proposal that suggests a possible correlation between multiple phenomena. Proven assumptions or facts through the completion of the project must be true(15). The hypothesis of this project is as follows.

Null hypothesis:

Employees who benefit from a talent management system

Employees can remain successful for the benefit of the organization.

Improving the performance of employees through talent management

Staff turnover of organizations affected by talent management procedures

Alternative hypothesis:

Employees can not benefit from talent management systems

Employees cannot be successfully maintained for the benefit of the organization

Talent management can not improve the performance of employees.

Talent management has no influence on employee turnover(16).

Introduction to data analysis.

The term analysis refers to the process of decomposition of a complex set of facts into simple elements, and interpretation refers to the analysis of sentences and the identification or explanation of the meaning of creative work. Analysis and interpretation is done per department and per questionnaire. This analysis and interpretation will help the company for future strategies. The following is the analysis and interpretation of the results. All these analyzes can be imagined by the general company. It is very necessary to understand the psychological trends of employees. Because it is quietly subjective, it will be somewhat out of the opinion of the

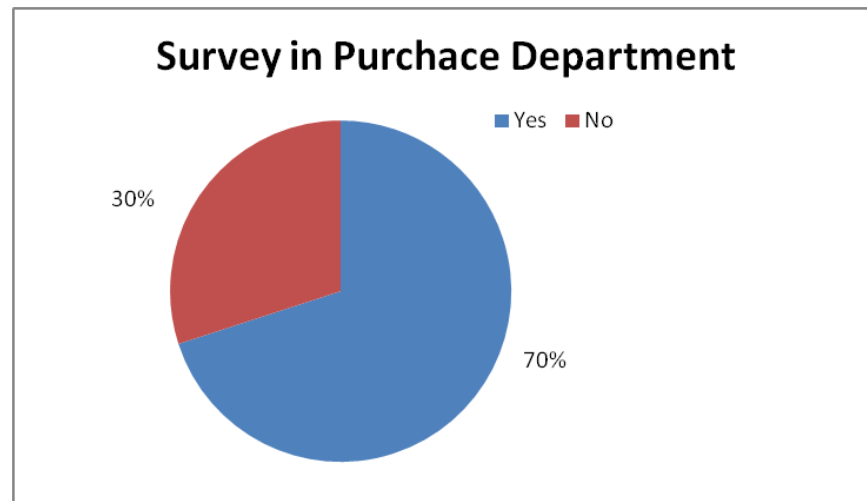
staff. The department of the company that I conduct the survey. Each department has 100 employees. The total number of employees is 500.

1. Purchase
2. Finance
3. Production
4. Packaging and shipping
5. R & D

Table 1: Survey in Purchase Department:

Option	Responses	Percentage
Yes	70	70
No	30	30

(Source: Primary data: Questionnaire)

**Figure 1:** Survey in Purchase Department

The above pie-diagram shows that 70% of employees of purchase department are highly satisfied with the Talent Management process. Hence, we can say in Purchase department talent management is effective process for employee as well as organization.

Table 2: Survey in Finance Department:

Option	Responses	Percentage
Yes	72	72
No	28	28

(Source: Primary Data: Questionnaire)

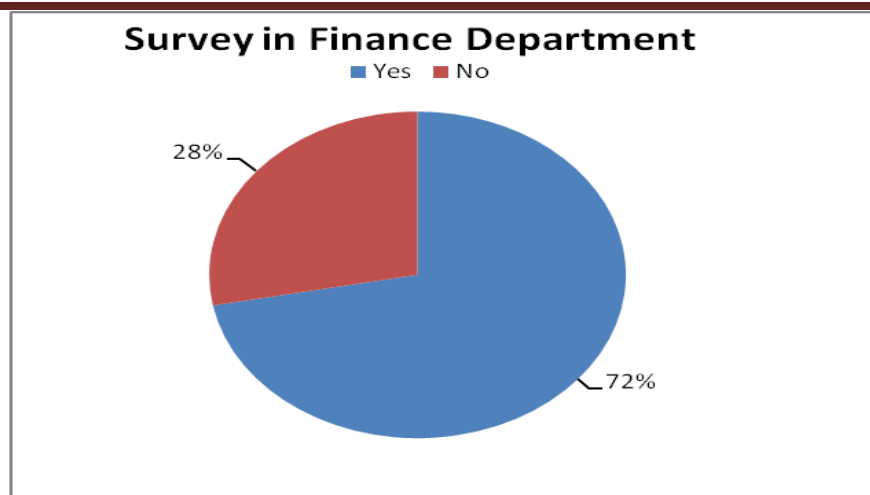


Figure 2 (Source: primary data survey questionnaire)

The above pie-diagram shows that 80% of employee of finance department are highly satisfied with the Talent Management process, 10% are satisfied, 6% are natural, 4% are dissatisfied. Hence, we can say in Finance department, talent management is

effective process for employee as well as organization.

Table 3: Survey in Production Department:

Option	Responses	Percentage
Yes	65	65
No	35	35

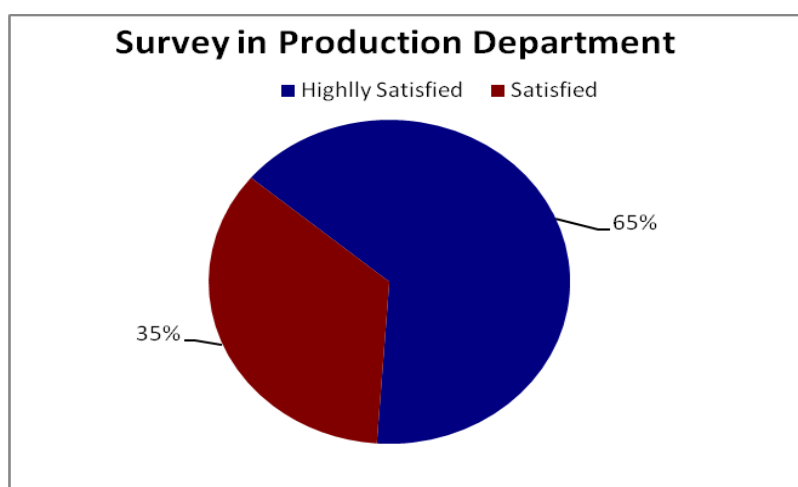


Figure 3 (Source: primary data survey questionnaire)

In Production department we can observe that 65% employee are answering 'Yes', they getting exposure to show their talent in company. And 35% employees are answering 'No'. means here, more than 60% employee answering 'Yes' means process of

talent management is effective in this department.

Table 4: Survey in packing and dispatch Department:

Option	Responses	Percentage
Yes	86	86
No	14	14

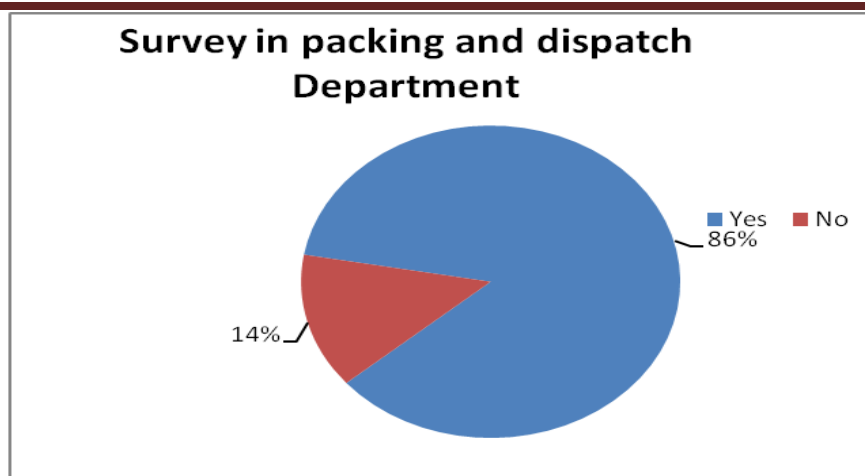


Figure 4: primary data survey questionnaire

In Production department we can observe that 86% employee are answering 'Yes', they getting exposure to show there talent in company. And 14% employees are answering 'No'. means here, more than 60% employee answering 'Yes' means process of

talent management is effective in this department.

Table 5: Survey in Research and development Department:

Option	Responses	Percentage
Yes	72	73
No	28	15

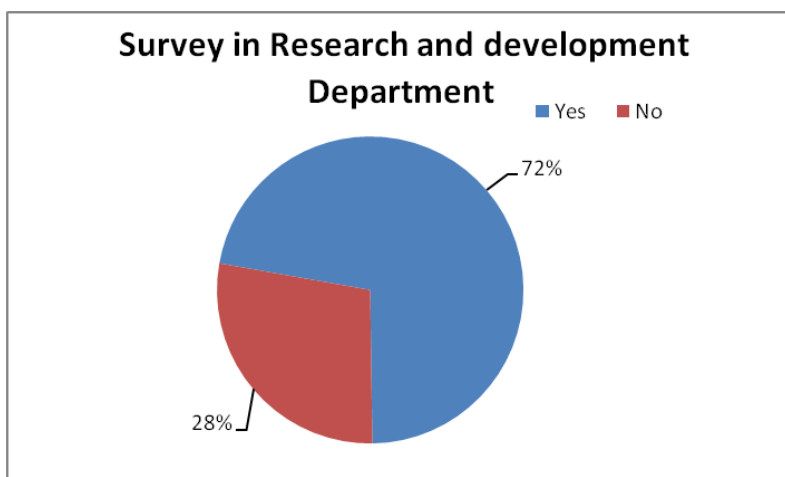


Figure 5: primary data survey questionnaire

In Production department we can observe that 72% employee are answering 'Yes', they getting exposure to show there talent in company. And 28% employees are answering 'No'. means here, more than 60%

employee answering 'Yes' means process of talent management is effective in this department.

Table 6: Employee's performance before implementing Talent Management concept:

Department	Good	Bad
Purchase	61	39

Finance	52	48
Production	62	38
R & D	45	55
Dispatch	68	32

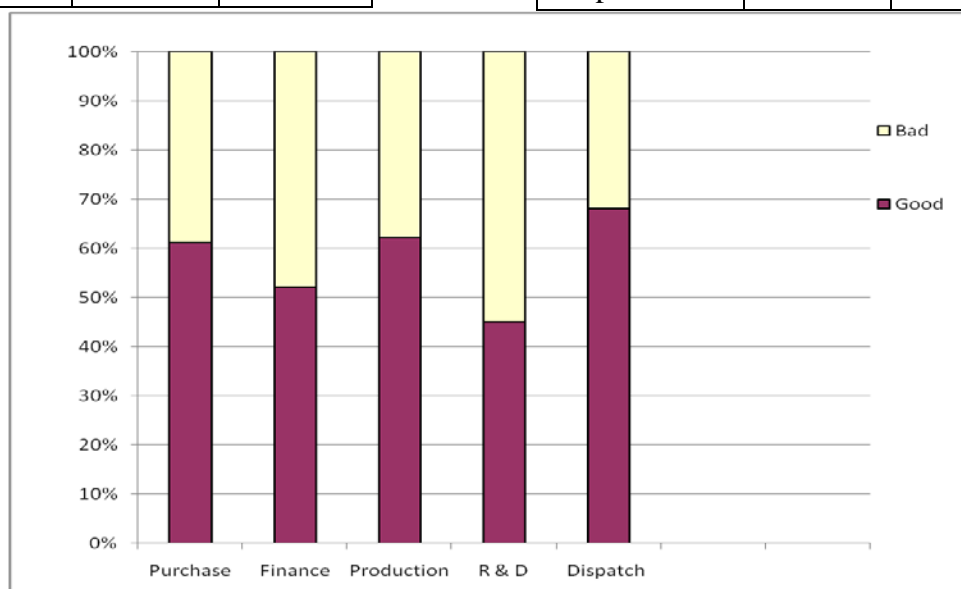


Figure .6: average performance appraisal report of employee.

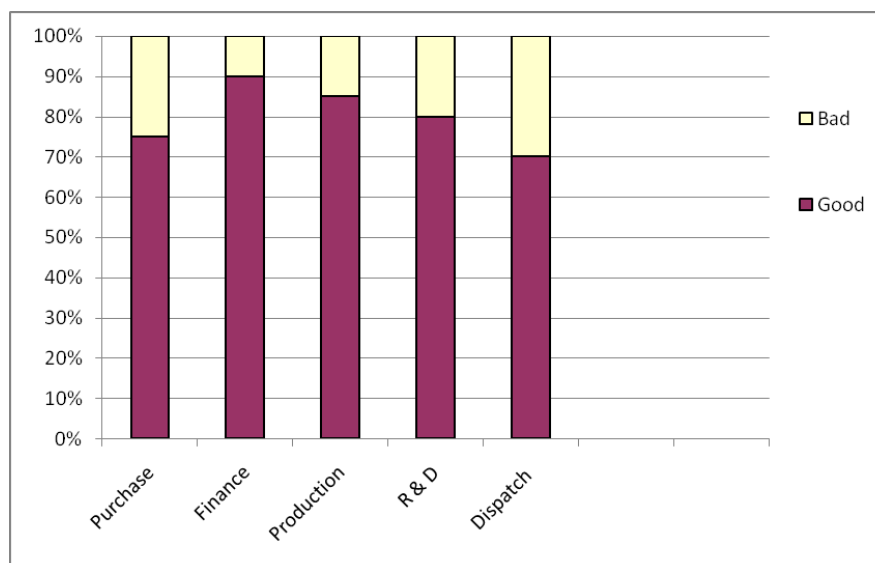


Figure 7: secondary data from average performance appraisal report of employee.

Table 7: Employee's performance after implementing Talent Management concept:

Department	Good	Bad
Purchase	75	25
Finance	90	10

Production	85	15
R & D	80	20
Dispatch	70	30

In the above two diagrams we can compare the performance of all departments before

the talent management concept is implemented and after implementation of the talent management concept. We can see that the performance of all departments increases after implementing the concept of talent management.

Test the hypothesis

Talent management has been developed as a platform for the business world to manage the talents of employees for the benefit of the company.

These are the changes to the survey and performance reports above:

The company is an effective process for talent management

Table 8:. Talent management is effective for Company

Talent management is effective for Company if:	Remark from “ Data of Analysis” = Yes OR X = No
• Quality of the Product increase.	✓
• Ratio of employees to left job is decrease, and new candidate are increase in organization.	✓
• Employee getting satisfaction from the job	✓
• Complaints of employee reduced.	✓

The table above shows that all standards for the company show an effective process for talent management and are useful for employees and organizations. Therefore the project is not a null hypothesis and alternative hypothesis.

Null hypothesis:

Employees who benefit from a talent management system

Employees can remain successful for the benefit of the organization.

Improving the performance of employees through talent management

Staff turnover of organizations affected by talent management procedures

Conclusion

Talent management in the HR community is an opportunity for HR professionals to make progress in their area of expertise and career.

A strong HR community helps you create

strong public services. The goal of talent management is to better understand the employees of the HR community, to support professional and career development and to bring personal needs and goals in line with HR's business philosophy. We as a community also want to have the flexibility to develop people to meet the future needs of our communities, governments and customers. The first broad reach of the community forms the basis for ensuring leadership continuity, knowledge transfer and continuity of service. First Implementation has led to important human priorities and strategies such as performance management, leadership and management development, human resources and maintenance, employee learning and development and culture, all supported by the HR strategy of the HR community.

The next important step in this process is the implementation of talent management. Plan your HR community. Individual community members and managers must work together to promote a personal career development plan.

The HR community must work together to encourage a mentality for talent management. Support development as a professional group and integrate talent management into your day-to-day operations.

- 1) Recruitment: We know that it helps to bring the right people to the organization.
- 2) Holding: We believe it helps to develop and implement practices that reward and support employees.
- 3) Development of staff; Talent management ensures continuous informal and formal learning and development.
- 4) Performance management: Talent management is a specific process that promotes and supports performance, including feedback / measurement.
- 5) Personnel planning: This program is used to develop business and general change plans, including older people and the current / future lack of skills.

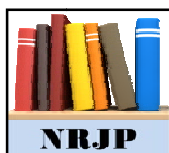
Suggestions and recommendations

- 1) The organization must carry out research to prevent the withdrawal of personnel.
- 2) The HR department must communicate with the incoming employees and expose them.
- 3) Because different employees cannot work through motivation, they perform different tasks to motivate employees.

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Review Article

बाकीनगर, रहीमाबाद: (लखनऊ जनपद) के दो गांवों में परिवर्तन और निरन्तरता का एक अध्ययन

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सारांश

भारत देश एक विशाल जनसंख्या वाला देश है, हमारे देश का एक बड़ा भू-भाग गांवों में निवास करता है। गांवों के अधिकतर लोग आज भी अपनी आजीविका के लिए काफी हद तक कृषि पर निर्भर हैं। भारतीय अर्थव्यवस्था का प्रमुख आधार कृषि है। इसमें कोई संदेह नहीं है कि ग्रामीण भारत की तस्वीर निरन्तर बदल रही है। गांवों में बुनियादी सुविधाओं का विकास हुआ है विशेष रूप से बिजली, पानी, सड़क, स्वास्थ्य आदि। सूचना और संचार प्रौद्योगिकी का विस्तार भी इस परिवर्तन में विशेष भूमिका निभा रहा है। सरकार समय-समय पर ग्रामीणों के लिए योजनाएं संचालित करती है किन्तु जरूरत इस बात की है कि योजनाओं का क्रियान्वयन सही ढंग से हो। ग्रामीण समुदाय में परिवर्तन के कारकों का अध्ययन कल्याण कार्यों के विकास में अन्तर्दृष्टि प्रदान करता है।

मुख्यशब्द: आजीविका, प्रौद्योगिकी, योजनाएं, परिवार, ग्रामीण नियोजन।

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प्रस्तावना –

भारतीय ग्रामीण समाज के अधिकतर लोगों की आजीविका कृषि अथवा कृषि आधारित होने के साथ-साथ सीजनल माइग्रेशन पर निर्भर करती है। नगरों में जाकर यह ग्रामीण प्रवासी अपनी आय के साथ-साथ आधुनिक विचारों को भी अपनाते हैं। जीवन के विभिन्न पक्षों में आधुनिक तकनीकी, तर्कसंगत विचारों के प्रचार एवं नगरों के साथ

ग्रामीण समाज में भी शिक्षा, नवीन उद्यमों, जीवन प्रत्याशा, स्वास्थ्य एवं लोकतांत्रिक मूल्यों में वृद्धि हुई है। वर्तमान अध्ययन गांवों के जीवन का गठन करने वाले महत्वपूर्ण घटकों को समझने की कोशिश है। इसमें लोगों के

व्यवहार परीक्षण और कार्यक्रम कार्यान्वयन के आधारभूत तथ्यों का विभिन्न सामाजिक समूहों, सामाजिक संरचना, जाति, परिवार, नातेदारी आदि का अध्ययन किया गया है। अर्थव्यवस्था, निर्णय लेने के विकल्प तथा राजनीति का विभिन्न क्षेत्रों में सामाजिक अंतःक्रियाओं को नियंत्रित करने वाले तत्वों का विश्लेषण भी किया गया है। यह अध्ययन ग्रामीण समाज का नगरीय क्षेत्रों पर निर्भरता दिखाता है इसमें ग्रामीण समाज के सामाजिक, सांस्कृतिक, आर्थिक, राजनीतिक और धार्मिक पक्षों का समग्र प्रस्तुतीकरण है। यहां की मिट्टी की खुशबू फलों के राजा आम के माध्यम से देश और दुनिया के विभिन्न हिस्सों में पहुंचती

रहती है। लखनऊ की गंगा जमुनी तहजीब पूरे विश्व में जाना जाती है क्योंकि इसमें अनेक संस्कृतियों का समावेश है। मुगल शासकों के साथ अंग्रेजी हुकूमत को भी यह शहर हमेशा ही पसन्द रहा। यहां सामाजिक समरसता एवं भाईचारे के साथ सामाजिक परिवर्तन एवं निरन्तरता के अंश साथ-साथ चलते हैं।

ग्रामीण समाज में निरन्तरता और परिवर्तन पर आधारित यह अध्ययन लखनऊ जनपद की मलिहाबाद तहसील में स्थित जिंदौर ग्राम पंचायत के दो गांवों बाकीनगर और रहीमाबाद में विकास और सामाजिक परिवर्तन की विभिन्न प्रक्रियाओं को प्रस्तुत करेगा। यह दोनों गांव लखनऊ हरदोई राज्य मार्ग पर लखनऊ जिला मुख्यालय से लगभग 45 किमी दूर स्थित है। यह शोध कार्य रहीमाबाद और बाकीनगर गांवों का अध्ययन एक मायने में अद्वितीय है क्योंकि इन दोनों ग्रामों या ग्राम पंचायत जिंदौर में से कोई भी गांव कभी भी इस प्रकार के समाजशास्त्रीय विश्लेषण में शामिल नहीं रहा है, जिसमें सैद्धान्तिक रूप से निरन्तरता और परिवर्तन का अध्ययन किया गया हो। दोनों ग्रामीण समुदायों की सामाजिक, सांस्कृतिक एवं आर्थिक पृष्ठभूमि लगभग समान है, इसलिए यह ध्यान में रखते हुए अध्ययन किया गया है कि अध्ययन तथ्यों में विशमता की संभावना कम हो।

उद्देश्य

वर्तमान अध्ययन सामाजिक संरचना में परिवर्तनों के निर्धारक कारकों का अध्ययन करने का प्रयास करेगा, जो गांवों के जीवन में आर्थिक विकास व जीवन स्तर की गुणवत्ता में सुधार, शिक्षा, संचार और अन्य परस्पर

सम्बन्धित पहलुओं की प्रक्रियाओं पर प्रकाश डालेगा। इस अध्ययन के निम्न उप-उद्देश्य हैं।

1. गांव की सामाजिक-आर्थिक स्थितियों को समझना एवं परिवर्तनों का विश्लेषण करना।
2. गांव की सांस्कृतिक व राजनीतिक परिस्थितियों को समझना एवं परिवर्तन का विश्लेषण करना।
3. गांव में लैंगिक समानता का विश्लेषण करना।

अध्ययन पद्धति –

इस अध्ययन में अन्वेषणात्मक अनुसंधान अभिकल्प का उपयोग किया गया है। अध्ययन में प्राथमिक और द्वितीयक दोनों स्रोतों का प्रयोग किया गया है। प्राथमिक दत्त संकलन के लिए मात्रात्मक तथा गुणात्मक दोनों विधियों को अपनाया गया है। मात्रात्मक तथ्य जनसंख्या, शिक्षा, निर्णय के विकल्प आदि पर एकत्र किये गये थे जबकि गुणात्मक तथ्य मानव व्यवहार, आदतों, पहनावा, स्वास्थ्य राजनीतिक हित आदि पर संकलित किये गये थे। गहन साक्षात्कार, केन्द्रित समूह चर्चा हेतु अनौपचारिक बैठके आयोजित की गईं, जिसमें समाज वैज्ञानिक नियमों यथा-गोपनीयता आदि का पालन किया गया। दत्त संग्रह के विभिन्न तरीकों के माध्यम में ग्रामीण जीवन में सामाजिक-आर्थिक, सांस्कृतिक, राजनीतिक व संचार के प्रभाव की वास्तविकता को समझने का प्रयास किया गया।

इसमें गांवों का सम्पूर्ण अध्ययन करने का प्रयास किया है। ग्रामीणों के बीच मात्रात्मक जानकारी इकट्ठा करने के लिए तीन सौ साक्षात्कार अनुसूचियों को भरा गया।

साक्षात्कार अनुसूची में पांच पहलुओं (1) व्यक्तिगत जानकारी (प्रोफाइल) (2) सामाजिक संगठन (3) आर्थिक संगठन (4) राजनीतिक संगठन आदि शामिल किये गये थे।

विश्व प्रसिद्ध सामाजिक मानवशास्त्री **मैकिम मेरिअट (1955)** ने अपनी पुस्तक **विलेज इण्डिया** में अलीगढ़ (उत्तर प्रदेश) के ग्रामों का अध्ययन प्रस्तुत किया था। जो भारत के ग्रामों का अन्य समुदायों एवं सभ्यताओं के साथ अन्तःसम्बन्ध को दर्शाता है, किन्तु यह सम्पूर्ण भारतीय ग्रामों का प्रतिनिधित्व नहीं करता।

एडवर्ड सिम्पसन (2016) ने ओडिशा, मध्य प्रदेश एवं गुजरात के ऐसे गांवों का पुनः अध्ययन किया जो 1950 के दशक में ब्रिटिश मानव विज्ञानी एफ0जी0 बेली (विशीबारा), एड्रियन सी मेयर (जमगोड़) और डेविड एफ, पोर्कोक (सुन्दराना) द्वारा अध्ययन किये जा चुके थे। जिसमें 1950 के सामाजिक जीवन की स्थितियों के आंकड़ों का तुलनात्मक विश्लेषण किया गया। इसमें ब्रिटिश उपनिवेश से आजाद भारतीय गांवों में हुए सामाजिक आर्थिक बदलावों का परीक्षण किया गया है। उपनिवेशवादी प्रशासन द्वारा भारतीय ग्रामों का एक (ग्राम गणराज्य) के रूप में सुन्दर विवरण किया था जिसने अमेरिका एवं ब्रिटिश सामाजिक मानवविज्ञानियों को भारत के ग्रामों का क्षेत्रीय अध्ययन करने हेतु आकर्षित किया।

टोमासो साब्रिकोली (2016) ने मध्य प्रदेश में स्थित देवास जनपद के जमगोड़ गांव, जिसका अध्ययन 1950 के दशक में ए0सी0 मेयर ने किया था का सन 2012-14 में दोबारा अध्ययन किया। उन्होंने **“भूमि, श्रम और शक्ति”** पर लेख के माध्यम से गांवों में भूस्वामित्व एवं उसके उपयोग में बदलाव तथा उत्पादन एवं श्रम के सम्बन्धों का अवलोकन प्रस्तुत किया है। यह अध्ययन स्थानीय भाक्ति संरचना एवं व्यक्तिगत आकांक्षाओं में हो रहे बदलावों को दर्शाता है।

लन्दन स्कूल ऑफ इकॉनामिक्स एण्ड पॉलिटिकल साइंस के शोधकर्ताओं ने उत्तर प्रदेश के मुरादाबाद जिले के पालनपुर गांव जो कि 1950 के दशक से ही समाज वैज्ञानिकों द्वारा गरीबी एवं परिवर्तन के अध्ययन के लिए केन्द्र रहा है। इसमें पिछले सत्तर सालों में हुए बदलावों एवं विकास के विभिन्न पहलुओं का अध्ययन किया। अध्ययन दल ने जमींदारी उन्मूलन, हरित क्रांति, शिक्षा, सामाजिक व जनांकिकीय संरचना में बदलाव, संचार में परिवर्तन आदि पर आंकड़े एकत्र किये थे। यह अध्ययन 1957/8 से लगातार भारत के विकास को एक गांव के अनुभव से समझने का प्रयास है, जिसमें 100 प्रतिशत घरों को सर्वेक्षण किया जाता रहा है।

शोध परिणाम

महिला परिवार के साथ लंच और डिनर करती है।

तालिका –1 महिला और पुरुष साथ में लंच और डिनर करते हैं

	संख्या	प्रतिशत
हां	166	55.34
नां	134	44.66
योग	300	100

स्रोत – शोधकर्ता द्वारा क्षेत्रीय सर्वेक्षण

उपरोक्त तालिका के विश्लेषण से भारतीय समाज में लैंगिक असमानता दिखाई देती है, लेकिन साथ ही विभिन्न नियमों एवं परियोजनाओं के प्रभावस्वरूप सामाजिक गतिशीलता एवं लैंगिक समानता भी प्रकट होने लगी है। महिला सशक्तिकरण के रास्ते में जो बाधाएं हैं वह घर, समुदाय, बाजार और राज्य के स्तर पर लैंगिक विषमता के रूप में दिखती है।

परिवार में निर्णायक भूमिका

भारत में सरकारों ने कानूनों और नीतिगत हस्तक्षेपों के माध्यम से लिंगभेद को कम करने का प्रयास किया है। भारतीय समाज में विवाह एक महत्वपूर्ण संस्था है। जीवन साथी का चुनाव एक महत्वपूर्ण निर्णय है, जो सामान्यतः एक व्यक्ति के माता-पिता, परिवार एवं रिश्तेदारों द्वारा किया जाता है। विवाह पति एवं पत्नी के बीच सामाजिक-सांस्कृतिक मान्यता प्राप्त संघ है, जो उनके तथा उनसे जन्मे बच्चों के अधिकारों और दायित्वों को स्थापित करता है। विवाह दो परिवारों का मिलन है, जिसमें भावनात्मक रूप से स्थिर और परिपक्व माता-पिता अपने बच्चों को

साझा मूल्यों के साथ पालन-पोषण करते हैं। आज भी विवाह हेतु परिवार द्वारा लिए गए निर्णय को सबसे अच्छा माना जाता है, लेकिन बदलाव को देखा जा सकता है, क्योंकि आजकल लड़की या लड़के की राय को भी ध्यान में रखा जाता है।

शिक्षा समाज में समरसता, समानता एवं लोकतांत्रिक मूल्य स्थापित करने का मार्ग है। शिक्षा का निर्णय परिवार के बुजुर्ग/वरिष्ठ सदस्य सदस्यों के परामर्श से लिया जाता है, जिसमें जीवन का अनुभव होता है। संयुक्त परिवारों में कभी-कभी ताऊ, दादा भी उच्च अध्ययन के लिए अंतिम निर्णय का हिस्सा होते हैं। शिक्षा सम्बन्धी अधिकतर मामलों में पिता ही अंतिम निर्णय लेता है और कुछ मामलों में माताओं से भी सलाह ली जाती है। युवा दिमाग वर्तमान रुझानों और समाज की मांगों के बारे में जानते हैं। वह विभिन्न सूचनाओं के लिए इंटरनेट का उपयोग करते हैं और अपडेट रहते हैं। आज समाज में गतिशीलता एवं जागरूकता के परिणामस्वरूप लगभग एक-तिहाई परिवारों में विद्यार्थी स्वयं निणय लेते हैं।

तालिका-2 व्यवसायिक शिक्षा

लिंग	संख्या	प्रतिशत
लड़के	188	62.66
लड़कियां	112	37.34
कुल	300	100

आरम्भ से लोग लड़कियों की व्यवसायिक शिक्षा के प्रति जागरूक नहीं थे किन्तु उपरोक्त सारणी से ज्ञात होता है कि समाज में विभिन्न परिवर्तन की प्रक्रियाओं के प्रभाव से कुल में से 37.34 प्रतिशत लड़कियां व्यवसायिक शिक्षा प्राप्त कर रही है जबकि कुल में से 62.66 प्रतिशत लड़के व्यवसायिक ज्ञान प्राप्त कर रहे हैं।

प्रौद्योगिकी का उपयोग – संचार के माध्यम के रूप में आज गांवों में यह संभव है कि लोगो के पास अन्य बुनियादी आवश्यकताएं भला पूरी न होती हो, लेकिन वह मोबाइल फोन का उपयोग करते हैं। आज सभी जगह मोबाइल कनेक्टिविटी है, परिणामस्वरूप 34.00 प्रतिशत परिवारों के पास एक मोबाइल फोन 51.33 प्रतिशत परिवारों के पास दो मोबाइल फोन तथा 14.67 प्रतिशत परिवारों के पास दो से अधिक मोबाइल है (तालिका-3(क))। मोबाइल कनेक्टिविटी ने दुनिया से सीधा सम्पर्क बढ़ाया है। एक से

अधिक मोबाइल फोन रखने वाले परिवार अपनी बढ़ती हुई सामर्थ्य और गोपनीयता की भावना को दर्शाते हैं।

(तालिका-3(ख)) में दिखाया गया है कि 71.34 प्रतिशत परिवारों के पास स्मार्ट फोन उपलब्ध है, जबकि 28.66 प्रतिशत के पास की-पैड वाला फोन हैं। अधिकतर युवा अपनी पढ़ाई, नौकरी या व्यवसाय को सुविधाजनक बनाने के लिए स्मार्टफोन का उपयोग करते हैं। ग्रामीणों में गतिशीलता बढ़ी है, जो महिलाएं आर्थिक रूप से स्वतंत्र हैं वह स्मार्टफोन रखने का भौक रखती है। उनका मानना है कि इसने काम को आसान बनाने के साथ रिश्तेदारों से जोड़े रखने में मदद की है। ग्रामीण विकास मंत्रालय द्वारा अपने मिशन अंत्योदय के हिस्से के रूप में किए गए एक हालिया सर्वेक्षण के निष्कर्षों से पता चलता है कि 17 राज्यों और केन्द्र भासित प्रदेशों में राष्ट्रीय औसत से अधिक मोबाइल कनेक्टिविटी वाले गांव हैं।

तालिका-3 परिवार में उपलब्ध मोबाइल फोन-संख्या, स्वरूप व उपयोग

विवरण	संख्या	प्रतिशत
क. मोबाइल फोन की संख्या		
एक	102	34.00
दो	154	51.33
दो से अधिक	44	14.67
ख. स्मार्ट फोन का पैशन		
स्मार्ट फोन	214	71.34
की पैड	86	28.66
ग. मोबाइल फोन उपयोग का उद्देश्य		
केवल वार्तालाप	78	26.00
वार्तालाप एवं संदेश भेजना	44	14.67
वार्तालाप, संदेश एवं अन्य	178	59.33
उपयोग		
योग	300	100

स्रोत : शोधकर्ता द्वारा क्षेत्रीय सर्वेक्षण

मोबाइल फोन की उपयोगिता में विविधता आयी है। तालिका-3(ग) के अनुसार 26 प्रतिशत परिवार मोबाइल फोन का उपयोग वार्तालाप हेतु जबकि 14.67 प्रतिशत परिवार वार्तालाप और संदेश दोनों के लिए करते हैं। अधिकांश परिवार (59.33 प्रतिशत) वार्तालाप, संदेश और अन्य एप्लिकेशन श्रेणी (जिसमें शिक्षा सामाजिक नेटवर्किंग गेम, वीडियो, संगीत आदि शामिल है) के लिए मोबाइल फोन का प्रयोग करते हैं। जहां एक ओर वृद्ध और अशिक्षित लोग मोबाइल फोन का इस्तेमाल केवल बातचीत के लिए करते हैं, तो दूसरी ओर छोटे बच्चे व महिलाएं अपने खाली समय में गेम खेलती हैं, गाने सुनती हैं और मूवी देखते हैं। गांव में एक व्यक्ति जिसके

पास कोई टेलीविजन नहीं है अपने हैंडसेट पर वीडियो और फिल्में देखता है।

परिवार में शिक्षा का प्राविधान :

भारतीय ग्रामीण क्षेत्रों में शिक्षा न केवल गरीबी और अशिक्षा को दूर करने के लिए महत्वपूर्ण है, बल्कि अनेक सामाजिक, आर्थिक और सांस्कृतिक परिवर्तनों में भी सहायक है। सर्वशिक्षा अभियान सहित कई सरकारी योजनाओं के चलते कोई भी ऐसे परिवार नहीं है जो अपने बच्चों को स्कूल नहीं भेज रहे हैं। स्कूल जाने वाले इन दोनों गांवों के 98.33 प्रतिशत परिवार हैं, जिनमें से बालिकाएं भी निजी या सरकारी विद्यालयों में शिक्षा प्राप्त कर रही हैं। जबकि लगभग 2 प्रतिशत

परिवारों की बालिकाएं अपनी व्यक्तिगत समस्याओं यथा—स्वास्थ्य, विकलांगता जैसे कारणों से स्कूल नहीं जा पाती है अथवा उनके पास कोई अभिभावक नहीं है।

महिलाओं द्वारा आर्थिक अर्जन में सहयोग — आजकल महिलाएं पुरुषों से किसी भी क्षेत्र में पीछे नहीं हैं। तालिका-4 में दिखाया गया है कि 77.34 प्रतिशत परिवारों में महिलाओं द्वारा पारिवारिक आय में योगदान किया जाता है, जबकि केवल 22.66 प्रतिशत परिवारों में महिलाओं का आय में कोई योगदान नहीं है। क्षेत्रीय अध्ययन के दौरान पाया गया कि गरीब परिवारों की महिलाओं ने पारिवारिक आय में योगदान दिया है। खासतौर पर जब परिवार में विवाह अथवा पुरुष सदस्य के स्वास्थ्य का मुद्दा होता है, तो महिलाएं कमाने की हर कोशिश करती हैं। आजकल ग्रामीण महिलाएं प्राथमिक स्कूल में शिक्षक, सरकारी अस्पताल, निजी क्लीनिकों में सहायक/नर्स का काम करती हैं। निजी दुकानों पर पुरुषों के न होने पर दुकानों का संचालन करती हैं। निम्न जाति की महिलाओं ने पारम्परिक और

अकुशल काम किया जबकि उच्च जाति की महिलाओं ने अधिकतर अध्यापन, चिकनकारी, जरदोजी, पार्लर, कम्प्यूटर सेंटर में काम करती हैं। सामाजिक राजनीतिक और आर्थिक परिवर्तन के परिणामस्वरूप इस बात की जरूरत सामने आती है कि समाज के सभी व्यक्तियों को ज्ञान और क्रियात्मकता का लाभ प्राप्त हो। आधुनिक समाज में जनसंख्या और सामाजिक परिवर्तन के क्षेत्र में जो नवीन प्रवृत्तियां दृष्टिगोचर हो रही हैं उसके अनुसार परिवार और समाज में नारी की भूमिका को पुनः परिभाषित करने की जरूरत है। परिवार का आकार, जीवन स्तर की उच्चता, विवाह, आयु, नगरीकरण की प्रक्रिया में अपेक्षाकृत अधिक सहभागिता आदि यह परिवर्तन के ऐसे क्षेत्र हैं जो महिलाओं की भूमिका और जिम्मेदारी में परिवर्तन की अपेक्षा करते हैं। सामाजिक व्यवस्था में सुधार और संतुलन बनाए रखने के लिए महिलाओं की भूमिका में परिवर्तन जरूरी है।

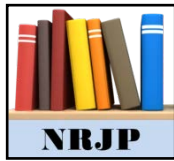
तालिका-4 परिवार में महिलाओं द्वारा आर्थिक अर्जन में सहयोग

महिलाओं द्वारा आर्थिक अर्जन में सहयोग	संख्या	प्रतिशत
सहयोग किया जाता है	232	77.34
सहयोग नहीं किया जाता है	68	22.66
योग	300	100

निष्कर्ष – गांवों में विकास के बावजूद काफी हद तक गांवों अपना स्वरूप संजोये हुए हैं। किन्तु यह कहना भी गलत नहीं होगा कि ग्रामीण समाज बहुत हद तक नगर से प्रभावित है और गांवों में भी अनेक सुविधाओं का उपभोग किया जा रहा है। शिक्षा के प्रचार और प्रसार ने गांव में सामाजिक गतिशीलता को बढ़ावा दिया है। महिलाएं आर्थिक रूप से सशक्त एवं शिक्षित होने के कारण पारिवारिक जीवन के निर्णयों में बराबर से शामिल हैं। संचार के साधनों का प्रसार और आधुनिक तकनीक के प्रयोग से ग्रामीण सामाजिक संरचना में मूलभूत परिवर्तन हुए हैं।

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Review Article

सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों की तुलना ; ऋण वितरण के आधार पर

M. I. Jaiswal

असिस्टेंट प्रोफेसर

श्री गणेश इंटर कालिज कासगंज

फर्रुखाबाद उत्तर प्रदेश

सारांश

सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों ने प्रदेश में ग्रामीण वित्त के विकास में महत्वपूर्ण भूमिका निभायी है। इन बैंकों के गठन का मुख्य उद्देश्य ही ग्रामीण वित्त का विकास करना था। प्रदेश में ग्रामीण वित्त के विकास में इन बैंकों का अलग-अलग महत्व जानने के लिये इन बैंकों की आपस में तुलना करके यह ज्ञात करना होगा कि इन बैंकों में से किस बैंक ने ग्रामीण वित्त के विकास में कितना योगदान प्रदान किया है तथा तुलनात्मक रूप से किसका योगदान अधिक है।

मुख्यशब्द: ग्रामीण वित्त के विकास में महत्वपूर्ण भूमिका, तुलनात्मक रूप से योगदान

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1. Introduction

सहकारी एवं ग्रामीण बैंकों की तुलना निम्नलिखित बिन्दुओं पर की जा सकती है

(9) **क्षेत्रीय ग्रामीण बैंकों की तुलना**
— सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों की ग्रामीण वित्त सेवा के आधार पर निम्न क्षेत्रों में तुलना की जा सकती है

अ. ऋण वितरण के आधार पर ।

ब. कृषि साख के आधार पर ।

स. उद्योग साख के आधार पर ।

द. सेवा साख के आधार पर ।

अ- **क्षेत्रीय ग्रामीण बैंकों की तुलना**

ऋण वितरण के आधार पर सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों की तुलना करने पर जहां वर्ष 2001-02 में जिला सहकारी बैंकों ने 1,18,360.71 लाख रुपये के ऋण उत्तर प्रदेश में वितरित किये, वहीं क्षेत्रीय ग्रामीण बैंकों ने 1,42,053.10 लाख रुपये के ऋण वितरित किये । इन दोनों के ऋणों का प्रतिशत के आधार पर अवलोकन करें तो ज्ञात होता है कि जहां क्षेत्रीय ग्रामीण बैंकों का प्रतिशत 54. 55 था, वहीं जिला सहकारी बैंकों का प्रतिशत 45.45 था ।

वर्ष 2002-03 में सहकारी बैंकों के 1,24,937.53 लाख रुपये के ऋण वितरण सापेक्ष क्षेत्रीय ग्रामीण बैंकों का ऋण वितरण 1,90,172.37 लाख रुपये था ।

प्रतिशत के रूप में सहकारी बैंकों का प्रतिशत घटकर 39.65 हो गया, वहीं क्षेत्रीय ग्रामीण बैंकों का प्रतिशत बढ़कर 60.35 हो गया।

वर्ष 2003-04 में सहकारी बैंकों ने 1,34,312.12 लाख रुपये वितरित किये, जबकि क्षेत्रीय ग्रामीण बैंकों ने 2,51,839.49 लाख रुपये वितरित किये। प्रतिशत के रूप में जहां क्षेत्रीय ग्रामीण बैंकों का प्रतिशत बढ़कर 65.32 हो गया, वहीं सहकारी बैंकों का प्रतिशत घटकर 34.78 रह गया।

वर्ष 2004-05 में सहकारी बैंकों ने 1,52,997.81 लाख रुपये वितरित किये, जबकि क्षेत्रीय ग्रामीण बैंकों ने 3,59,941.94 लाख रुपये वितरित किये। प्रतिशत

के रूप में क्षेत्रीय ग्रामीण बैंकों का प्रतिशत बढ़कर 70.17 हो गया, वहीं सहकारी बैंकों का प्रतिशत 29.83 ही रह गया।

वर्ष 2005-06 में सहकारी बैंकों ने जहां 1,62,701.09 लाख रुपये के ऋण वितरित किये, वहीं क्षेत्रीय ग्रामीण बैंकों ने 4,11,787.17 लाख रुपये के ऋण वितरित किये। इस प्रकार क्षेत्रीय ग्रामीण बैंकों का प्रतिशत 71.68 रहा, वहीं सहकारी बैंकों का प्रतिशत 28.32 ही रह गया।

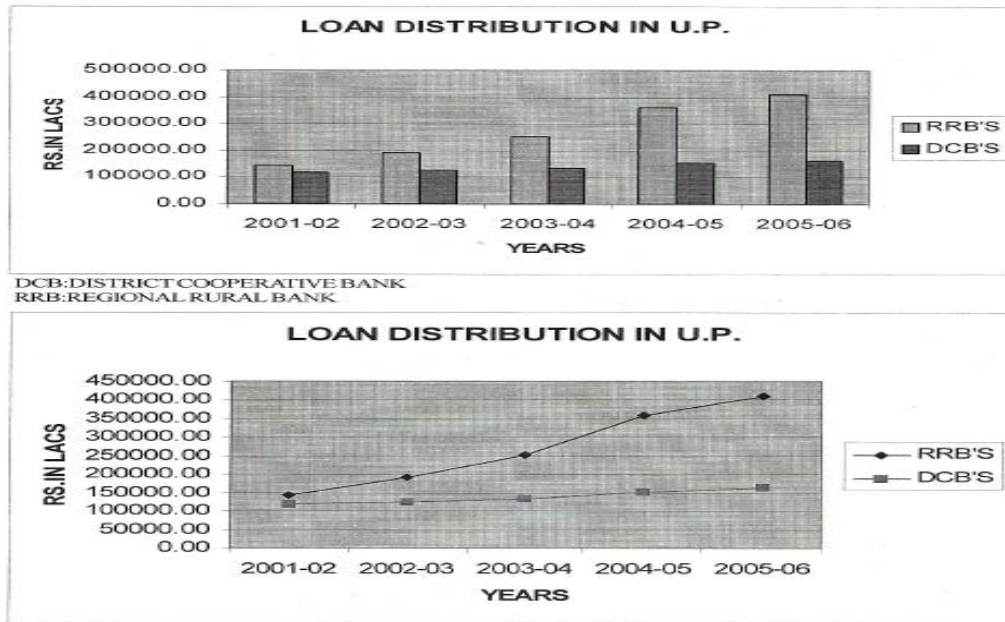
सहकारी बैंक एवं क्षेत्रीय ग्रामीण बैंकों द्वारा वितरित ऋणों को निम्न तालिका द्वारा सरलता से प्रस्तुत किया जा सकता है –

जिला सहकारी बैंक एवं क्षेत्रीय बैंक द्वारा उत्तर प्रदेश में ऋण वितरण

वर्ष	क्षेत्रीय ग्रामीण बैंक	जिला सहकारी बैंक	योग	क्षेत्रीय ग्रामीण बैंक का %	जिला सहकारी बैंक का %
2001-02	142053.10	118360.73	260413.83	54.55	45.45
2002-03	190172.37	124937.53	315109.90	60.35	39.65
2003-04	251839.49	134312.12	386151.61	65.22	34.78
2004-05	359941.84	152997.81	512939.65	70.17	29.83
2005-06	411787.17	162701.09	574488.26	71.68	28.32

सहकारी बैंक एवं क्षेत्रीय ग्रामीण बैंकों द्वारा वितरित ऋण को रेखाचित्र की सहायता से और अधिक स्पष्ट किया जा सकता है –

स्रोत रु उत्तर प्रदेश कोऑपरेटिव बैंक लिमिटेड की बैलेन्स शीट्स एवं क्षेत्रीय ग्रामीण बैंकों की वार्षिक रिपोर्ट्स



ब. —f'k l kjo dsvk/kj ij

जिला सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों की स्थापना का उद्देश्य ही कृषि साख को बढ़ावा देना है। अतः उत्तर प्रदेश में इन बैंकों ने कृषि साख को बढ़ाने में काफी महत्वपूर्ण भूमिका अदा की है। वर्ष 2004—05 में क्षेत्रीय ग्रामीण बैंकों ने जहां कृषि ऋण के निर्धारित लक्ष्य 2,42,996 लाख रुपये के सापेक्ष 2,61,930.60 लाख रुपये के ऋण वितरित किये, जो निर्धारित लक्ष्य का 107.79 प्रतिशत था, वहीं जिला सहकारी बैंकों ने निर्धारित लक्ष्य 2,70,163 लाख रुपये के सापेक्ष 1,51,834.74 लाख रुपये का ऋण

वितरित किया। जो कि निर्धारित लक्ष्य का 56.20 प्रतिशत ही था। ऋण वर्ष 2005—06 में क्षेत्रीय ग्रामीण बैंकों ने निर्धारित लक्ष्य 3,04,973 लाख रुपये के सापेक्ष 3,20,575.80 लाख रुपये के ऋण वितरित किये, जो कि निर्धारित लक्ष्य का 105.12 प्रतिशत था, जबकि जिला सहकारी बैंकों ने निर्धारित लक्ष्य 3,17,717 लाख रुपये के सापेक्ष 1,59,759.94 लाख रुपये का ऋण वितरित किया, जो कि निर्धारित लक्ष्य का 50.28 प्रतिशत था। जिला सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों के ऋण वितरण को अग्रांकित तालिका द्वारा स्पष्ट किया जा सकता है

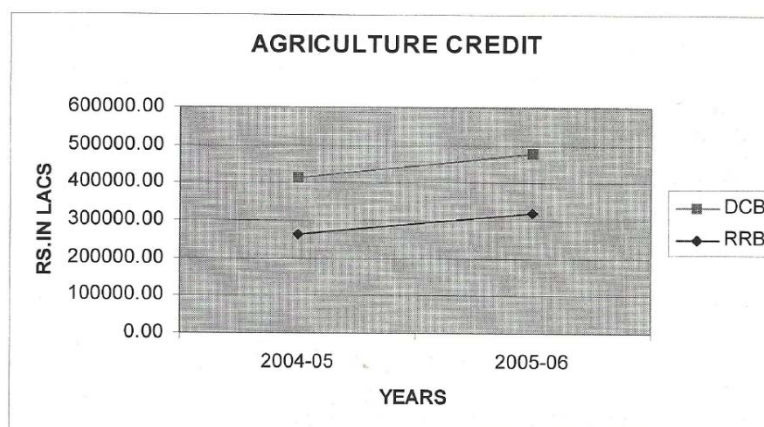
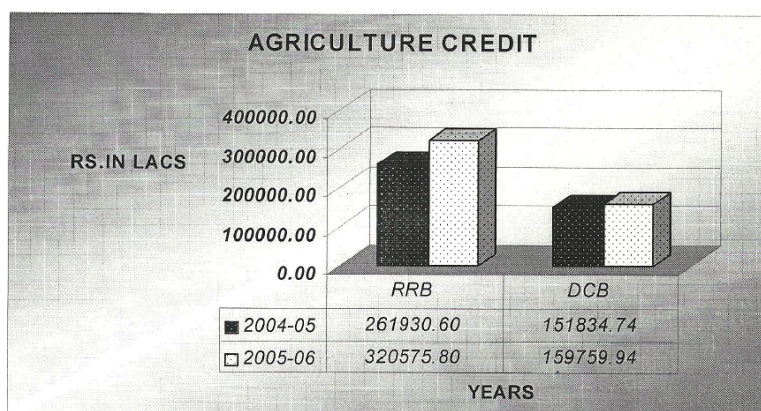
जिला सहकारी बैंक एवं क्षेत्रीय बैंक द्वारा उत्तर प्रदेश में कृषि ऋण वितरण

(धनराशि लाख रुपयों में)

वर्ष	क्षेत्रीय ग्रामीण बैंक			जिला सहकारी बैंक		
	लक्ष्य	उपलब्धि	प्रतिशत	लक्ष्य	उपलब्धि	प्रतिशत
2004—05	242996.00	261930.60	107.79	270163.00	151834.74	56.20
2005—06	304973.00	320575.80	105.12	317717.00	159759.94	50.28

सहकारी बैंक एवं क्षेत्रीय ग्रामीण बैंकों
द्वारा वितरित कृषि ऋण को निम्नांकित

रेखाचित्र की सहायता से और अधिक
स्पष्ट किया जा सकता है –



स. m | k l k j [k d s v k / k j i j

उत्तर प्रदेश में सहकारी बैंक उद्योग के लिये ऋण उपलब्ध नहीं कराते हैं, जबकि क्षेत्रीय ग्रामीण बैंक उद्योग के लिये भी ऋण वितरित करते हैं। यह ऋण लघु एवं कुटीर उद्योगों को प्रदान किये जाते हैं। वर्ष 2004-05 में क्षेत्रीय ग्रामीण बैंकों ने अपने निर्धारित लक्ष्य 18060.05 लाख रुपये के सापेक्ष 11572.01 लाख रुपये के उद्योग ऋण वितरित किये, जो निर्धारित

लक्ष्य का 64.80 प्रतिशत था, जबकि वर्ष 2005-06 में निर्धारित लक्ष्य 21598.00 लाख रुपये के सापेक्ष 11514.62 लाख रुपये के ऋण वितरित किये गये, जो कि निर्धारित लक्ष्य का 53.71 प्रतिशत ही रह गया। इससे स्पष्ट होता है कि क्षेत्रीय ग्रामीण बैंक उद्योगों को ऋण देने में उदासीन रहे हैं तथा इनके ऋण का मुख्य केंद्र कृषि ऋण ही रहे हैं।

क्षेत्रीय ग्रामीण बैंक द्वारा उद्योग साख सेवा

(धनराशि लाख रुपयों में)

वर्ष	लक्ष्य	उपलब्धि	प्रतिशत
2004-05	18060.05	11572.01	64.08
2005-06	21598.00	11514.62	53.31

द- l o k l k j o d s v k / k j i j

उत्तर प्रदेश में सहकारी बैंक सेवा क्षेत्र के लिये भी साख उपलब्ध नहीं कराते हैं, जबकि क्षेत्रीय ग्रामीण बैंक सेवा क्षेत्र के लिये भी साख उपलब्ध कराते हैं। सेवा साख के अन्तर्गत प्रोफेशनलों को प्रदान किया गया ऋण आता है। वर्ष 2004-05 में क्षेत्रीय ग्रामीण बैंक ने अपने निर्धारित लक्ष्य 53781.15 लाख रुपये के सापेक्ष

58229.83 लाख रुपये के सेवा ऋण उपलब्ध कराये जो निर्धारित लक्ष्य का 108.27 प्रतिशत था। वहीं वर्ष 2005-06 में निर्धारित लक्ष्य 60127.00 लाख रुपये के सापेक्ष 55859.90 लाख रुपये का ऋण उपलब्ध कराया, जो कि निर्धारित लक्ष्य 92.90 प्रतिशत था। इससे स्पष्ट होता है कि ग्रामीण बैंक प्रोफेशनलों को ऋण देने में उदासीन ही रहे हैं। क्षेत्रीय ग्रामीण बैंकों द्वारा सेवा सारख सेवा

क्षेत्रीय ग्रामीण बैंकों द्वारा सेवा सारख सेवा

(धनराशि लाख रुपयों में)

वर्ष	लक्ष्य	उपलब्धि	प्रतिशत
2004-05	53781.15	58229.83	108.27
2005-06	60127.00	55859.90	92.90

(र) _ . k o l y h d h f l F k r d s v k / k j i j

सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों की ऋण वसूली की स्थिति की तुलना निम्न आधारों पर की जा सकती है -

अ. कुल देय के आधार पर ।

ब. कृषि देय के आधार पर द्य

अ. d y n s d s v k / k j i j - सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों की उत्तर प्रदेश में ऋण वसूली का अध्ययन करने पर जहां वर्ष 2002-03 में क्षेत्रीय ग्रामीण बैंकों ने 1,86,805.34 लाख की मांग के सापेक्ष जहां 1,24,367.78 लाख रुपये की वसूली की, जो कि कुल मांग की 66.58 प्रतिशत थी, वहीं सहकारी बैंकों ने कुल मांग 2,85,099.84 लाख रुपये के सापेक्ष

1,33,195.02 लाख रुपये की वसूली की, जो कि कुल मांग का 46.72 प्रतिशत था।

वर्ष 2003-04 में क्षेत्रीय ग्रामीण बैंकों ने कुल मांग 2,30,745.43 लाख रुपये की तुलना में 1,60,248.67 लाख रुपये की वसूली की, जो कि कुल मांग का 69.45 प्रतिशत थी जबकि सहकारी बैंकों ने कुल मांग 3,06,869.60 लाख रुपये की तुलना में 1,46,913.62 लाख रुपये की वसूली की, जो कि कुल मांग का 47.87 प्रतिशत

था। . ऋ ऋ ऋ वर्ष 2004-05 में क्षेत्रीय ग्रामीण बैंकों ने कुल मांग 2,85,363.37 लाख रुपये के सापेक्ष 2,09,969.49 लाख रुपये की वसूली की, जो कि कुल मांग का 73.58 प्रतिशत थी, वहीं सहकारी बैंकों ने कुल मांग 3,32,719.70 लाख रुपये के सापेक्ष 1,73,068.16 लाख रुपये की वसूली की, जो कि कुल मांग का 52.02

प्रतिशत था। ऋऋऋ वर्ष 2005-06 में क्षेत्रीय ग्रामीण बैंकों ने कुल मांग 3,40,549.62 लाख रुपये की तुलना में 2,61,022.21 लाख रुपये की वसूली की, जो कि कुल मांग का 76.65 प्रतिशत थी, जबकि सहकारी बैंकों ने कुल मांग 3,43,747.07 लाख रुपये की तुलना में 1,78,426.38 लाख रुपये की वसूली की, जो कि कुल मांग 51.91 प्रतिशत थी।

वर्ष 2003-04 से वर्ष 2005-06 तक क्षेत्रीय ग्रामीण बैंकों और सहकारी बैंकों दोनों के वसूली प्रतिशत में वृद्धि हुई है,

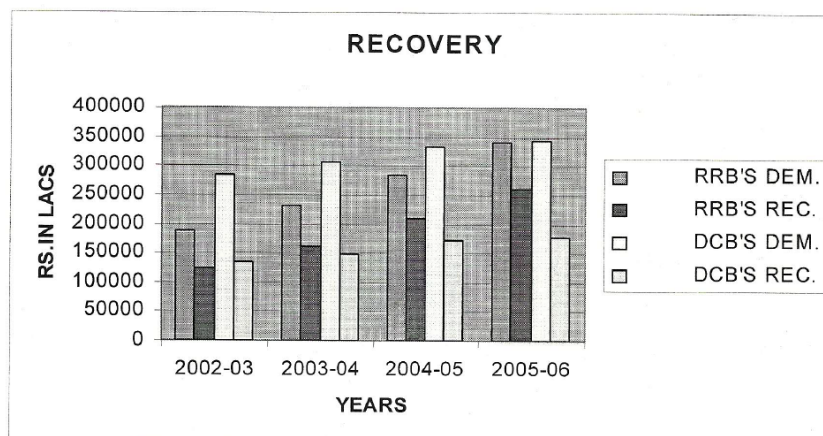
परन्तु जहां क्षेत्रीय ग्रामीण बैंकों का वसूली प्रतिशत 66.58 प्रतिशत से बढ़कर 76.65 प्रतिशत हो गया, वहीं सहकारी बैंकों ने इसकी तुलना में अपेक्षाकृत कम वृद्धि की है। उनका प्रतिशत वर्ष 2002-03 के 46.72 प्रतिशत की तुलना में वर्ष 2005-06 में बढ़कर 51.91 प्रतिशत ही हो पाया।

सहकारी बैंक एवं क्षेत्रीय ग्रामीण बैंक की ऋण वसूली को अग्रलिखित तालिका द्वारा स्पष्ट रूप से समझा जा सकता है —

कुल देय के आधार पर ऋण वसूली की स्थिति

वर्ष	क्षेत्रीय ग्रामीण बैंक			सहकारी बैंक		
	मांग	वसूली	प्रतिशत	मांग	वसूली	प्रतिशत
2002-03	186805.34	124367.78	66.58	285099.84	133195.02	46.72
2003-04	230745.43	160248.67	69.45	306869.60	146913.62	47.87
2004-05	285363.37	209969.49	73.58	332719.70	173068.16	52.02
2005-06	340549.62	261022.21	76.65	343747.07	178426.38	51.91

सहकारी बैंक एवं क्षेत्रीय ग्रामीण बैंकों द्वारा वितरित कृषि ऋण को निम्नलिखित रेखाचित्र की सहायता से और अधिक स्पष्ट किया जा सकता है —



c- —f'k ns ds vk/kkj ij

सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों की कृषि ऋण वसूली के आधार पर तुलना करने पर जहां वर्ष 2002-03 में क्षेत्रीय

ग्रामीण बैंकों ने कुल कृषि मांग 131193.02 लाख रुपये की तुलना में 83022.87 लाख रुपये की वसूली की, जो कि कुल कृषि मांग की तुलना में 63.28 प्रतिशत थी, वहीं सहकारी बैंकों ने कुल कृषि मांग 213025.98 लाख रुपये की तुलना में 52575.18 लाख रुपये वसूल किये, जो कुल कृषि मांग का 24.68 प्रतिशत था। ऋऋऋ वर्ष 2003-04 में क्षेत्रीय ग्रामीण बैंकों ने कुल कृषि मांग 158313.28 लाख की मांग की तुलना में 108997.73 लाख रुपये की वसूली की, जो कुल कृषि मांग की 68.85 प्रतिशत थी, जबकि सहकारी बैंक ने कुल कृषि मांग 234226.21 लाख की तुलना में 69198.35 लाख रुपये की वसूली की, जो कि कुल कृषि मांग का 29.54 प्रतिशत था। ऋऋऋ वर्ष

2004-05 में क्षेत्रीय ग्रामीण बैंकों ने कुल कृषि मांग 207278.68 लाख रुपये की मांग की तुलना में 158597.40 लाख रुपये की वसूली की, जो कि कुल मांग का 76.51 प्रतिशत था, जबकि सहकारी बैंकों ने कुल कृषि मांग 246846.41 लाख की तुलना में 83923.27 लाख रुपये की वसूली की, जो कि कुल कृषि मांग का 34 प्रतिशत था। वर्ष 2005-06 में क्षेत्रीय ग्रामीण बैंक ने कुल कृषि मांग 237243.42 लाख रुपये की तुलना में 183009.03 लाख रुपये की वसूली की, जो कि कुल मांग की 77.14 प्रतिशत थी। वहीं सहकारी बैंक ने कुल कृषि मांग 261008.83 लाख रुपये की तुलना में 78947.99 लाख रुपये की वसूली की, जो कि कुल मांग का 30.25 प्रतिशत थी।

सहकारी एवं क्षेत्रीय ग्रामीण बैंकों की कृषि ऋण वसूली की स्थिति

(धनराशि लाख रुपये में)

वर्ष	क्षेत्रीय ग्रामीण बैंक			सहकारी बैंक		
	मांग	वसूली	प्रतिशत	मांग	वसूली	प्रतिशत
2002-03	131193.02	83022.87	63.28	213025.98	52575.18	24.68
2003-04	158313.28	108997.73	68.85	234226.21	69198.35	29.54
2004-05	207278.68	158597.40	76.51	246846.41	83923.27	34.00
2005-06	237243.42	183009.03	77.14	261008.83	78947.99	30.25

३. **उपलब्ध कराता है, जबकि जिला सहकारी बैंकों को राज्य सहकारी बैंकों के माध्यम से पुनर्वित्त उपलब्ध कराता है।**

नाबार्ड द्वारा ग्रामीण वित्त को बढ़ावा देने के लिये क्षेत्रीय ग्रामीण बैंकों एवं सहकारी बैंकों के ऋणों की सुविधा के लिये पुनर्वित्तीयन किया जाता है। नाबार्ड क्षेत्रीय ग्रामीण बैंकों को सीधे पुनर्वित्त की सेवा

उपलब्ध कराता है, जबकि जिला सहकारी बैंकों को राज्य सहकारी बैंकों के माध्यम से पुनर्वित्त उपलब्ध कराता है।

वर्ष 2001-02 में क्षेत्रीय ग्रामीण बैंकों को 18263 लाख रुपये का पुनर्वित्त विभिन्न योजनाओं के अंतर्गत प्रदान किया गया, जो क्षेत्रीय ग्रामीण बैंकों द्वारा कुल दिये

हुये ऋणों का 12.86 प्रतिशत था। जबकि सहकारी बैंकों को 554 लाख रुपये का ही पुनर्वित्त प्रदान किया गया, जो कि सहकारी बैंकों द्वारा कुल वितरित ऋण का मात्र 0.47 प्रतिशत ही था।

वर्ष 2002-03 में नाबार्ड ने क्षेत्रीय ग्रामीण बैंकों को 40113 लाख रुपये का पुनर्वित्त उपलब्ध कराया, जो कि कुल वितरित ऋण का 21.09 प्रतिशत था, जबकि सहकारी बैंकों को 6356 लाख रुपये का पुनर्वित्त प्रदान किया गया, जो 1901 कि कुल वितरित ऋण का 5.09 प्रतिशत ही था।

वर्ष 2003-04 में नाबार्ड ने क्षेत्रीय ग्रामीण बैंकों को 27176 लाख रुपये का पुनर्वित्त प्रदान किया, जो कि कुल वितरित ऋण का 10.79 प्रतिशत ही था, जबकि

सहकारी बैंकों को 14740 लाख रुपये का पुनर्वित्त प्रदान किया गया, जो कि कुल वितरित ऋण का 10.97 प्रतिशत था। ऋण वर्ष 2004-05 में नाबार्ड ने क्षेत्रीय ग्रामीण बैंकों को 31133 लाख रुपये का पुनर्वित्त प्रदान किया, जो कि वितरित ऋण का 8.65 प्रतिशत था, जबकि सहकारी बैंकों को नाबार्ड द्वारा 362 लाख रुपये का पुनर्वित्त प्रदान किया गया, जो कि वितरित ऋण का मात्र 0.24 प्रतिशत ही था।

वर्ष 2005-06 में नाबार्ड ने क्षेत्रीय ग्रामीण बैंकों को 28259 लाख रुपये का पुनर्वित्त प्रदान किया जो कि वितरित ऋण का 6.86 प्रतिशत था, जबकि सहकारी बैंकों को 789 लाख रुपये का पुनर्वित्त प्रदान किया गया, जो कि कुल वितरित ऋण का मात्र 0.48 प्रतिशत ही था।

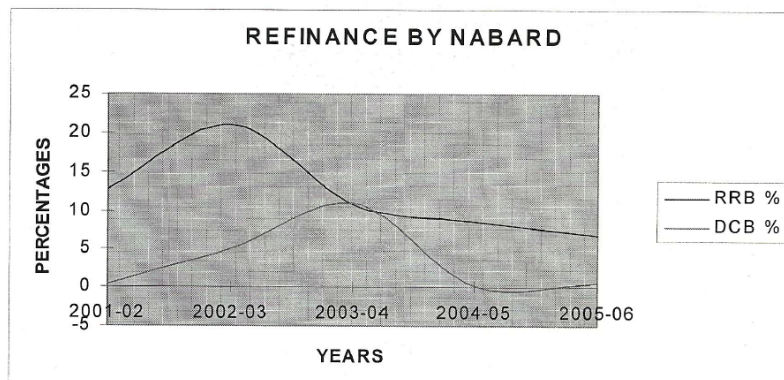
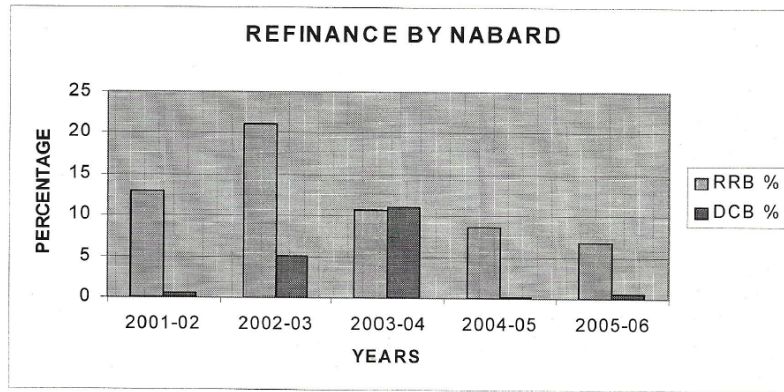
उत्तर प्रदेश में नाबार्ड द्वारा क्षेत्रीय ग्रामीण बैंकों तथा सहकारी बैंकों को पुनर्वित्तीयन

(धनराशि लाख रुपये में)

वर्ष	क्षेत्रीय ग्रामीण बैंक			सहकारी बैंक		
	वितरित ऋण	पुनर्वित्तीय	प्रतिशत	वितरित ऋण	पुनर्वित्तीय	प्रतिशत
2001-02	142053	18263	12.86	118361	554	0.47
2002-03	190172	40113	21.09	124938	6356	5.09
2003-04	251839	27176	10.79	134312	14740	10.97
2004-05	359942	31133	8.65	152998	362	0.24
2005-06	411787	28259	6.86	162701	789	0.48

सहकारी बैंकों एवं क्षेत्रीय ग्रामीण बैंकों को नाबार्ड द्वारा पुनर्वित्तीयन की स्थिति को

अग्रलिखित रेखाचित्रों की सहायता से प्रकार स्पष्ट किया जा सकता है - 191



†-vU

क्षेत्रीय ग्रामीण बैंकों और सहकारी बैंकों की तुलना निम्न आधारों पर भी की जा सकती है अ. साखदृजमा एवं साख विनियोग जमा अनुपात के आधार पर

ब. किसान क्रेडिट कार्ड / फसल ऋण के आधार पर ।

स. शाखा विस्तार के आधार पर ।

v-l kj [k&t ek, oal kj [kfofu; kx

जमा अनुपात के आधार पर साख जमा अनुपात (C:D ratio) एवं साख विनियोग जमा अनुपात (C+I:D ratio) के आधार पर तुलना करने पर क्षेत्रीय ग्रामीण बैंकों का उत्तर प्रदेश में ब्रूक तंजपव जहां वर्ष 2004-05 में 41.41 प्रतिशत था, वहीं वर्ष

2005-06 में 44. 69 प्रतिशत हो गया, जबकि सहकारी बैंकों का ब्रूक तंजपव जहां वर्ष 2004-05 में 120.25 प्रतिशत था, वहीं वर्ष 2005-06 में 119.22 प्रतिशत ही रह गया । अतः जहां क्षेत्रीय ग्रामीण बैंकों के अनुपात में 3.28 प्रतिशत की वृद्धि हुई, वहीं सहकारी बैंकों के अनुपात में 1.03 प्रतिशत की कमी हुई ।

क्षेत्रीय ग्रामीण बैंकों का साखविनियोग जमा अनुपात, जो वर्ष 2004-05 में 88.09 प्रतिशत था, वहीं वर्ष 2005-06 में यह अनुपात 95.61 प्रतिशत हो गया, जबकि सहकारी बैंकों का साखविनियोग जमा अनुपात वर्ष 2004-05 में 162. 06 प्रतिशत था, जो वर्ष 2005-06 में 167.09 प्रतिशत हो गया, अतः जहां क्षेत्रीय ग्रामीण बैंकों के साखविनियोग जमा अनुपात में 7.

52 प्रतिशत की वृद्धि हुई, वहीं सहकारी बैंकों के साखविनियोग जमा अनुपात में 5.03 प्रतिशत की वृद्धि हुई।

ब. किसान क्रेडिट कार्ड/फसल ऋण के आधार पर

आधार	संस्था	अवधि (वर्ष)		वृद्धि / कमी
		2004-05	2005-06	
साख जमा अनुपात	क्षेत्रीय ग्रामीण बैंक	41.41%	44.69%	(+) 3.28%
	सहकारी बैंक	120.25%	119.22%	(-) 1.03%
साख+विनियोग जमा अनुपात	क्षेत्रीय ग्रामीण बैंक	88.09%	95.61%	(+) 7.52%
	सहकारी बैंक	167.09%	167.09%	(+) 5.03%

उत्तर प्रदेश बैंकर्स कमेटी की वार्षिक रिपोर्ट्स । 1931 किसान क्रेडिट कार्ड & फसल ऋण के आधार पर क्षेत्रीय ग्रामीण बैंकों एवं सहकारी बैंकों की तुलना करने पर ज्ञात होता है कि वर्ष 2005-06 में उत्तर प्रदेश सरकार ने क्षेत्रीय ग्रामीण बैंकों को 781593 कार्ड तथा 138779.96 लाख रुपये का लक्ष्य दिया, जिसके सापेक्ष क्षेत्रीय ग्रामीण बैंकों ने 626693 लाख कार्ड निर्गमित किये तथा किसान क्रेडिट कार्डों के माध्यम से 240918.52 लाख रुपये की साख वितरित की, जबकि सहकारी बैंकों ने अपने निर्धारित लक्ष्य 4 लाख कार्ड तथा 175000 लाख रुपये के सापेक्ष 381467 कार्ड तथा 159310.10 लाख रुपये के ऋण वितरित किये।

कार्ड वितरण के आधार पर तुलना करने पर क्षेत्रीय ग्रामीण बैंकों ने अपने निर्धारित लक्ष्य के 80.18 प्रतिशत कार्ड वितरित किये, जबकि सहकारी बैंकों ने निर्धारित लक्ष्य का 95.37 प्रतिशत कार्ड वितरित किये।

साख वितरण के आधार पर तुलना करने पर क्षेत्रीय ग्रामीण बैंकों ने अपने लक्ष्य की तुलना में 173.60 प्रतिशत साख वितरित की, जबकि सहकारी बैंक ने अपने लक्ष्य की तुलना में 91.03 प्रतिशत साख निर्गमित की।

क्षेत्रीय ग्रामीण बैंकों एवं सहकारी बैंकों द्वारा किसान कार्ड & फसल ऋण वितरण को अग्रलिखित सारणी द्वारा अधिक स्पष्ट किया जा सकता है —

क्षेत्रीय ग्रामीण बैंकों एवं सहकारी बैंकों द्वारा किसान कार्ड/फसल ऋण वितरण सारणी

(धनराशि लाखों में)

क्र. सं.	बैंक	लक्ष्य		उपलब्धि		प्रतिशत	
		संख्या	धनराशि	संख्या	धनराशि	संख्या	धनराशि
1	क्षेत्रीय ग्रामीण बैंक	781593	138779.96	626693	240918.52	80.18	173.60
2	सहकारी बैंक	400000	175000.00	381467	159310.10	95.37	91.03

स- 'क्षेत्रीय ग्रामीण बैंकों' की

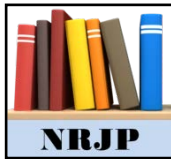
शाखा विस्तार के आधार पर तुलना करने पर जहां क्षेत्रीय ग्रामीण बैंकों की शाखा संख्या वर्ष 2003-04 में 2844 थी, जो कि वर्ष 2004-05 में 2851 तथा

स वर्ष 2005-06 में 2854 हो गयी, जबकि सहकारी बैंक की शाखा संख्या

वर्ष 2003-04 में 1353 थी, जो कि वर्ष 2004-05 में 1306 तथा वर्ष 2005-06 में 1311 हो गयी। इस प्रकार जहां ग्रामीण बैंकों की शाखाओं में वृद्धि हुई, वहीं सहकारी बैंकों की शाखाओं में कमी हुई है। क्षेत्रीय ग्रामीण बैंक एवं सहकारी बैंक का शाखा विस्तार वर्ष सहकारी बैंक

क्षेत्रीय ग्रामीण बैंक एवं सहकारी बैंक का शाखा विस्तार

वर्ष	सहकारी बैंक	क्षेत्रीय ग्रामीण बैंक
2003-04	1353	2844
2004-05	1306	2851
2005-06	1311	2854



Review Article

Understanding The Poor Socio-Economic Investment Performance of Bihar: A Micro Perspective

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Abstract

This paper investigates the underlying causes of poor economic growth of Bihar, India, despite being endowed with relatively rich natural resources. Against the conventional view, the analysis reveals that poor economic growth is not due to a particular factor but an outcome of a myriad of social, economic and political factors rooted in structural, historical and macro-economic policies. The economic marginalization of Bihar began in the colonial era through the establishment of an exploitative landlord class, which constantly resisted economic and social development even after independence in 1947. The process of marginalization has further been reinforced by the federal central government's policy of 'freight equalization', which nullified the comparative advantage of Bihar in natural resources by subsidizing railway freights of industrial inputs like coal, iron ore, steel, cement and other bulk resources. This, combined with relatively low financial resources received from central government over the consecutive plan periods, has undermined these states' capacity to invest in health, education, and other social and physical infrastructure and resulted in low human development. The poor performance of Bihar may be attributed to low human capital, weak institutions and poor infrastructure coupled with political instability and social conflict rooted in sectarian politics based on caste, class and ethnic division.

Keywords: *Economic Growth, Resources Endowment, Government Policy, Institutions, Bihar, India, Social*

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INTRODUCTION

India has experienced impressive economic growth since the 1990s. Its growth patterns, however, are uneven. While some states like Maharashtra, Punjab, Haryana and Gujarat are growing by 7–10%, others, particularly Bihar have lagged behind. Bihar is the least developed states in India. With economies that are still mainly agricultural, is categorized as low economic performers or BIMARU ('sick' in Hindi) states (Ahluwalia, 2001), though recently Bihar's

economy has made a remarkable improvement which will be discussed below. Industry and service sectors are still nascent in these states. Per capita state domestic product is very low at Rs5465 in Bihar (rupees), much less than the national average of Rs11 936. Bihar's per capita state domestic product is less than one-third of Maharashtra's. One out of three of India's 400 million poor live in Bihar.

Bihar is lagging behind in socio-economic condition compared with the national average. Paradoxically, Bihar is endowed with better natural resources and agroclimatic conditions than most other Indian states. Most of Bihar is part of the Gangetic plains with fertile alluvial soil. Besides the river – the Ganges – a large number of smaller rivers originating from the Himalayas flow through this region to meet the Ganges. High rainfall, along with the melting of snow from the Himalayan Mountains, feeds the Ganges and its tributaries with water during the dry season and provide a perennial source of irrigation to large areas in Bihar. This water and the silt from the Himalaya make the soil fertile and suitable for agriculture, fishery, livestock and forestry. Bihar is also rich in mineral resources and forests. More than 40% of India's coal, 32% of its bauxite, 59% of its copper, 17% of its iron ore, about 80% of its silver and 60% of its mica comes from Bihar. UP is also rich in mineral resources. Such an ample rich resource base would lead to one to expect that Bihar would be relatively well-off compared with other states of India. Unfortunately, this state seems to be caught in the trap of underdevelopment.

Bihar pose a serious development challenge not only for India, but also for the global community because India's achievement of Millennium Development Goals (MDGs) will be difficult unless poverty is reduced substantially in Bihar. To design policies and strategies for accelerating economic and social development in Bihar, it is vital to identify the underlying factors that have

stalled development there. While huge efforts have been made to document the diverse patterns of economic growth in India, little systematic work has been done to understand the factors that contributed to different growth patterns within the country. The focus has often been on micro-issues overlooking the broader structural and policy matters that shape the patterns of development. This paper explores the factors responsible for low levels of economic development in Bihar from a macro-perspective. The purpose of the paper is not to identify the determinants of economic growth and quantify their role or testing hypothesis of any growth model, rather it is to understand what conditioned the economic growth and social development by looking at different strands of thought from an historical perspective. The contribution of this paper is therefore descriptive, aimed at a deeper understanding of social, political, economic and historical context that shaped the speed and path of socio-economic development of Bihar.

Factors influencing economic growth: a conceptual framework

The reason that different countries – even different regions within a country – achieve different levels of economic growth has been the focus of enquiry since the beginning of modern economics. The search for the drivers of national wealth can be traced back to the 1700s to the writings of physiocrats who believed that agriculture was the lone source of production; and that an increase in the productivity of agriculture increases the wealth of a nation. Adam Smith, David Ricardo and other classical

economists considered land, labour and capital as the key factors of production and the major contributors to a nation's wealth. The followers of classical economists such as Gallup, Sachs, & Mellinger (1999), Ding & Field (2005) and Stijns (2005) consider resource endowment (i.e., natural wealth, land, soil, weather, climate and mineral resources) as the primary basis of agriculture and industrial growth. The differences in resource endowment among the different countries and regions lead to differential rates and levels of economic growth. While there is general agreement that natural resource endowment is important for economic growth, there is a debate among scholars about whether this alone is the determining factor. The extent to which resource endowment contributes to economic growth depends upon how well the resources are managed. A large number of empirical studies show that though resource endowment may stimulate growth in the short run, abundance of natural resources can be also a 'curse' as it often fails to sustain the growth in the long run as the state is often unsuccessful in developing the strong governance institutions and market mechanisms needed to harnessing the resources in an efficient, equitable and sustainable way.

In contrast to classical economists who consider natural capital as the prime basis for economic well-being, neo-classical economists consider human-made capital as the engine of economic growth. They argue that it is not the abundance of natural resources, but technology, investment,

capital formation and savings that drive the economy. They contend that for sustained economic growth, productivity needs to be maintained through constant improvement of technologies and increased capital investment. As investment is a function of capital formation and savings of a nation, the growth differences between the countries and regions, therefore, are primarily due to the differences in the rate of savings, capital formation, technological progress and investment.

The neo-classical approach, however, failed to appreciate the policy and institutional environment under which savings, capital formation and investment take place. Institutional economists argue that investment is not a function of savings and capital formulation alone but also depends on the institutional environment – things like property rights, macro-economic management and rule of law that can either support expectations of profit or undermine them. In North's well-known words, institutions are 'the rules of the game' that can shape economic behaviour either in a way that stimulates economic growth or in a way that makes economic players risk averse and reluctant to invest.

Factors responsible for low levels of development of Bihar Structural factors

- High population and low skill

While skilled human resources are a driving force for economic growth, a balance between population and economic growth is essential for the manpower to be absorbed

by the productive sector. The population density of Bihar is more than double (800 and 690 persons/km² respectively) the national average of 329 persons/km². People are an asset when they are skilled enough to take the existing opportunities or create new opportunities through innovation and entrepreneurship. However, a large section of the population in Bihar has remained unskilled and poorly educated. Due to the absence of a dynamic non-farm or industrial sector in Bihar, the growing low-skilled population has created tremendous pressure on the agriculture sector. The percentage of agriculture workers in Bihar has increased from 41.8% of the economically active population in 1971 to 48% in 2001. while in India as a whole the proportion of agricultural workers in the overall workforce has declined from 31.4% to 26.5% in the same period. As the agriculture sector has limited capacity to absorb the additional labour force, the extra hands have failed to contribute to agriculture production, in what is referred to as disguised unemployment.

Due to high poverty, inequality and a poor education system resulting from low investment and poor governance, the education and health condition of Bihar is poor. Vocational training has also been inadequate leaving the vast majority of the rural workforce unskilled and engaged mostly in agriculture. Many have been forced to migrate to other states for seasonal or long-term work. Thus, the large population could not contribute to economic growth.

- Weak agrarian structure

Bihar is primarily agricultural states with about 80% of their population living in rural

areas and depending on agriculture directly or indirectly. Land, the primary basis of agriculture, and social and political power have remained in the hands of the elite class. Although some efforts were made in land reform, the elite class frustrated them as it went against their economic and political interest.

While large landlords still control vast expanses of land, agriculture generally remains in the hands of small holders and tenants. Tenants who have low levels of savings and who must share the harvest with landlords have little capital to invest in agriculture and less incentive to do so because of their insecure property rights. The landholders, who have the capital, have little interest in investing because agriculture is not their prime occupation and most of them live in towns and cities. As a result, private investment to increase agricultural productivity has remained suboptimal. The situation has been further exacerbated by low investment by the public sector in building physical and economic infrastructures, as explained below.

- Poor physical and economic infrastructure

Like private investment, public investment in agriculture in Bihar has remained inadequate. Per hectare capital expenditure in agriculture in Bihar is less than one-fourth of that of Punjab and less than half the national average.

Bihar have not made enough investment in irrigation infrastructure. Only 50% of agricultural land is irrigated in Bihar, compared with 90% in Punjab and 87% in Gujarat. Owing to poor public infrastructure for surface water and increased water stress,

farmers of Bihar have shifted to ground water irrigation as in the case of other states. There was a huge surge in the 1980s in Bihar in ground water irrigation. This, however, did not yield higher productivity because the poor electricity supply and sharp increase in diesel prices increased the costs of irrigation, land preparation and threshing. Fertilizer and pesticide prices also increased substantially. Yet, while input prices had increased significantly, the output price of agriculture remained almost stagnant. Thus, the output-input price ratio changed and reduced profitability. To keep the farming remunerative, the states of Punjab, Haryana, Gujarat, Maharashtra and Karnataka provided concessions in electricity and diesel prices. The Bihar government, however, could not provide such concessions to farmers due to financial constraints. In addition, most of the farmers in Bihar are not able to receive the price incentives given by central government through food grain collection owing to small land holdings and little surplus. Bihar's food grain yield is lower than the national average and less than half of Punjab's (Government of India, 2007).

Low public and private investment, poor physical and institutional infrastructure, unequal land distribution, poor agrarian social structure including persistence of feudal elements not only hindered the growth of productivity in agriculture but also reinforced social inequality that creates structural barriers to the overall development of the society and economy.

- Governance and institutional factors

Well-functioning institutions, good governance and strong leadership play critical roles in economic development. Bihar is rated as the most poorly governed states of India (World Bank, 2005). After independence in 1947, Bihar was ruled by the high-caste elites with strong economic and political power. Since the dominant political parties failed to respond to their needs and demands, so-called lower castes and ethnic minorities began to organize themselves in the 1970s under socialist leaders. This led to the alignment of political forces on the basis of caste and ethnic identity. As a result, several parties emerged in UP and Bihar to represent caste and ethnic interests of less powerful groups. Although this has changed the political landscape of Bihar and the parties representing discriminated caste and ethnic groups have won elections in Bihar, sectarian caste-based politics have failed to improve government performance in terms of economic growth. Caste-based politics in Bihar promoted an electoral culture that locks in votes for candidates based on caste, regardless of their competence or performance. The conflict between the so-called 'backward' and 'forward' castes has been an ongoing phenomenon in Bihar since the independence of the country.

Macro-economic factors

- Transfer of resources from the centre to the states

The Indian Constitution divides government functions and financial authority between the central and state governments. Central government provides financial support to

state governments through different mechanisms, such as the finance commission, planning commission, allocations to line ministries for centrally funded programmes and through special projects implemented by central government and additional central assistance. Bihar has been receiving less per capita allocation from the centre for development expenditure than any other of the states. Until the 7th Plan (1990), Bihar received less than half the national average allocation. Although in the 8th Plan Bihar received slightly higher per capita resource allocations, they still received much less than the all-India per capita average. After the 8th Plan, allocations to Bihar was once again reduced. Bihar received less than half the all-India average.

If the planned allocation is compared with the developed states such as Punjab, Haryana, Gujarat and Maharashtra, it is clear that Bihar has been systematically deprived of funds. In the 1st Plan, Bihar planned allocation was less than one-fourth of Punjab. This pattern has continued for almost the entire plan period. Contrarily, Gujarat, Maharashtra and Haryana received per capita allocation of more than double that of Bihar during the entire plan period.

Because Bihar has relatively undeveloped industry and services sectors, the fiscal resource base of the state is relatively small. Moreover, their low administrative capacity has weakened the ability of the state to collect revenue. Bihar was not even able to manage the matching funds required for centrally sponsored development programmes. The weak administrative capacity has also led to low utilization of

development funds in Bihar. For instance, in the 8th and 9th Plans Bihar's utilization rate of all development funds was less than 50% (Saxena, 2007). In spite of the greatest need for development assistance from the centre, Bihar has the lowest resource utilization rate in India (Saxena, 2011). The unused funds in Bihar are transferred to more efficient states. Moreover, since resource allocation partly depends on resource utilization capacity, Bihar received relatively low per capita allocations. This has resulted in a vicious circle starting from a low fiscal resource base, leading to low resource capacity to attract matching funds, low absorptive capacity, low investment, poor infrastructure, low human resources leading once again to low private investment and low fiscal resource base.

- Industrial policy

Bihar was famous for textile handloom and spinning. During the early 19th century, about 20% of the state's population was involved in spinning and other industrial work. However, due to the British policy of discouraging cottage industries and the promotion of indigo cultivation, these industries employed only 8.5% of the state's working population. This declining trend continued even after independence.

The government policy of 'freight equalization' introduced in 1952 further marginalized Bihar. Under this policy, railway freight rates for industrial inputs like coal, iron ore, steel and cement were structured in a way that would ensure that they were available at the same price in all parts of the country through government subsidies. The impact of this policy is distributed unevenly. While this policy

helped some states of the south and west to build industries with raw materials sourced from Bihar and UP at subsidized transport costs, it neutralized the benefits of proximity and comparative advantage of Bihar in establishing locally available mineral resource-based industries. While coal and other natural resources available in Bihar and other eastern states were made available inexpensively to other parts of India, other industrial inputs available in other parts of India were not included in the freight equalization scheme, such as petroleum products. This policy negated the comparative advantages of Bihar's mineral resources and affected industrial and economic growth through dynamic loss of forward and backward linkages (Mukherji & Mukherji, 2012). For instance, the Tata group decided to invest in Bihar because of its natural advantage of minerals but changed its decision after the introduction of this policy. Even after withdrawal of the policy, industrial agglomeration bias continued. Engineering industries were established in areas closer to markets or elsewhere where better infrastructure was available or there were other financial incentives or benefits.

While the freight equalization policy was cancelled in 1992, Bihar had already fallen behind and in addition they continued to be constrained by an unfriendly investment climate arising from weak physical and social infrastructure and poor governance. While state-business relationship has improved significantly since the mid-1980s in most states of India, it deteriorated in Bihar. The poor economic environment

brought about by conflict and poor governance reduces the security of property rights, increases costs and the risks in investment. It drives investors to safer places and quick-earning activities. As a result, private investment in Bihar is only 2.68% of gross state domestic products, while the average is 16.45% in major 14 states.

Foreign direct investments (FDI) has remained negligible in Bihar. Bihar has received only 0.10% of national FDI since 1991 to 1998. While per capita FDI is Rs5019 in Maharashtra, in Bihar it is only Rs89 and in UP Rs289 (Government of India, 2007). Because of its proximity to Delhi, UP should have attracted much more investment from the private sector. However, private investment is also much less in Bihar due to weak physical and economic infrastructures together with social and political instability and poor governance.

Conclusion

Bihar is classic examples of how a rich natural resource-based economy can be caught by a low-level equilibrium trap. This study analysed the underlying causes of low levels of development of Bihar. The analysis revealed that a host of interacting factors ranging from social and economic to historical and political directly or indirectly influenced the development path and pace of Bihar. The causes of poor economic performance of Bihar can be traced back to British colonial policy that not only created an intermediary exploitative class through Permanent Settlement, but also destroyed

local knowledge-based industries that provided livelihoods to many urban and rural artisans.⁴ This policy also frustrated agricultural growth by strengthening the elite feudal class and creating landless agricultural workers. Moreover, it increased the pressure on agricultural land by transforming industrial workers to agricultural labourers. This has not only retarded the agricultural and industrial growth but also created an unproductive class that has been constantly resisting the economic and social development as the tsar and landlord class opposed industrialization in Russia in the early 19th century. This policy has also created a political ethos of class-based resentment that has damaged the trust essential for being able to act together in the collective interest.

First, Nitish Kumar's government made an attempt to give development aspirations to all sections of society including low caste and ethnic minorities and practical measures have been taken to improve the quality of governance, including law and order, an increase in the efficiency of administration, the curbing of corruption, as well as increased development funds from the centre – all have contributed significantly to bring confidence and enhance development effectiveness. Law and order have improved recently; the efficiency of the judiciary in terms of the disposal of cases has increased; and the effectiveness of bureaucracies, including law enforcing agencies, has increased, all of which have helped to increase confidence of citizens and enhanced the development effectiveness of government. This has created favourable

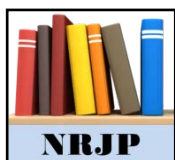
conditions for investment and growth. This process was further facilitated by the increased resource allocation by central government. Due to increased funds from central government, Bihar's planned development expenditure has increased from Rs12 billion in 2002 to Rs160 billion in 2009. More than 6800 km of roads have been rebuilt and some 1500 bridges and culverts have been constructed or repaired in the last five years.

The present economic growth of Bihar supports the findings of this study that improvement in governance, effective administration and large investments are major stimuli of economic growth. The findings of this study offer some important insights into the economic literature that often considers economic growth as a function of selected parameters. This finding also supports the views who considers economic growth to be a dynamic process that depends on resource endowment, social structure, institutional arrangements, economic policies, and environment and technological and human resource development. The result suggests that a holistic analysis that focuses not only on individual choices but also on social structure, caste, class, institutions and historical factors is necessary to understand the sources of economic growth.

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Review Article

Analysis of Leaf Extract of *E. hirta* for Antibacterial Sensitivity

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Abstract

Euphorbia hirta L. (Asthma Lata), a pantropic herbaceous wild plant which has been widely used as a medicinal plant throughout Bangladesh. The present study was designed to evaluate the antimicrobial activity of ethanolic and methanolic leaf extracts of *E. hirta* against six pathogenic bacteria viz. *Bacillus subtilis*, *Sarcina lutea*, *Xanthomonas campestris*, *Escherichia coli*, *Klebsiella pneumonia* and *Pseudomonas* sp. by disc diffusion method. Both crude extracts of *E. hirta* exerted the highest efficiency against *S. lutea*. The MIC value was lowest 128 µg/ml from ethanolic extract against *S. lutea* and *K. pneumonia* that produced 3 ± 0.14 and 3 ± 0.09 mm zone of inhibition respectively. The highest MIC value was 512 µg/ml from methanolic extract against *S. lutea* that produced 5 ± 0.35 mm zone. The activity of ethanolic and methanolic extracts were compared with commercial antibiotic Cloxacillin.

Keywords: *euphorbia hirta*, antimicrobial activity, evaluation, disc diffusion, zone of inhibition.

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INTRODUCTION

Despite tremendous progress in human medicine, infectious diseases caused by bacteria, fungi, viruses and parasites are still a major threat to public health. Plants are an important source of medicines and play a key role in world health [1]. Over 50% of all modern clinical drugs are of natural products origin [2] and natural products play an important role in drug development programs in the pharmaceutical industry [3]. Nowadays, multiple drug resistance has developed due to the indiscriminate use of commercial antimicrobial drugs commonly used in the treatment of infectious diseases [4]. Herbal treatment is one possible way to treat diseases caused by multidrug resistant bacteria [5].

Euphorbia hirta L. belongs to the plant family Euphorbiaceae and genus *Euphorbia*. It is a slender-stemmed, annual hairy plant with many branches from the base to top, spreading up to 40 cm in

height [6] and reddish or purplish in color. Leaves are opposite, elliptic – oblong to oblong – lanceolate, acute or subacute, dark green above; pale beneath, 1–2.5 cm long, blotched with purple in the middle, and toothed at the edge. The fruits are yellow, three-celled, hairy, keeled capsules, 1–2 mm in diameter, containing three brown, four-sided, angular, wrinkled seeds [7–9]. It is a potent medicinal plant and has established its sedative and anxiolytic activity [10], analgesic, antipyretic, anti-inflammatory, antidepressant for blood pressure [11], antihypertensive [12] and antioxidant [13].

MATERIALS AND METHODS

Plant Material

The leaves of *E. hirta* were collected from Kushtia district of Bangladesh during the month of July, 2011. This plant was then botanically identified by taxonomists and

the name of the plant, time, place, and date of collection were recorded. The leaves were initially rinsed with distilled water and dried on a paper towel in laboratory under shade and used for the present study.

Preparation of the Extract

Collected leaves were cleaned with deionized water and dried in shade and pulverized into fine powdered substances by a grinding machine. Each 30 g of powder was transferred into two separate 100 mL conical flasks. Then each 40 mL of methanol and ethanol (Merck-Limited, India) were added in the flasks respectively, closed by foil paper and placed on a shaker at 37 °C temperature for 24 h. The crude extracts were then filtered by passing the extracts through Whatman No. 1 filter paper (UK) and then concentrated under vacuum at 40 °C by using a rotary evaporator. The standard extract obtained was then stored in a refrigerator at 4 °C for further use [14].

Test Bacteria

Pure culture of three Gram-negative, i.e., *Escherichia coli*, *Pseudomonas sp*, *Klebsiella pneumoniae* and two Gram-positive, i.e., *Bacillus subtilis*, *Sarcina lutea* and *Xanthomonas campestris* bacterial isolates were obtained from the microbial type culture collection (MTCC) of Microbiology Laboratory of the Biotechnology and Genetic Engineering Department, Islamic University, Kushtia-7003, Bangladesh. The test bacteria were cultured on nutrient agar (Hi-Media, India) at 37 °C for 24 h.

Bacterial Culture Media

For cultivation and maintenance of different bacterial culture and for the identification and microbial sensitivity, nutrient agar (Hi-Media, India) was used. Lactose broth (LB) media was used for culturing of the bacteria. Lactose broth is also used for the detection of coliform

organisms in water, dairy products, and other materials [15–17].

Inoculum Preparation

The OD (optical density) was measured with a spectrophotometer at a wavelength of 530 nm and bacterial population was confirmed to be within 10^7 mL^{-1} to 10^8 mL^{-1} and then plated out as inoculums [18].

Antibacterial Activity

The antibacterial activity of the test samples was tested by disc diffusion method [19–21]. The filter paper discs of 6 mm diameter were prepared using Whatman No. 1 filter paper (UK), soaked in extract and incubated for 17 h at room temperature for the purpose. The discs dipped in respective solvent were used as negative controls. The antibacterial agent cloxacillin was used as standard. The petri-dishes were sterilized in hot air oven and nutrient agar medium was sterilized by autoclaving. This media was poured in the sterile petri-dishes and 1 mL of bacterial culture was added. The impregnated discs were aseptically placed on the solidified agar media. The plain discs and standard were also placed on the solidified agar media. After 24 h of incubation at 37 °C temperature the culture plates were examined and the diameters of the inhibition zones were measured in mm unit. Minimum inhibitory concentration (MIC) was determined in the present study following the serial dilution technique [22].

Statistical Evaluation

The antibacterial activity was determined by measuring the diameter of zone of inhibition that is the mean of triplicates \pm SD (standard deviation).

RESULTS AND DISCUSSION

From Figure 1, it is seen that the leaf powder extract from ethanol of *E. hirta*

showed antibacterial activity against *S. lutea*, *E. coli* and *K. pneumoniae*. The crude extract of leaf powder produced

16 mm zone of inhibition against *S. lutea* and 11 mm zone of inhibition against *E. coli*.

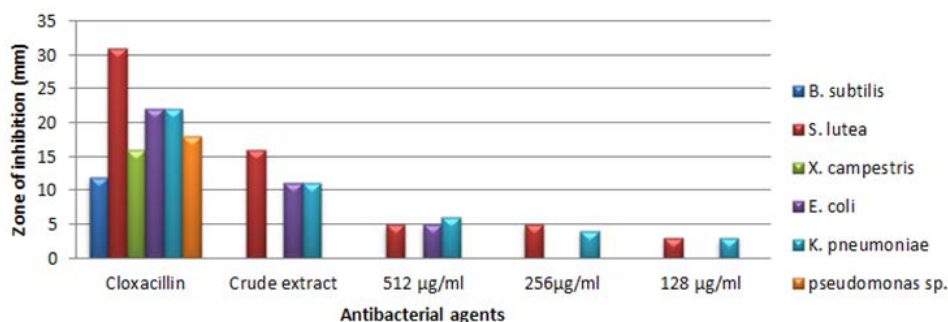


Fig. 1: Comparative Antibacterial Activity of Commercial Disc (Cloxacillin 5 µg/µL) and Ethanolic Extract of *E. hirta* Leaf Powder.

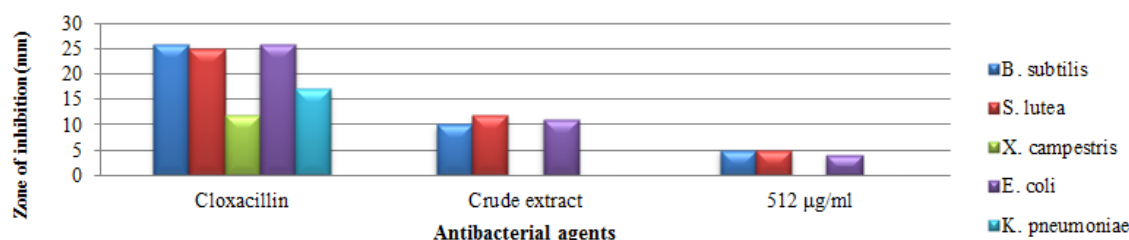


Fig. 2: Comparative Antibacterial Activity of Commercial Disc (Cloxacillin 5 µg/µL) and Methanolic Extract of *E. hirta* Leaf Powder.

It has been shown that the crude methanolic extract of *E. hirta* leaf powder produced the highest 12 mm zone of inhibition against *S. lutea* and 10 mm against *B. subtilis* and 11 mm zone of inhibition against *E. coli* (Figure 2).

Minimum inhibitory concentration (MIC) was tested against all of the bacterial

strains by using different concentrations of crude extracts. For the ethanolic extract, the MIC was 128 µg/mL against *S. lutea* and *K. pneumoniae* whereas it was 512 µg/mL against *E. coli*. For the methanolic extract, the MIC was 512 µg/mL against, *B. subtilis*, *S. lutea* and *E. coli* (Table 1).

Table 1: Comparison Study of Minimum Inhibitory Concentration of Ethanol and Methanol Extract of *E. hirta* Leaf Powder.

Bacterial strain	Minimum inhibitory concentration (MIC) and zone of inhibition (DIZ)			
	Ethanolic extracts (µg/mL)	DIZ (mm)	Methanolic extract (µg/mL)	DIZ (mm)
<i>S. lutea</i>	128	3 ± 0.14	512	5 ± 0.35
<i>E. coli</i>	512	5 ± 0.47	512	5 ± 0.08
<i>K. pneumonia</i>	128	3 ± 0.09	512	4 ± 0.11
<i>B. subtilis</i>	-	-	512	5 ± 0.18
DIZ = Diameter of zone of inhibition in millimeter scale.				

Impact of medicinal plant is particularly large in developing countries due to relative unavailability of medicines and the emergence of widespread drug resistance [23]. Hence, the last decade witnessed an increase in the investigations on plants as a source of human disease management [21, 24–28], although over 250,000 undiscovered flowering plants with medicinal properties exist worldwide [21, 29]. The presence of antibacterial substances in the higher plants is well established [30]. Plants have provided a source of inspiration for novel drug compounds as plant-derived medicines have made significant contribution towards human health [31]. For these, the sensitivity screening study against some pathogenic bacterial strains of the plant *E. hirta* was evaluated.

As a medicinal plant, *E. hirta* has been used for female disorders but is now more important in treating respiratory ailments, especially cough, coryza, bronchitis and asthma [32]. In India, it is used to treat worm infestations in children and for dysentery, gonorrhea, jaundice, pimples, digestive problems and tumors [9]. So its traditional use has been investigated by several scientists. It was found that ethanol and methanol extracts of *E. hirta* leaf and whole plant were more effective and significant than aqueous and chloroform extracts in inhibiting the growth of the pathogenic bacteria, viz., *E. coli*, *K. pneumoniae* and *P. vulgaris* (Gram-negative) and *B. subtilis* and *S. aureus* (Gram-positive), but were less potent when compared to that of tetracycline used as positive control [33].

In the present study, the crude ethanolic and methanolic extracts of *E. hirta* showed potential antibacterial activity against both Gram-positive and Gram-negative pathogenic bacteria. For ethanolic extract, the MIC was 128 µg/mL against *S. lutea* and *K. pneumoniae* that produced 3 ± 0.14 and 3 ± 0.09 mm zone of inhibition respectively. For methanolic

extract, the MIC was 512 µg/mL that produced 5 ± 0.18 , 5 ± 0.35 and 4 ± 0.11 mm zone against *B. subtilis*, *S. lutea* and *E. coli* respectively. Ethanolic and methanolic extracts of *E. hirta* leaf showed the maximum degree of antibacterial activity properties. This may be due to the presence of alkaloids, tannins, saponins and flavonoids which are plant secondary metabolites known to possess antibacterial properties. Similar observations were also reported in various plant extracts with different concentrations [33, 34–38]. *X. campestris* and *Pseudomonas sp* showed slight resistance against the extract.

CONCLUSIONS

From the observed result of this project work it can be concluded that the *E. hirta* leaf extracts were found to be effective as a source of antibacterial agents against pathogenic bacteria and it was most effective against Gram-positive *S. lutea* than all other test bacteria. This study paves the way for further attention and research to identify the active compounds responsible for the antibacterial activity to be used as a potent drug to treat meningitis and pneumonia in children.

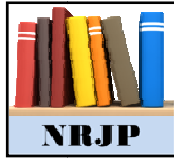
ACKNOWLEDGEMENT

The authors acknowledge Anzana Parvin, Lecturer, Department of Biotechnology and Genetic Engineering, Islamic University, Bangladesh for her formal support to conduct this project.

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Review Article

Impact of New Economic Policy on Agricultural Development with Special Reference to BIHAR

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Abstract

The agriculture sector has been playing an important role in the economic development of Uttar Pradesh. The agriculture at the time of independence was very insignificant. It was suffering from problems of illiteracy, poverty, starvation, low productivity, poor technology, and lack of capital, lack of agricultural machinery, transportation, power, marketing, inadequate irrigation facilities and skewed distribution of land holdings. The government adopted high yielding varieties technology or green revolution for the development of agricultural sector through increase the production and ensure job security for the poor farmers and increase capital in agriculture. As results, the growth of agriculture sector increased and the country achieved self-reliance in food security. But the growth of population is geometric and agricultural production is arithmetic. There was food security problem.

The agriculture sector has been facing the problems of low-level capital, poor technology, low productivity, disguised unemployment, population pressure on land and unequal distribution of land holdings. During the 1990s, the new economic policy brought tremendous changes in the agriculture sector with increasing investment, arrival of multinational companies, opening the door of public sector for the private sector and financial sector reforms.

The new agricultural policy allowed agriculture sector to global agriculture business and had implications for the rural population, food security, employment and poverty at the state and national level. Hence, an attempt is made to analyse the impact of new economic policy on agricultural development with special reference to the state of BIHAR in terms of agricultural growth, income, production, productivity, and technology. This study based on secondary data collected from various reports, planning commission and census and others. The land use pattern is changing and diversification and commercialisation of crops are increasing in the state of Uttar Pradesh.

Keywords: Agriculture GDP, Productivity, New Economic Policy, Agriculture Development Commercialization, Irrigation and Technology

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INTRODUCTION

BIHAR is the most populous state in India. The state continues to be predominately a rural economy basically an agrarian economy in terms of population and workforce. The share of the agriculture, industry and service sector in the state income was 31.7 per cent, 22.2 per cent and 46.1 per cent (Census 2011). It is the mainstay of the state economy, contributing about 28.8 per cent of Gross

Domestic Product (GDP) and about half of state's population depends on agricultural and allied activities for their livelihood (census 2011). The contribution of agricultural to GDP has been declining over the year while the other sectors as, services and manufacturing have increasing trend. The contribution of agriculture & allied sector to GDP was

38.80 per cent in 1994-95 and become 28.84 per cent in 2010-11.

The share of the Industrial sector to GDP was 19.20 per cent in 1994-95 and increased to 21.39 per cent in 2010-11, whereas the share of the service sector to GDP was 42 per cent in 1994-95 and increased to 49.77 per cent in 2010-11 in the state. However, the agriculture sector is providing about 65 per cent employment and accounted 29.6 per cent share in the state economy. The state is contributing about one-fifth of the total food grains production in the country. The state is contributing 21.55 per cent to the total national production of food grains, vegetables, fruits and milk production and 40 per cent to the total production of potato and sugarcane. The main agricultural crops in the state are wheat, rice, sugarcane, pulses, and vegetables. The main industries in the state are cement, vegetable oils, textiles, pulses, cotton yarn, sugar, jute, and carpet. The industrialization development in the state is highly skewed with the western region of the state accounting for most of the industries of the state.

The situation of the agriculture sector was very poor and insignificant during 1950-60s. The conditions of the farmers were not good. Farmers were suffering from low productivity, illiteracy, poverty, starvation, lack of the capital, inadequate irrigation facilities, lack of agricultural machinery, fertilizers, pesticides, high yielding varieties of seeds, transportation, power, and marketing, agricultural research institution's, institutional credit and land holdings. The small and marginal farmers were illiterate to use proper technology, seeds, and fertilizers. They depended on rainfall of the monsoon for the irrigation.

They had to have very few and scattered land holdings, no proper policy and programmes for the development of the land and poor access to modern technology. A major part of the lands were occupied by the Zamindars and big farmers. On the other hand, the state had very wide inter – regional and inter – district disparities. The Eastern, Central, and Bundelkhand regions have been tackling very tough situation during independence.

These regions had been facing several problems like as small size of land holdings, low productivity, floods, drought, farmer's indebtedness and poor technology. The state was not self-sufficient in food grains but had to depend on imports of food grains.

After independence, the government of BIHAR made several agricultural programmes and policies to increase the production and ensure job security for the poor farmers who were engaged in cultivation. During the 1950-51, the aim of the government to solve the problems of the food crisis and given the highest priority to the agriculture sector at the state level and national level. Therefore, the state had focused on developing these factors to increase the agricultural productivity.

The government of BIHAR was implemented several policies and programmes to achieve the objective of self-sufficiency in food grains and increasing investment particularly in constructing irrigation and expansion of institutional credit. After the humiliating experience with the import of food grains in the mid-1960s, the government was adopted new High-Yielding Varieties

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Programme (HYVP) and public investment to increase agricultural productivity during 1970's. Luckily, at that time, new high-yielding dwarf varieties of wheat and rice were available in Mexico and the Philippines respectively. The new High-Yielding Varieties Programme had increased domestic food production at a faster rate without upsetting the agrarian structure. The high-yielding varieties programme increased the productivity of wheat initially and later for rice. This breakthrough is popularly known as the 'green revolution'.

The green revolution had increased agricultural productivity and made the state self-reliance in food production. It may be noted that without the green revolution it would not have been possible to raise the potential production of state agriculture. Incentive policies were focused on both inputs and output. Subsidies for inputs like irrigation, credit, fertilizers, and power increased significantly in the 1970s and 1980s. The objective of the subsidies is to provide inputs at low prices to protect farmer interests and encourage diffusion of new technology.

Similarly, on the output side, there has been a comprehensive long-term procurement-cum-distribution policy in the post-green revolution period. The government announces the support prices at sowing time and agrees to buy all the grains offered for sale at this price. To support these operations, institutions like the Food Corporation of India (FCI) and the Agricultural Prices Commission (APC) were established in the mid-1960s.

The Government emphasized on effective and favourable techniques for the promotion of agriculture productivity. Therefore, the condition of the agriculture sector started to improve in positive trends. But, the growth of population was faster than agriculture growth rate. The agriculture sector had been facing the problems of low-level capital, lack of irrigation facilities, poor technology, low productivity, disguised unemployment, population pressure on land and unequal distribution of land holdings till 1990's in the state.

The Government launched new economic policy (1991) to change agriculture sector with increasing investment, arrival of multinational companies, opening the door of public sector for the private sector and financial sector reforms. The new agricultural policy allowed agriculture sector to global agriculture business and had implications for the rural population, food security, employment and poverty at the state and national level. Hence, an attempt is made to analyse the impact of new economic policy on agricultural development with special reference to the state of BIHAR in terms of agricultural growth, income, production, productivity, and technology.

The new economic policy was implemented to boost agriculture sector in the state. The several studies were published on agriculture development at the state level and national level. Most of the studies have focused on developmental issues of agriculture sector and impact of new economic reforms on the agriculture sector. Some of the important studies are mentioned here. Singh, Gyaneshwar (2014) has shown that the problems and

challenges of globalization on the agriculture sector. He observed that globalization has been affecting farmers and agriculture workers. He also observed that the new economic policies were implemented to improve the livelihood of the poor people in poor countries. But, it has been increasing the gap between rich and poor and urban and rural.

Prasad, Rajendra (2009) has studied that after new economic reforms, the consumption of fertilizers in agriculture sector is increasing. However, the fertilizer use efficiency has been very low in the agriculture sector. He focused that the balance doses of NPK, methods and scale are required to significant growth of agriculture. Naveen, G (2012) has revealed that the role of agriculture in the Indian economy has been changing. He also examined that the decline of agriculture in Gross Domestic Product (GDP) is declining due to the growth of service sector and manufacturing sector. Ahluwalia, M.S. (2002) has explained that the new economic reforms have been focused on industrial and trade policy neglecting agriculture which provides the livelihood of 60 per cent of the population. Adhau, B.P. (2013) has shown that agriculture sector is the backbone for any economic development. Industrial development is possible when agricultural activities will grow.

Sharma, V.P. (2011) has studied on agriculture development under the new economic regime. He has experienced that the new economic reforms have failed to increase the agricultural growth and poverty reduction. The last two decades, Indian agriculture sector has been facing major challenges like decline agricultural growth, regional disparities, degradation of

natural resource and decline input efficiency. Tyagi, V. (2012) has revealed that the productivity of the agriculture capital formation is decreasing. There is inadequate credit delivery system and decline the growth of the new technology.

Sahu, G.B. and D. Rajasekhar (2005) have revealed that formal credit has improved the conditions of large farmers compared to the small & marginal farmers. Raman, R & Kumari, R. (2012) has focused on district and regional level disparities in agriculture development in Uttar Pradesh. Most of the studies explained the various issues of the agriculture and impact of new economic policy at the state level and national level. The few studies have attempted to analyses the impact of new economic policy on agriculture. But, no studies have been analysed systematically the impact of new economic policy on the agriculture sector in BIHAR in term of agriculture growth, productivity, irrigation, and fertilizer. Hence, an attempt is made to study the new economic policy and agriculture sector with special reference to Uttar Pradesh.

The objective of the study is to analyse the impact of new economic policy on agriculture in Uttar Pradesh. It is a micro level study and based on secondary data which has been taken from 1950-51 to 1980-81 and 1990-91 to 2010-11 from various reports in Uttar Pradesh.

Agricultural Production & New Economic Policy

The agriculture sector is playing an important role in the economic development of Uttar Pradesh. The growth of agriculture production is the positive change in the economic development of

the state. In facts, the demand of the agricultural products has been increasing with the rapid rise of population in the state. Therefore, the agricultural production should be increased proportionately to population growth. If agricultural production will not rise to the growth of population then it will affect the overall economic growth of the state.

Hence, the growth of agricultural production is analysed into two parts (i) Pre-New Economic Policy Period (1950-51 to 1980-81) and (ii) Post-New Economic Policy Period (1990-91 to 2010-11). Table 1 shows that the percentage of the area of crops production to the total area of crops production in BIHAR during 1950-51 to 1980-81 to 1990-91 to 2010-11.

Table 1 show that the area of total food grains was 74.71 per cent in 1950-51 and increased to 79.78 per cent in 1980-81. Similarly, the area of total food grains was 76.78 per cent in 1990-91 and increased to 77.54 per cent and again decreased to 76.54 per cent in 2010-11 in the state. On the other hand, the area of total pulses was 19.0 per cent in 1950-51 and decreased to 11.14 per cent in 1980-81 and the area of total pulses was 11.42 per cent in 1990-91 and decreased to 10.28 per cent in 2010-11 in the state. The area of total oilseed was 1.52 per cent in 1950-51 and become 2.76 per cent in 1980-81.

In 1990-91, the area of total oil seed was 3.83 per cent and decreased to 3.28 per cent in 2000-01 and again increased to 4.07 per cent in 2010-11. On the other hand, the area of sugarcane was 4.43 per cent in 1950-51 and went up to 5.31 per cent in 1980-81. Similarly, the area of total

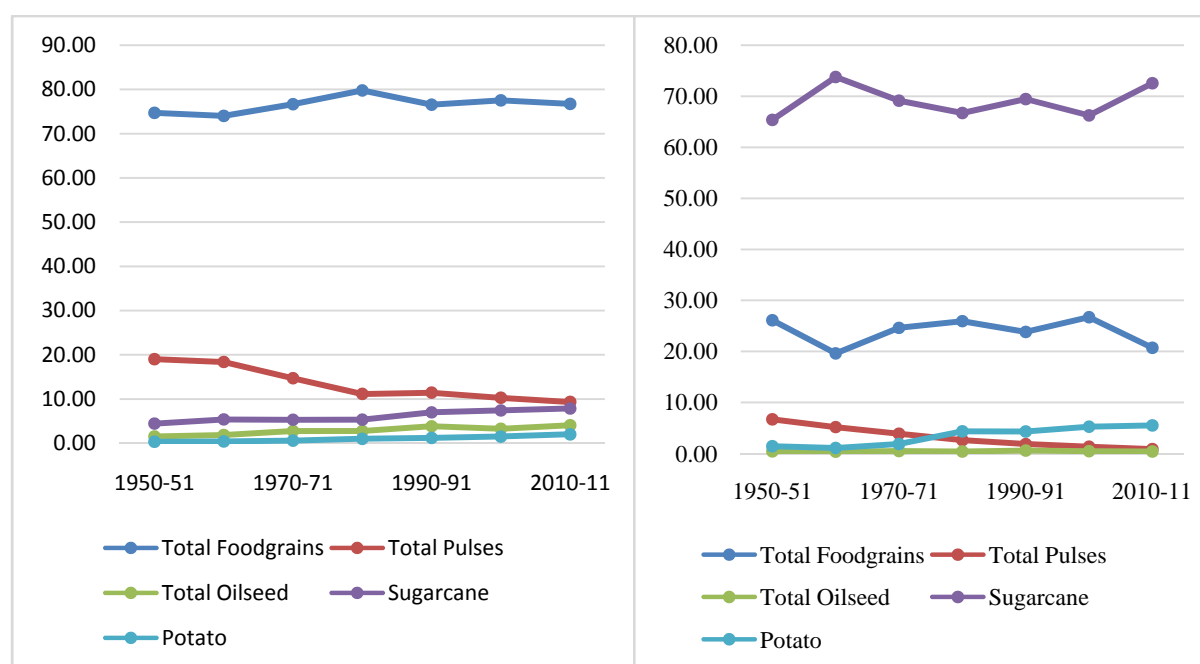
sugarcane was 6.98 per cent in 1990-91 and increased to 7.84 per cent in 2010-11. The percentage area of total potato was 0.34 per cent in 1950-51 and become 1 per cent in 1980-81. In the same way, the area of total potato was 1.21 per cent 1990-91 and increased to 2.01 per cent in 2010-11 in Uttar Pradesh. Table 2 reveals that the percentage of the area of crops production to the total area of crops production in Uttar Pradesh. The percentage of total foodgrains production was 26.10 per cent in 1950-51 and become 25.93 per cent in 1980-81 per cent. Similarly, the percentage of total food grains was 23.82 per cent in 1990-91, and increased to 26.70 per cent in 2000-01 and again decreased to 20.70 per cent in 2010-11 in the state. The percentage of total pulses production was 6.70 per cent in 1950-51 and decreased to 2.63 per cent in 1980-81. In 1990-91, the percentage of total pulses was 1.86 per cent in 1990-91 and decreased to 0.87 per cent in 2010-11 in the state. On the other hand, the percentage total oilseeds were 0.40 per cent in 1950-51 and become 0.39 per cent in 1980-81 and further the production of oilseed production was 0.57 per cent in 1990-91 and decreased to 0.38 per cent in 2010-11. The percentage of sugarcane and potato production was 65.38 per cent and 1.42 per cent in 1950-51 and increased to 66.73 per cent and 4.29 per cent in 1980-81. Similarly, the percentage of sugarcane and potato was 69.46 per cent and 4.29 per cent and increased 72.55 per cent and 5.49 per cent in 2010-11 in Uttar Pradesh. Hence, the table 1 & 2 clearly shows that the new economic policy has changed over all the cropping patterns in Uttar Pradesh.

The new economic policy was implemented to increase agricultural productivity, investment, income, employment and agricultural research and technology in Uttar Pradesh. But, it has failed at every stage. From the above analysis, we observed that the area of production of commercial crops such as total oilseeds, sugarcane and potato has been continuously increasing during 1990-91 to 2010-11 whereas the percentage of the area of foodgrains production has been stagnant during 1990-91 to 2010-11. The percentage area of pulses has been continuously declining during 1990-91 to

2010-11. The new economic policy has shifted cropping pattern from traditional cropping to commercial cropping in the state. Similarly in the context of production, the production of foodgrains, pulses and oilseeds have been decreasing during 1990-91 to 2010-11 and the production of sugarcane and potatoes has been increasing during 1990-91 to 2010-11 in Uttar Pradesh. The area and production of crops to total area and production of crops in BIHAR during 1950-51 to 1980-81 to 1990-91 to 2010-11 also shown by following figures:

Figure 1: The Percentage of Area of Crops to Total Area of Crops in BIHAR

Figure 2: The Percentage of Production of to Crops to the Total Production of Crops in BIHAR



Source: Agricultural Directorate, BIHAR

Table 3 highlights the average yield of major crops production (In qtl/hect) in BIHAR during 1950-51 to 2010-11. In 1950-51, the average yield of wheat was 8.21 qtl/hect and increased to 16.50 qtl/hect in 1980-81. Further, the average yield of wheat was 21.71 qtl/hect and

increased to 31.11 qtl/hect in 2010-11. The average yield of rice was 5.19 qtl/hect and 10.53 qtl/hect in 1980-81 and thereafter the average yield of rice was 18.53 qtl/hect in 1990-91 and increased to 21.22 qtl/hect in 2010-11 in Uttar Pradesh.

On the other hand, the average yield of Jawar, Bajra, and Maize was 6.86 qtl/hect, 6.44 qtl/hect and 7.81 qtl/hect and become 5.99 qtl/hect, 7.37 qtl/hect and 16.69 qts/hect in 1980-81 and further the average yield of Jawar, Bajra and Maize was 9.36 qtl/hect 11.15 qtl/hect 13.06 qtl/hect and become 10.30 qtl/hect, 16.61 qtl/hect and 15.04 qtl/hect in 2010-11. The average yield of sugarcane was 291.04 qtl/hect in 1950-51 and increased to 470.90 qtl/hect in 1980-81. The average yield of sugarcane was 558.10 qtl/hect and increased to 567.72 qtl/hect in 2010-11. In 1950-51, the average yield of potato was 78.08 qtl/hect and increased to 156.66 qtl/hect in 1980-81 and thereafter the average yield of potato was 190.29 qtl/hect in 1990-91 and increased to 241.49 qtl/hect in 2010-11. On the other hand, the average yield of total food production was 6.89 qtl/hect in 1950-51 and increased 12.19 qtl/hect in 1980-81 and further it was 23.91 qtl/hect in 1990-91 and increased to 23.91 qtl/hect in 2010-11.

Similarly, the average yield of total pulses was recorded at 27.68 qtl/hect in 1950-51 and decreased to 23.09 qtl/hect in 1980-81 and further it become 18.42 qtl/hect and decreased to 8.24 qtl/hect in 2010-11. The average yield of total oilseeds was 5.24 qtl/hect in 1950-51 and increased to 5.27 qtl/hect in 1980-81 and further it become 8.35 qtl/hect in 1990-91 and then increased to 8.36 qtl/hect in 2010-11 in Uttar Pradesh. According to the above analysis, we have observed that the new economic policy has significantly impacted on the average yield of commercial crops in the state. But, there has been no significant impact on average yield of food grains and pulses production in Uttar Pradesh. In

facts, the average yield of the pulses has been continuously declining during pre-new economic period and post- new economic period in Uttar Pradesh.

Growth and Trends of Irrigation in Uttar Pradesh:

The most important input for agricultural development in BIHAR is irrigation as it facilitates agricultural productivity and increases multiple cropping patterns. This objective can be fulfilled only by providing irrigation facilities to the farmers. According to Trevelyan, "Irrigation is everything in India; water is even more valuable than land because when water is applied to land, it increases its productivity at least six-fold and renders it productive which otherwise would produce nothing or next to nothing." Irrigation is playing the crucial role in raising prosperity, increase incomes and reducing poverty. Development of the irrigation facilities can increase employment opportunities by developing the system of multiple cropping.

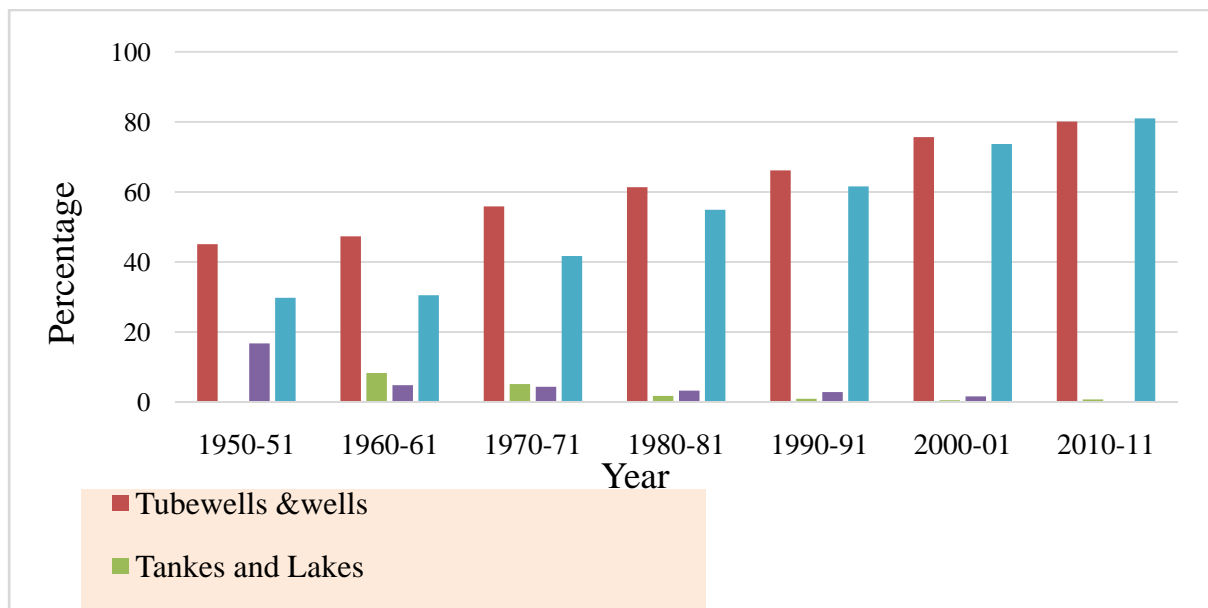
It is a vital source of government income, economic growth, and planning. Irrigation is vital for the development of the industry, trade and transportation in the state. Irrigation is also important for increasing plantation, commercial farming, and cultivable land at the state and national level. On the other hand, there are various problems of irrigation in the state is as, the problem of water logging and salinity, drainage, irregular supply, lack of co-ordination, disputes, and regional imbalances.

The important source of the irrigation in BIHAR is like, canals, tube-wells and

wells, tanks and lakes and others sources. The various source of irrigation is discussed below. Figure 1 shows the percentage of net area irrigated by different sources in BIHAR during 1950-51 to 2010-11. The percentage of net irrigated area by the canal was 38.17 per cent in 1950-51 and increased to 39.50 per cent in 1960-61 and again decreased to 18.89 per cent in 2010-11 in Uttar Pradesh. On the other hand, the percentage of net area irrigated by tube-well/wells was 45.07 per cent in 1950-51 and increased to 80.06 per cent in 2010-11 in the state. In fact, the percentage of net irrigated area by tube-wells/wells has been increasing continuously during 1950-51 to 2010-11 in the state. The percentage of net area irrigated by tanks and lakes was 8.31 per cent in 1960-61 and become 0.76 per cent in 2010-11. In the same way, the percentage of net irrigated area by 'other sources' was 16.76 per cent in 1950-51 and decreased to 0.29 per cent in 2010-11 in Uttar Pradesh. The percentage of net

area irrigated to net area sown was 29.8 per cent in 1950-51 and increased to 81 per cent in 2010-11 in the state. Currently, It is analysed that the percentage of net irrigated area by net area sown is 81 per cent and about 80 per cent of irrigation work is being done by tube-wells and wells and 19 per cent by canals and remaining 1 per cent is done by tanks, lakes and 'other sources' in the state of Uttar Pradesh. It is experienced that the new economic policy has brought significant growth in irrigation sector which increased the percentage of net area irrigated by tube-well as well as the percentage of net area irrigated to net area sown during the post-reform period in the state. But, the new economic policy has impacted more as land use pattern, cropping pattern, farming system, and irrigation pattern. The problems of surface water and ground water are increasing. The water level is continuously decreasing due to diversification and commercialisation of the crops in the state.

Fig 3: Percentage of Net area irrigated by different sources in BIHAR (1950-51-2010-11)



Source: Directorate of Agriculture, BIHAR

The major areas of the state are suffering from drought and low agricultural productivity. The micro and drip irrigation technology are increasing to raise agricultural productivity and solve the problem of irrigation in the state. But, it is costly and too expensive for the small and marginal farmers. This should be the matter of concern before the policy maker and Government to use new irrigation technology in the drought-prone area in the state of Uttar Pradesh.

Growth & Trends of Fertilizers in Uttar Pradesh:

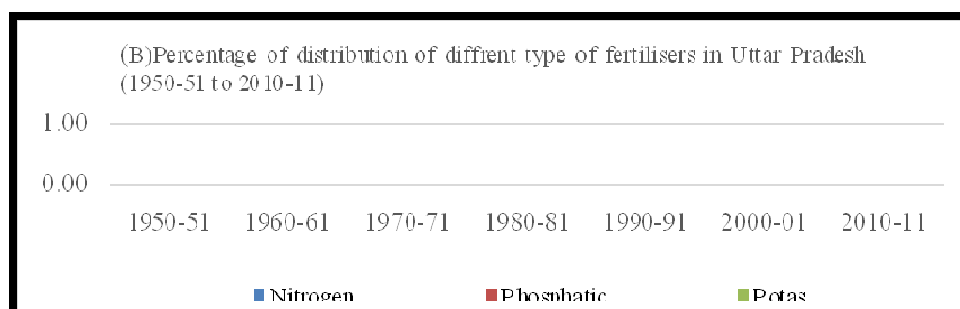
The use of fertilizers is important inputs for increasing land fertility and increasing productivity. It is vital inputs for accelerating the growth of agricultural outputs and ensures food security in the state of Uttar Pradesh. According to National Commission, "It has been experienced throughout the world that increased agricultural production is related to increase consumption of fertilizers." In facts, the use of fertilizers is beneficial for increasing agricultural productivity and land fertility but it is also harmful to the land and agricultural productivity when a significant proportion of fertilizers are not used as Punjab and Haryana. The major chemical fertilizers are using in BIHAR as, nitrogenous fertilizers, phosphatic fertilizers, and potassic fertilizers. The figure 4(A) reveals that the distribution of

chemical fertilizers in BIHAR during 1950-51 to 2010-11.

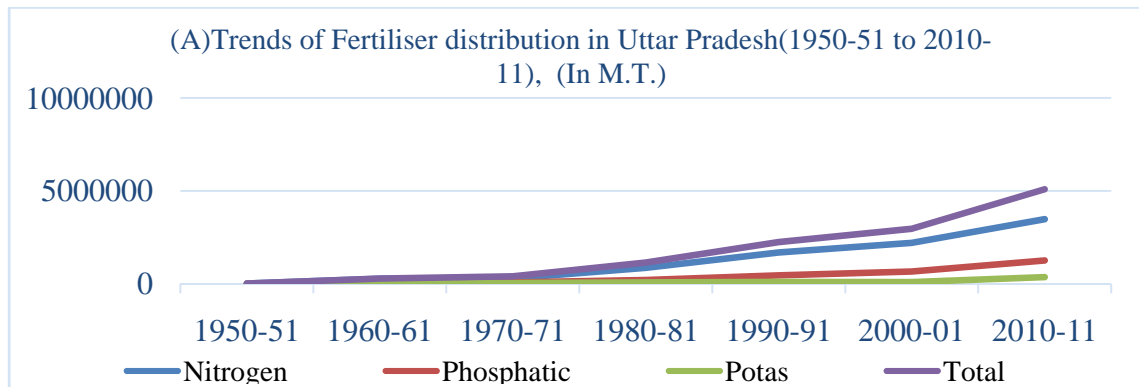
The distribution of nitrogen fertilizer was 20000 M.T. in 1950-51 and increased to 3476864 M.T. in 2010-11 in the state. In the same way, the use of phosphate fertilizers was 500 M.T in 1950-51 and went up 1253453 M.T. in 2010-11. The distribution of potash fertilizers stood at 45000 M.T. in 1970-71 which was increased to the amount of 358092 M.T. in 2010-11. The total distribution of chemical fertilizers in the state was 20500 M.T. in 1950-51 which was increased to the amount 5088409 M.T. in 2010-11.

Figure 4(B) highlights that the percentage of distribution of different type of chemical fertilizers to the total chemical fertilizers in Uttar Pradesh. The percentage of distribution of nitrogen fertilizers was 97.5 per cent in 1950-51 which was decreased to 68.3 per cent in 2010-11 and the percentage of phosphate fertilizers was 2.4 per cent in 1950-51 and increased to 24.6 per cent in 2010-11. The percentage of potash fertilizers was 10.9 per cent in 1950-51 and become 7.0 per cent in 2010-11 in the state. According to the above figure, it is experienced that the percentage of nitrogen & potash fertilizers has gone down and Phosphatic fertilizers have increased respectively during the pre-new economic period and post-new economic period in Uttar Pradesh.

Fig. 4: Distribution of Chemical Fertilizers in BIHAR (1950-51 to 2010-11)



Source: Statistical Abstract U.P, 2013.



Source: Statistical Abstract U.P, 2013.

Programme & Policies:

The Government of BIHAR has launched various programmes and policies to increase the agricultural productivity such as, New Economic Policy (1991), Industrial Policy (1994), Agro-Industrial Policy (1995), State Water Policy (1999), State Agricultural Policy (1999), National Agriculture policy in (2000), Agricultural policy (2005), Kisan Credit Cards (1998), Pradhan Mantri Jan Dhan Yojana (2014) and Pradhan Mantri Fasal Bima Yojana (2016). The objectives of water policy were to improve institutional framework, legislations, and management aspects, ensure self-sufficiency in water resource development, irrigation and drainage investments, modernization of irrigation system and research and technology in the state. Further, The Agricultural Policy 1999 announced to increase employment, income, ensure food security, scientific agriculture, achieve an annual growth rate of 5.1 per cent, maintain ecological balance, develop eco-friendly farming systems, diversify existing agricultural towards high-value crops and develop appropriate infrastructure facilities. Thereafter, the government launched Agricultural Policy 2005 to improve

agricultural growth and development. The policy focused on raising private investment through agro-processing industry, dairy, horticulture, fisheries, vegetables, sugar and animal meats. The government also implemented Kisan Credit Card, Pradhan Mantri Jan Dhan Yojana, and Pradhan Mantri Fasal Bima Yojana to provide timely agricultural credit, subsidy and crop insurance from natural calamities.

Conclusion:

The new economic policy has largely neglected the agricultural sector in Uttar Pradesh. It has made adverse effects of the green revolution technology and agricultural expenses in term of increasing the cost of the agricultural inputs, inadequate agricultural investment, exploitation of multinational companies, lack of agriculture inputs and ineffective crop insurance policy. The policy has changed the price and wage policy in such a way that the agricultural workers have forced to move towards non-agriculture sector in urban areas. On the other hand, it has been experienced that the new economic policy has shifted cropping pattern from traditional cropping pattern to

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commercial cropping pattern in the state. The new economic policy has brought significant growth in the irrigation sector. But, it has decreased the level surface and ground water in the state.

The water level is continuously decreasing due to diversification and commercialisation of the crops in Uttar Pradesh. On the other hand, the percentage of nitrogen & potash fertilizers has gone down and phosphatic fertilizers have increased respectively during the pre-new economic period and post-new economic period in Uttar Pradesh. The new economic policy has stood up agriculture sector on backfoot

The Government of BIHAR must think about the various agricultural issues and implement appropriate programme and policy to boost agricultural productivity, income, and employment. They must also be thought to improve the land laws, irrigation technology, credit facilities, seeds, power, transportation, marketing, price, wages and agricultural research and technology. The state must be focused to develop an integrated approach through appropriate policies, improved institutional arrangements and better infrastructure facilities to increase agricultural productivity, ensure equity, social justice and inclusive growth in the state of Uttar Pradesh.

Appendix:

Table1: The percentage of area of crops to total area of crops in Uttar Pradesh

Crop/Year	1950-51 to 1980-81				1990-91-2010-11		
	1950-51	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11
Total Foodgrains	74.71	74.03	76.68	79.78	76.56	77.54	76.75
Total Pulses	19.00	18.35	14.68	11.14	11.42	10.28	9.32
Total Oilseed	1.52	1.85	2.75	2.76	3.83	3.28	4.07
Sugarcane	4.43	5.36	5.30	5.31	6.98	7.40	7.84
Potato	0.34	0.41	0.60	1.00	1.21	1.50	2.01

Source: Agricultural Directorate, BIHAR

Table 2: Average Yield of the major Crops in BIHAR (1950-51 - 2010-11)

(In. Qtl / Hect)

Crops/Year	1950-51 to 1980-81				1990-91to 2010-11		
	1950-51	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11
Wheat	8.21	10.21	13.01	16.50	21.71	27.71	31.11
Rice	5.19	7.53	8.16	10.53	18.53	19.77	21.22
Jawar	6.86	5.53	6.62	5.99	9.36	9.48	10.30
Bazra	6.44	3.97	7.87	7.37	11.15	14.50	16.61
Maize	7.81	24.56	17.10	16.69	13.06	7.21	15.04
Sugarcane	291.04	410.21	406.42	470.90	558.10	549.19	567.72
Potatos	78.08	70.37	92.00	156.66	190.29	213.14	241.49
Total Pulses	27.68	22.82	24.42	23.09	18.42	13.53	8.24
Total oil seeds	5.24	5.65	5.45	5.27	8.35	8.25	8.36
Total food grains	6.89	7.90	10.00	12.19	17.39	23.04	23.91

Source: Agricultural Directorate, BIHAR

Table 3: Percentage of Net Area Irrigated by Different Sources in BIHAR (1950-51 to 2010-11)

Year		Canal	Tubewells & wells	Tanks and Lakes	Other Sources	Percentage of net area irrigated to net area sown
1950-51 to 1980-81	1950-51	38.17	45.07	-	16.76	29.8
	1960-61	39.50	47.33	8.31	4.86	30.5
	1970-71	34.60	55.88	5.14	4.37	41.7
	1980-81	33.62	61.35	1.76	3.27	54.9
1990-91 to 2010-11	1990-91	29.95	66.17	0.98	2.90	61.6
	2000-01	22.17	75.63	0.54	1.66	73.7
	2010-11	18.89	80.06	0.76	0.29	81.0

Source: Directorate of Agriculture, U.P

Table 4: Distribution of Chemical Fertilizers in BIHAR (1950-51-2010-11)

(In Million Tons)

Year		Nitrogen	Phosphate	Potash	Total
1950-51 to 1980-81	1950-51	20000(97.5)	500(2.4)	-	20500(100)
	1960-61	281000(99.2)	2000(0.7)	-	283000(100)
	1970-71	291000(70.8)	75000(18.2)	45000(10.9)	411000(100)
	1980-81	860642(74.8)	209338(18.1)	80613(7.0)	1150593(100)
1990-91 to 2010-11	1990-91	1691883(75.3)	455488(20.2)	98348(4.3)	2245719(100)
	2000-01	2206497(74.5)	662083(22.3)	93249(3.1)	2961829(100)
	2010-11	3476864(68.3)	1253453(24.6)	358092(7.0)	5088409(100)

Source: Directorate of Agriculture, U.P

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Review Article

An Unimaginable Start of Indo-Pak relations in the Postwar Era

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Abstract

This paper precisely describe the conflict and way of resolution in between India and Pakistan, still in hope that one day we all will establish a profound and secure relation with our neighbour country Pakistan as their own citizen also wishes the same. This paper gives a brief idea about the all the initiative held by India in order to minimize the conflict and their consequences.

Key words: *Lahore, Bajpayee, Constitution, indo-Pak Border.*

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INTRODUCTION

The pain of division of India and Pakistan has been a unhealing sore in the heart of two country and their citizens, many of them lost their loved one and many of them were forced to leave them in order to safety and security, no one was this to happen but this black page has been written in the Indian history by thousands of lives.

After a long time politician make this agenda as their source to power and reposition but no one thinks about the pain and desperation of those citizen who has a hope that one way we will meet. One day this era will change and both the country have their old days. Time lost but nothing like this happens, but one day a man take the initiative to heal the unhealing wound and start a new mission called Lahore bus service, which in turns going through a lot of critics and comprehension but recited in history. but the story on original frame was

still different and had a lot of political interferences.

On 11th and 13th May, 1998, India conducted a series of five nuclear tests under Pokharan and after the trials conducted by Pakistan in Chagai on May 28 and 30, 1998, there was a new turning point in the bilateral relations of the two countries. Where on the one hand both nations have developed nuclear-powered nations, nuclear proliferation and the promotion of nuclear weapons in South Asia, the same process can be called a new beginning in the relations between the two countries.

After the tests in May 1998, the two countries initiated talks with each other but there was no meaningful result. In July 1998, the Prime Ministers of the two countries met in Colombo at the summit of SAARC countries. After that, in September, 1998, there was a discussion

between the Foreign Ministers of the two countries on the Nuclear Non-Aligned Summit, Durban (South Africa). But that same year the meaningful results of the talks between the Prime Ministers of the two countries in New York during the United Nations General Assembly's conference came out. In this meeting the agenda for the negotiations between the two countries was accepted at two \$ six. On the basis of which two of the remaining issues were excluded from the two issues (Kashmir and Peace and Security) among the controversial eight issues. The advantage of this agenda is that disagreements on any one issue will not affect other issues. In addition to this, despite the complex issues of Kashmir, peace and security, there was a path to agree on other issues. Under the same dialogue between the two leaders, it was agreed in New York about the "bus service" between the two countries. As a result of this work list, in November 1998, the six major issues of dispute between Siachen, Sir Creek, Toolbull, Buler water project, extremism and drug trafficking, economic and communication cooperation, and expansion on cultural exchanges between high-level representatives of the two countries Discussions were held. Although no negotiation was possible after these negotiations, a positive approach was seen in relation to resolving the disputes between the two countries.

Shortly before the Lahore bus service trip, Foreign Minister of Pakistan, Sartaj Aziz, clearly adopted negative attitude. They started a blasphemy campaign against India. He openly condemned and criticized India on many questions including Kashmir, Siachen, Tulbul Project and Sir Creek. After taking strong criticism of

India, Sartaj Aziz said, "We are awaiting the forthcoming visit of Prime Minister Atal Bihari Vajpayee to this country with this feeling." Taking the credit for the new emerging environment, the Pakistani Foreign Minister has written to the Indian parliamentarians Speaking to a delegation, he said, "India should rise above the emphasis on the current peripheral areas of our bilateral relations. While we can not be wished if not towards resolving Kashmir dispute advancing peace in South Asia." 3

Prime Minister of India, Shri Atal Bihari, took a historic initiative by visiting Lahore on 20-21 February, 1999 on the inauguration of the Delhi-Lahore-Delhi bus service. India's policy approach towards Pakistan is valued by Prime Minister Vajpayee's announcement that it is in the best interests of Pakistan to remain stable, prosperous and secure. He reaffirmed this sentiment on 21 February, 1999 in Lahore to Minar-e-Pakistan. The Prime Ministers of both countries have signed the Lahore Declaration which is a lifelong event for the peace and security of both countries.4

In this way, Prime Minister Shri Atal Bihari Vajpayee traveled on 20th February, 1999 as the inaugural passenger of Delhi-Lahore bus service between the conflicting positive and negative signs by Pakistani leaders.

The Prime Minister of India was received a grand reception across the Bagha border. On this occasion organized by the Pakistani Prime Minister, the Army Chief of the three Armed Forces of that country did not appear. Religious fundamentalists of Pakistan have openly oppose the visit. Nevertheless, along with dignitaries from

different regions, Shri Vajpayee went to Lahore, and held important talks with Pakistani leaders. It has been said from time to time in Pakistan that India has not yet accepted the partition of 1947 and the establishment of Pakistan, to overcome this misconception, Prime Minister Vajpayee went to Minar-e-Pakistan located in Lahore. India could give confidence to the world (especially Pakistan) that he accepts and honors the establishment and existence of a sovereign state of Pakistan. While India took this step as a symbol of friendship and brotherhood, on the other hand, Pakistani fundamentalists, after washing the Minar-e-Pakistan with 'holy water', sanctified the place where Shri Vajpayee stood and "polluted" and "polluted" " Had done it. It may be that Prime Minister Nawaz Sharif is supported by the army and officials, but due to anti-India propaganda in political circumstances and the general public, he could not make the reception as a citizen's greeting. But the Prime Minister of India has received a grand and cordial welcome at the official and formal level.⁵

(A) On February 20, 1999, Lahore's visit by Prime Minister Vajpayee's bus added a new dimension to the relationship between the two. Before evaluating the outcome of this journey, it is necessary to know which factors were responsible for this changed diplomatic between the two countries.

1. In terms of the negotiations of nuclear non-proliferation, India's status was left to a nation with a loss, so through new efforts, it clearly wants to highlight its policy on non-proliferation.

2. High pressure was increasing on both the nations for signing the comprehensive nuclear test prohibition treaty (CTBT).
3. After the May 1, 1998 tests, the nuclear capability control became a very compulsory subject between the two countries by becoming a nuclear weapons nation.
4. After the nuclear tests, the pressure of the United States on both countries was also increasing. The visit of both the countries of the US Deputy Foreign Minister Strobe Talbert can be seen in this perspective.
5. The internal situation in both countries can also be attributed to some extent, because the scarcity between Pakistan's internal instability and various factions of the government in India can probably be changed with this change. Finally, it is appropriate to say that all the above stresses were temporary and both countries now have a tough challenge to strengthen their own economies in the post-cold period. Due to this pressure, the changes in the relations between the two countries have become mandatory today. Perhaps the process of nuclear tests made it intense and this understanding quickly developed between the two.⁶

During the two-day visit of the Prime Minister of India to three major documents

-

(A)Memorandum of consent

(B)joint statement and

(C) The Lahore Declaration was signed which resulted in concurrence on the following issues-

(A) On the basis of the 'Memorandum of Understanding' signed between the Foreign Secretaries, the agreement was originally agreed on three subjects.

(1) Both countries will take initiatives to increase mutual reliability in order to prevent nuclear conflicts in the context of security.

(2) will both provide information about the missile tests for each other to prevent the possibility of sudden and unauthorized use of nuclear weapons.

(3) In addition to this, both of us will try to ban separate nuclear tests here.

(B) On the basis of the joint statements of both the Prime Ministers, the agreement between the two occurred that-

(1) Both countries will cooperate with each other in the activities of SAARC.

(2) will support each other in the 'World Trade Organization' (WTO).

(3) In the context of information technology, especially 'Y-2', both will increase cooperation.

(4) both will take necessary steps to release the POWs.

(C) Under the 'Lahore Declaration', the two countries announced major principles for mutual cooperation. Based on this, both countries-

(1) Enhance mutual peace and stability and work for the development and prosperity of the people.

(2) is assured that the lasting peace and pleasant relationship is essential for the future of the people of both the countries.

(3) The nuclear approach in the field of security has greatly increased the responsibilities of both.

(4) favors the belief and peaceful coexistence of the United Nations Charter.

(5) Repeated commitment to the Shimla Agreement .7

In addition, the two Prime Ministers also agreed on several other issues. Stressed efforts to resolve all issues of mutual dispute, including Kashmir and talked of not interfering in one another's internal affairs. Both stressed on continuing the process of mutual 'composite and integrated dialogue' and talked of efforts to reduce the threat of nuclear war. Agreed to emphasize on the introduction of new concepts and theories in the conventional and atomic areas for mutual 'reliability improvement measures'. Apart from this, going to Minar-e-Pakistan and 'Civil Abandonment' in the Fort of Lahore were two other important aspects of this journey, which shows the significance of the efforts of the two countries. 8

This journey has not been a symbolic significance, but it can be considered as a new initiative between the two countries, which will lead to progress in improving relations in the future. The following results are clearly exposed in connection with the relationship between the two-

(1) This has led to development in the level of communication between the two. Now the two countries will be

able to negotiate on three levels-Prime Minister, Foreign Minister and senior government officials - along with the conversation on political basis.

- (2) The subject matter of the dialogue has been decided very broadly. So now the two countries have been able to create integrated and composite dialogue on issues like security, nuclear restraint, disarmament, world trade organization, information technology etc.
- (3) Due to the business dialogue area, the two countries can now pursue the relationship reform process by selecting some topics that are mutually agreed.
- (4) Interrelationships between the two nations will increase mutual reliability.
- (5) Both countries have adopted positive attitude by accepting weaknesses and weaknesses from open mind, which will surely benefit in negotiations.
- (6) Both the nations have rejected the possibility of any bound interference by showing faith in the Shimla Agreement.
- (7) Both the powers of the two nations have been indicative of the powers that the two countries are capable of resolving mutual disputes.

It was emphasized in the Lahore "Manifesto" that the two Prime Ministers "see the ray of peace and stability between their countries and express their hope for progress and prosperity for their people." The two Prime Ministers forcefully Reiterated that they were fully committed to implement the Simla Agreement. He also reiterated his commitment to the

principles and objectives of the United Nations Charter and also committed commitment to the objectives of universal nuclear disarmament and non-proliferation, that he would speed up his efforts to address all the questions including Jammu and Kashmir and also Promised that they will not interfere in the internal affairs of each other. They also agreed that the comprehensive and integrated dialogue between the two countries should be further extended and given momentum. They condemned and condemned every form and all its manifestations. Both Prime Ministers expressed their determination to protect and promote all human rights and freedoms through Lahore, Declaration. They also agreed that they will take immediate steps to reduce the risk of unauthorized or accidental use of nuclear weapons.

Although you were unable to agree on any controversial issue during this visit. Many experts believe that at this time the two countries could not mutually invade first or compromise on one or two of the six mentioned above, but by not doing so, they lost the possibility of yielding definite results. But it will be very quick to reach this conclusion now, considering the background of both the countries, the Lahore feeling can be called a significant achievement in itself. After Vajpayee's Lahore visit, at a meeting of the SAARC Foreign Ministers, the commitment of different countries between the two countries reflects the commitment of exchanges, leaving the prisoners of war, symbolizing the visas related to the concessions, and developing the commitment between the two nations. Therefore, it is absolutely true that the

implementation of the Lahore spirit will determine the future of both the countries.

In this way, emphasis on honorable ideals such as friendship, cooperation, ending terrorism, honoring human rights and behaving as good neighbors in "Lahore Declaration" But, unfortunately, it was not that the ink was not able to dry on the Lahore Declaration that Pakistan had adopted the path of fights and invasions against India. Lahore Declaration: This Treaty response was widely welcomed in India and the international community praised it. It was justified that the prime responsibility of establishing peace and goodwill between the two countries has to be borne to the two Prime Ministers. In addition to the Lahore Declaration, both Prime Ministers also released a Joint Statement, and the Foreign Secretaries from both countries signed an Memorandum of Understanding. In the Joint Statement, the Prime Ministers announced that "From time to time, the Foreign Minister will discuss all matters of mutual interest, including nuclear power issue."

This proposed negotiation process was especially welcomed. The Memorandum of Understanding gave special emphasis on security related topics and atomic principles. An important provision was made in this that both the countries will give prior notice to each other for testing their missiles, and will also have a bilateral agreement in this regard. In addition to these states, both countries also agreed that they will periodically review the process of implementing measures to establish trust and, if necessary, to implement these measures effectively, and there We will also establish a proper mutual consultation system for inspection.

Immediately after the visit of Mr. Atal Bihari Vajpayee to Lahore, President Shri K.R. Narayan hoped that this visit will start a new chapter in the mutual relations of the two countries, i.e. the beginning of a new era of pleasant new life. While addressing the Parliament, the President had said that the Lahore Declaration proves the new border mark of peace and security between the two countries. He also said that the Prime Minister had assured the people and government of Pakistan that he was interested in peace and friendship with India-Pakistan and wanted to establish broad mutual cooperation. The Daily English newspaper The Hindu, while praising the commendable efforts of both the Prime Ministers, wrote that Shri Bajpai and Mr. Sharif demonstrated the valorous resolution by emphasizing the way for the negotiations and the policies of behavior like good neighbors. This was the act of an unprecedented adventure which was taken away from all the efforts made till that time. The newspaper had warned about the tragic path leading to the Lahore Declaration, that the protest of radicals in Lahore was a clear indication of this difficult route.

Most of the countries of the world also appreciated the Lahore process. Many countries, including Britain, the United States, Russia and France, expressed happiness over the fact that an attempt was made to resolve the Indo-Pak issues by getting consent through mutual negotiations. India and Pakistan were trying to find solutions to build trust; this process was also appreciated by the international community. Foreign reviewers believed that India and Pakistan

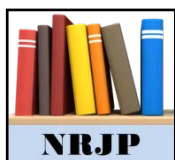
were moving towards friendship-related relations and sustainable power balance.

Prime Minister Vajpayee had assured Pakistan that India was ready to take any courageous step to resolve all mutual disputes. They called for "permanent peace, stability, progress and prosperity". The Prime Minister had said that "we can change history, but not geography. We can change our friends but not the neighbors. "He also warned that a small spark can have terrible consequences, and stressed that an atmosphere of faith should be prepared so that Interpersonal dispersion can be reduced.

On 20th February, 1999, Prime Minister Atal Bihari Vajpayee tried to reach Lahore by a bus and tried to provide a new foundation for India-Pakistan relations. While Vajpayee and Nawaz Sharif were issuing joint declarations in Lahore, at the same time, the army chief Gen Pervez Musharraf was making a plan to infiltrate into Kargil by staying away from the talks venue. Even after such a good start, the Kargil incident once again showed the nefarious intentions of Pakistan. The aggressive action taken by Pakistan in Kargil proved to be frightening for the Indo-Pak friendship efforts. The relationship between India and Pakistan became a bit of bitterness.

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Review Article

Women's Political Participation in India: A Sociological Study

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Abstract

Many Indian organisations and many Indian women organizations were demanding the British for voting rights for women. Some elite or in special cases some other but very select few women were allowed to vote during the British rule..

Key words: Sociological Study, organizations, constituent assembly.

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INTRODUCTION

The stories of the women participation were redeemed from the era of Members of Tamil Madar Sangam (Tamil Ladies Organisation) when it joined en masse. Ms. Jinarajadasa's hard work was paid well as in the next five years WIA grew to 43 branches, 20 centres and 2,300 members across India. Women's leaders like Kanubehn C Mehta of Surat joined WIA on their own initiative She had formidable support from Indian National Congress (INC) leaders like Sarojini Naidu, who led a women's delegation to advocate women's franchise with Montagu in 1917, and Saraladevi Chaudhurani, who presented the resolution for women's franchise in Delhi Congress in 1918. Dame Millicent Fawcett, a leader of the English suffragette movement also pitched in from her end.. It took three days of debate to pass the resolution in the Bombay Council, while in the Madras Council it flew through with ease. Out of 90 council members, 40 voted positive, 10 negative and 40 remained neutral. In June 1921,

women of Madras won their right vote. It came two years after England approved women's franchise and three years after the US. All women were allowed to vote starting from the first general elections in 1951-52. The British opposed allowing women to vote in various ways, for years until India was independent. On the contrary Indian constituent assembly adopted universal suffrage and voting rights for women without much debate. Many Indian organisations and many Indian women organizations were demanding the British for voting rights for women. Some elite or in special cases some other but very select few women were allowed to vote during the British rule. When India got independence in 1947, the idea that women should be allowed to vote in general was not resisted. The Indian constituent assembly in 1949 adopted this idea without much debate. Under the new Indian constitution that came to effect in 1950 all Indians were declared equal. There were 15 women in

the constituent assembly itself! Women voted in the first 1951–52 general elections. Indira Gandhi became the first woman Prime Minister of India and served from 1966 to 1977.

Need To Do Research On This Topic

To know women's participation in the development of India it is needed to do research on this above mentioned topic and to accelerate the role of women to make them more empowered.

Research Methodology

The study is based on observation technique under the primary source of data collection it is also based on secondary source of data collection such as books, journals, articles web sites etc.

Research Design

The study is based on Descriptive and Diagnostic research design to know the real as well as new reasons.

Aims And Focus

The main objectives of this research paper are to explore the role of women, their political status and their participation in politics

Panchayati Raj translates literally to 'Governance by five individuals'. The idea is to ensure at the village or grass root level a functioning and vibrant democracy. While the idea of grassroots democracy is not an alien import to our country, in a society where there are sharp inequalities democratic participation is hindered on grounds of gender, caste and class It was, however, only in 1992 that grassroots democracy or decentralised governance was ushered in by the 73rd Constitutional

Amendment. This act provided constitutional status to the Panchayati Raj Institutions (PRIs). It is compulsory now for local self-government bodies in rural and municipal areas to be elected every five years. More importantly, control of local resources is given to the elected local bodies.

The 73rd and 74th amendments to the Constitution ensured the reservation of one third of the total seats for women in all elected offices of local bodies in both the rural and urban areas. Out of this, 17 per cent seats are reserved for women belonging to the scheduled castes and tribes. This amendment is significant as for the first time it brought women into elected bodies which also bestowed on their decision making powers. One third of the seats in local bodies, gram panchayats, village panchayats, municipalities, city corporations and district boards are reserved for women. The 1993-94 elections, soon after the 73rd amendment brought in 800,000 women into the political processes in a single election. That was a big step indeed in enfranchising women. A constitutional amendment prescribed a three-tier system of local self-governance for the entire country, effective since 1992-93.

Indira Gandhi was named as the 'Woman of the Millennium' in a poll which was organised by BBC in 1999. In 1971, she became the first woman to receive the Bharat Ratna award. Indian women's history is full of pioneers who have broken gender barriers and worked hard for their rights and made progress in the field of politics, arts, science, law etc. Kiran Bedi. Kiran Bedi (born 9 June 1949) is a retired Indian Police Service officer, social activist, former tennis player and politician who is

the current Lieutenant Governor of Pondicherry. She is the first woman to join the Indian Police Service (IPS). Mrs. Sushma Swaraj is an Indian politician and a former Supreme Court lawyer. A senior leader of Bharatiya Janta Party, she is serving as the Minister of External Affairs of India since 26 May 2014, she is the second woman to hold the office, after Indira Gandhi. She has been elected seven times as a member of the Legislative Assembly. Mrs. Sonia Gandhi needs no introduction. The all in all of all India congress, Mrs. Sonia Gandhi's tenure as the congress president has been the largest in its century- old history. She is also the chairperson of the ruling united progressive alliance (UPA) Mrs. Sheila Dixit was the chief Minister of Delhi from 1998 to 2013 she is senior member of the congress party. She has led the National party to three consecutive electoral triumphs in the capital. She became the governor of Kerala on 11 March 2014; however, she resigned from the post on 25 August 2014. Mrs. Mamata Banerjee is the first women chief minister of West Bengal. She is properly known as Mamata didi, dethroned the 34- year old left front government in the state. She was also the first women railway minister of the country. At present Mayawati is the most powerful dalit leader in India. She was the four times chief minister of utter Pradesh; she belongs to the jatav caste, which is the upper end of the scheduled castes and communities. Her powerful influence over up's political spectrum has been revered by all the political leaders of the country and the general public.

Rajasthan's first women chief minister Mrs. Vasundhara Raje Scindia is one of the most powerful female politicians in

India. She was introduced to active politics by her mother vijayraje scindia, who was a prominent BJP leader Mrs. Vasundhara was elected to the Rajasthan Legislative Assembly in 1985. Mrs. Ambhika Soni has served as the union minister of information and broadcasting. Currently she is a Member of Parliament; Mrs. Soni represents the state of Punjab in the Rajya Sabha. She was introduced to the congress party by Indira Gandhi in 1969. Daughter of Mr.P.A Sangma, Agatha Sangma is a former lok sabha member. She became the youngest minister of state when she took charge of the rural development ministry.

Salom zurichishvili was elected as the first female president of Georgia. She has taken charge on December 16, 2018 in recently concluded president election; Salom jurabishvili defeated her rival candidate Grigol Washadze. She received 59.5 % of the votes, while Grigol received 40.5% of the votes. She was also member of Iran's Prohibition committee of UN Security Council (UNSC) between November 11, 2010 and October 10, 2013.

Above Mentioned all are the examples of women, are the examples of women empowerment and women's political participation in India. One side we are saying that women are independent and empowered but the fact is these crimes against women are still going on in the society. That's why India is still developing country Louis Dumont stated in one of his famous book 'Purity and Pollution', "India's citizen mentality is mixed with purity and pollution" because one side we respect women as symbol of Shakti, worship them as Devi in durga puja and in navratri another side crime against women such as rape, kidnapping and abduction of women, dowry, dowry

death, domestic Violence, cruelty by husband or his relatives etc. are increasing day by day. According to N.C.R.B in 2003 1, 40,601 cases were registered related to crime against women and these registered cases were increased rapidly in 2015 with 3, 27,394. A total of 3,27,394 cases of crime against women (both under various sections of IPC and SLL) were reported in the country during the year 2015 as compared to 3,37,922 in the year 2014, thus showing a decline of 3.1% during the year 2015. These crimes have continuously increased during 2011 - 2014 with 2,28,650 cases in 2011, which further increased to 2,44,270 cases 2012 and 3,09,546 cases in 2013, to 3,37,922 cases in 2014. It declined to 3, 27,394 in 2015.

Uttar Pradesh with 16.8% share of country's female population has reported nearly 10.9% of total crimes committed against women at all India level, by registering 35,527 cases and West Bengal accounting for nearly 7.4% of the country's female population, has accounted for 10.1% of total cases of crimes against women in the country by registering 33,218 cases during the year 2015. The crime rate under crimes against women was reported as 53.9 in 2015. Delhi UT has reported the highest crime rate (184.3) compared to 56.3 at all India level during the year 2015, followed by Assam (148.2), Telangana (83.1), Odisha (81.9), Rajasthan (81.5), Haryana (75.7) and West Bengal (73.4). Crime against women is increasing rapidly day by day . The above mentioned registered cases crime against women are proving that women are still not safe .Dowry Deaths (Incidence 7, 634 Rate- 1.3) the cases of dowry deaths have declined by 9.7% during the year 2015(7,634 cases) over the

previous year (8,455 cases). A total of 7,646 victims were reported under 7,634 dowry deaths cases in the country during the year 2015.30.6% of the total cases of dowry deaths were reported in Uttar Pradesh (2,335 cases) alone followed by Bihar (1,154 cases). The highest crime rate in respect of dowry deaths was reported in Bihar and Uttar Pradesh (2.3 each) as compared to the national average of 1.3

The cases registered under the Dowry Prohibition Act have decreased by 1.6% during the year 2015 as compared to the previous year (10,050 cases). Maximum such cases were reported in Uttar Pradesh (2,766 cases) followed by Bihar (1,552 cases) Kolkata (1,541 cases). The highest crime rate (2.7) was reported from Uttar Pradesh as compare to 1.6 at the National level.

Conclusion

A lot of women from different states of India are still participating in politics and always are on duty during elections but still they are discriminated in the male dominant society in the various grounds. They are doing their best effort to make them establish in every field. Today no field is untouched by them but Indian citizen mentality is mixed with purity and pollution. because one side we respect women as symbol of Shakti, worship them as Devi in durga puja and in navratri another side crime against women such as rape, kidnapping and abduction of women, dowry, dowry death, domestic Violence, cruelty by husband or his relatives etc. are increasing day by day. There are many acts which are already taken by the government for the defence and development of women such as Dowry Prohibition Act 1961, kidnapping Act 366

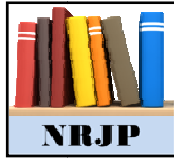
IPC, Domestic violence Act 2005, Medical Termination pregnancy Act 1971, Equal Salary distribution act 1976 etc. crime against women must be stop and we should joint our hands with government and should take action against this collectively. Still India is developing country due to various reasons but first of all we must remove pollution from our mind and must respect women in every field of life then only we can change our nation from developing to develop. We must believe that "Educating girls in present will give sweet fruit in future." and "Educated women means educated family" we must also believe on the following lines-

"Daughters are not a Tension

Daughters are equal to Ten Sons"

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Review Article

Voice Recognition: A Novel Technical Step in Neural Network

Manjari Gangwar

Abstract

The proposed system first is trained using eight different sample of a person voice and then feature extraction is applied. Feature extraction is a process of extracting various different features of voice. Then feature matching is performed. In this method, we give the system the input of that person voice and ask system to grant access to another system after matching the input with the stored voices.

Key words: feature, Study, method, matching, stored voices.

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INTRODUCTION

Speaker recognition is the identification of the person who is speaking by characteristics of their voices also called as voice recognition [1, 2]. Voice conversion is the process that automatically transforms the source speaker's voice to that of target speakers [3]. From the past 20 years various attempts had made for the voice conversion [3]. To get an acceptable quality of voice transformation researchers tried to transform only the filter features [4, 5]. But it proved the need for transformation of excitation features to attain an effective voice morphing system. For transforming spectral characteristics and excitation characteristics many voice conversions currently are using GMM or ANN [6, 7].

Different techniques are used such as mapping code books, artificial neural networks, dynamic frequency warping and Gaussian Mixture Model (GMM) [7]. In successive conversion of different voice conversion system various different techniques are used, but all these system share voice modeling and training components [3]. As we use GMM and ANN, but out of those GMM mapping technique is widely used but in this paper we are going to exploit mapping abilities

of ANN [8]. GMM are like kernel density estimates, but with a small number of components (rather than one component per data point) [9, 10].

Various Methods Used For Voice Recognition Radial Basis Function

Radial basis function is a method used for voice recognition system. It includes the following features: It consists of two-layer feed-forward networks. RBF is implemented by the hidden layers. It has a faster training/ learning capacity. RBF networks are excellent for the purpose of interpolation.

Ease of Use

- i. It has a faster convergence.
- ii. Smaller extrapolation errors.
- iii. It offers a very high reliability.
- iv. It provides a better theoretical analysis.

Demerits

- i. In the noisy environment, it performs badly.
- ii. They are not efficient computationally.

MULTILAYER PERCEPTRON

Multilayer perceptron is another method for voice recognition system. It includes the following features: It consists of multiple layers of nodes in a directed

graph, and each node is connected to the further one. Each node has a nonlinear activation function. It utilizes back propagation, which is a supervised learning technique for training the network.

Ease of Use

- i. Generalization.
- ii. Fault tolerance.

- iii. It is less reliable as compared to radial basic function.
- iv. The accuracy of Multilayer Perceptron is 93%.

Demerits

- i. It does have the scaling problem.
- ii. It does not produce the guaranteed solution.
- iii. It is a very expensive process.

RELATED WORK

Year	Research Paper(IEEE)	Methods	Conclusion
1995	Text independent speaker recognition using Neural Techniques	Multilayer Perception(MLP), Radial Basic Function(RBF)	RBF is more efficient then MLP for both multi-speaker and single-speaker configuration
1997	Robust speech recognition technique using a RBF neural network for mobile app	RBF,noise reduction technique, Speech modeling, system evaluated by NOISEX-92	Real time noise robust realization is then acceptable using RBF based neural networks for VAD
2000	Speakerrecognition using ANN based vowel phonemes	ACW cepstrum card, LP cepstrum	ACW spectrum is more efficient then Linear Predictive (LP) cepstrum
2004	Speech Recognition and its application in based robot system	Linear predicted coefficient(LPC),Pattern comparison technique, Dynamic time warping(DTW)	The correctness of the recognition is more than 90% but the recognition in pc is not portable to improve flexibility recognition can be realized in DSP instead
2012	Duration modeling in voice conversion using artificial neural networks	Artificial neural network, DTW is used to align MCEP vector of source and target speakers	Segmental duration transform can be done in the baseline voice conversion
2012	Speaker identification using neural network on an FPGA	Programmable Array (FPGA),LPC,ANN	98% accuracy using FPGA which can be made 100% using mat lab
2013	Voice biometrics using linear Gaussian model	Linear Gaussian modeling method, PLDA model	It provides a more robust approach than PLDA and 2COV systems
2014	NavEye: Smart Guide for Blind Students	QR code and censors, JOSM (Java Open Street Map Editor), Eclipse	The System communicates with the user through voice command and it can read QR Code to identify the current location
2014	Speech Biometric Based Attendance System	Interactive Voice Response (IVR), MFCC features ,I vector based Speaker modeling	The system performance in terms of recognition rate is found to be 94.2 %and the average response time of the system for a test data of Duration 50 seconds is noted to be 26 seconds

GAUSSIAN MIXTURE MODEL

Gaussian mixture model contains the following features: GMM is a supervised learning classification algorithm. GMM is used for data clustering. It converges to a local optimum using an iterative algorithm. This method is also called as soft clustering method.

Ease of Use

- i. It is very easy to use and important.
- ii. For the non-temporal pattern recognition it is a good algorithm.
- iii. The accuracy of GMM is 94.2%.

Demerits

- i. For high level of problem it can fail to work.
- ii. The user should set the number of mixture models which the algorithm will use.

FIELD PROGRAMMABLE GATE ARRAY

Field programmable gate array has the following main features: We use it for wide range of logic gate. To change the logic function they can be reconfigured.

Ease of Use

- i. It consists of inexpensive logic design because it has short design cycle.
- ii. It consists of powerful design, programming and syntheses tools.
- iii. Accuracy of FPGA is 98%.

Demerits

- i. For multi FPGA system routine is easily blocked.
- ii. No natural hierarchical extension

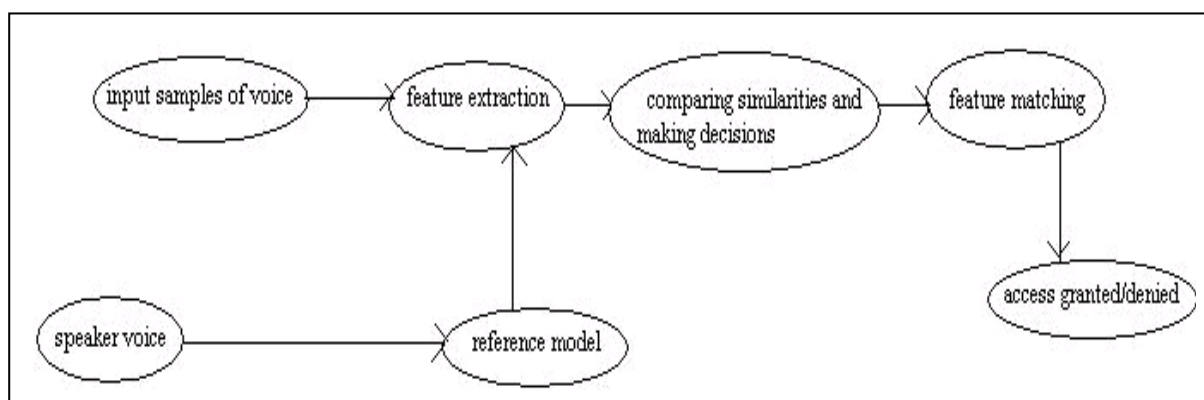


Fig. 1: The Proposed System.

PROPOSED SYSTEM

Our system is voice recognition system. This system consists of two modules, which include feature extraction and feature matching. It aims to identify as well as verify the speaker. Speaker identification means determining the speaker who is already registered and Speaker verification means to verify the registered speaker.

The proposed system first is trained using eight different sample of a person voice and then feature extraction is applied.

Feature extraction is a process of extracting various different features of voice. Then feature matching is performed. In this method, we give the system the input of that person voice and ask system to grant access to another system after matching the input with the stored voices. The proposed system uses the Radial Basis Algorithm for implementation. This system is used as a login application for several other applications.

CONCLUSION

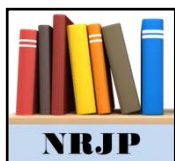
The different methods used for the voice

recognition system are Radial Basis Function, Multilayer Perceptron, Gaussian Mixture Model, Field Programmable Array etc. Comparing all the methods the accuracy of Multilayer Perceptron is 93% and 94.2% accuracy is of Gaussian Mixture Model and Field Programmable Array has accuracy of 98%. On the basis of these methods much research has been done.

These research papers tell us which methods are more efficient. RBF is more efficient than MLP for the single as well as multi speaker. Using RBF Real time noise robust realization can be acceptable. 98% of accuracy of FPGA can be made 100% by using MATLAB.

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Review Article

भारत परमाणु गाथा: परमाणु परीक्षण तथा परमाणु नीति

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सारांश

नागरिक परमाणु ऊर्जा सहयोग पर भारत और संयुक्त राज्य अमेरिका के बीच हुई संधि समग्र राष्ट्र में बहस का मुद्दा रहा था। इस बहस को राष्ट्र की जनता देख रही थी। प्रधानमंत्री के अमेरिका दौरे और 18 जुलाई, 2005 को जारी संयुक्त विज्ञप्ति ने करार की प्रक्रिया की शुरुआत की थी। पं० जवाहर लाल नेहरू के दूरदर्शी नेतृत्व ने पचास के शुरुआती दशक में परमाणु ऊर्जा के कार्यक्रम की आधारशिला रखी थी। उन्होंने भारत के परमाणु कार्यक्रम के जनक डॉ. होमी जहांगीर भाभा एवं उनकी विशिष्ट टीम को सभी आवश्यक मदद मुहैया करायी थी। शुरुआत से ही, नेहरू जी ने यह स्पष्ट कर दिया था कि भारत का परमाणु कार्यक्रम शान्तिपूर्ण तथा ऊर्जा सुरक्षा के लिए समर्पित होगा। इस बिन्दु पर यह कहना आवश्यक होगा कि अन्तर्राष्ट्रीय सहयोग इस कार्यक्रम का एक अभिन्न हिस्सा है तथा पहला परमाणु ऊर्जा केंद्र अमेरिकी सहयोग से वर्ष 1963 में तारापुर में स्थापित किया गया था। 12 राजस्थान व तमिलनाडु के परमाणु रिएक्टर कनाडा के सहयोग से लगाये गये थे। इस दौरान भारत के रूस, फ्रांस व अन्य देशों के साथ सम्बन्ध प्रगाढ़ हुए। इससे अन्तर्राष्ट्रीय सहयोग में वृद्धि हुई।

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परिचय

अक्टूबर 1964 में चीन द्वारा किए गये परमाणु विस्फोट के कारण गम्भीर सुरक्षा चिन्तायें बढ़ी जिसकी वजह से परमाणु सौंच में बुनियादी बदलाव आया था। वर्ष 1968 में पांच परमाणविक अस्त्र वाले देश-संयुक्त राज्य अमेरिका, सोवियत संघ, ब्रिटेन, फ्रांस तथा चीन ने एकजुट होकर नाभिकीय अप्रसार संधि (एन.पी.टी) पर दस्तखत किए। इन परमाणु अस्त्र सम्पन्न पांच देशों ने परमाणु मामले में अपने पास सारे अधिकार सुरक्षित कर लिए। दूसरे सभी देशों के लिए इन परमाणु अस्त्र सम्पन्न पांच देशों ने यह व्यवस्था दे डाली कि परमाणु सहयोग अन्तर्राष्ट्रीय सुरक्षा उपायों द्वारा नियंत्रित

होंगे। फलस्वरूप सारा संसार 'परमाणु-युक्त एवं परमाणु-विहीन' क्षेत्र में बंट गया ।। भारत ने इस पक्षपातपूर्ण नाभिकीय अप्रसार संधि पर हस्ताक्षर करने से मना कर दिया। भारत के सुरक्षा हितों के मद्देनजर यह एक सैद्धान्तिक कदम था। जिसने परिस्थितियों की मांग के अनुरूप हमारे परमाणु विकल्प को जीवित रखा। मई, 1974 में भारत ने राजस्थान के पोखरण में एक शान्तिपूर्ण परमाणु परीक्षण किया। दुर्भाग्यवश, विश्व ने एकतरफा कार्यवाही करते हुए परमाणु ऊर्जा सहयोग को अकस्मात बंद कर दिया। भारत अपने वैज्ञानिकों के साथ खड़ा रहा। जिन्होंने देशी संसाधन और तकनीक के द्वारा स्वायत्त परमाणु ऊर्जा कार्यक्रम को जारी रखने की चुनौती को स्वीकार किया। अमेरिका की

पहल पर 45 देशों का परमाणु आपूर्ति समूह बना, जो नाभिकीय कच्चा माल और तकनीक के अन्तर्राष्ट्रीय विनिमय पर नियंत्रण रखने लगा था। इसका विपरीत असर भारत जैसे देश के परमाणु कार्यक्रम पर पड़ा। मई 1998 में भारत ने पोखरण में 5 परमाणु परीक्षण किए और दुनिया को बताया कि उसके पास परमाणु अस्त्र हैं।

भारत ने अपने निकट पड़ोसियों के द्वारा सशस्त्रीकरण एवं परमाणु प्रसार से उत्पन्न रणनीतिक मजबूरियों की वजह से यह किया था। भारत को परमाणु सक्षम बनाने का श्रेय देश के वैज्ञानिकों के निरंतर शोध व विकास को जाता है। यह उन वैज्ञानिकों के प्रति सम्मान और कृतज्ञता भी था। जिन्होंने तीन दशकों तक लगे कठोर प्रतिबंधों के बावजूद लगातार कड़ी मेहनत की और उस तकनीक को हासिल किया। पोखरण-2 परीक्षण के चलते भारत ने भविष्य के परमाणु परीक्षणों के संदर्भ में स्वैच्छिक एकतरफा रोक तथा शपहले प्रयोग न करने⁷ के परमाणु नीति की घोषणा करते हुए दुनिया को आश्वस्त कराया कि यह परीक्षण विश्वसनीय न्यूनतम क्षमता एवं रक्षात्मक है। किसी विरोधी द्वारा परमाणु आक्रमण से स्वयं को सुरक्षित रखने के उद्देश्य से किया गया है। भारत एक विश्वसनीय परमाणु अस्त्र कार्यक्रम को जारी रखने के लिए वचनबद्ध है। जबकि इसके साथ-साथ परमाणु अस्त्र सम्पन्न पड़ोसी देशों के साथ परस्पर विश्वास निर्माण के प्रयासों को भी आगे बढ़ाने की प्रक्रिया को गतिशील बनाएगा। भारत अन्तर्राष्ट्रीय परमाणु निशस्त्रीकरण और परमाणु अस्त्रों से मुक्त विश्व व्यवस्था को विकसित करने में नेतृत्वकारी भूमिका अदा करेगा। साथ ही भारत की ऊर्जा सुरक्षा के लिए अपनी

प्रतिबद्धता को उजागर एवं जारी रखेगा। जिसमें ऊर्जा के सभी महत्वपूर्ण स्रोतदृजल, कोयला, तेल, परमाणु तथा नवीकरणीय ऊर्जा की महत्वपूर्ण भूमिका है। भारत अमेरिका के बीच हुए नागरिक परमाणु ऊर्जा करार को इसी ऐतिहासिक पृष्ठभूमि में देखा जाना चाहिये। इसका प्राथमिक उद्देश्य अन्तर्राष्ट्रीय मुख्यधारा से भारत के एकाकीपन को समाप्त करना तथा देश को इस योग्य बनाना है कि वह परमाणु शोध एवं प्रौद्योगिकी के अन्तर्राष्ट्रीय सहयोग में पूरी भागीदारी निभा सके।

परमाणु आपूर्ति कर्ता समूह के द्वार खोलने के लिए तथा सभी देशों विशेषकर अमेरिका, फ्रांस, कनाडा, ब्राजील तथा दक्षिण अफ्रीका आदि से परमाणु ईंधन व प्रौद्योगिकी हेतु सम्बन्धों में वृद्धि के लिए भी इस प्रकार की सोच आवश्यक थी। परमाणु ऊर्जा के द्वारा ही वर्ष 2020 तक 20,000 मेगावाट ऊर्जा सृजित करने के लिए अधिक परमाणु रिएक्टर स्थापित करने के भारत के प्रयास को गति प्राप्त हो सकती है। यह भारत के कुल ऊर्जा उत्पादन का 10 फीसदी तक हो सकता है।

भारत की ऊर्जा आवश्यकता, उसकी बढ़ती जनसंख्या व उसकी आर्थिक व औद्योगिक वृद्धि को देखते हुए बहुत अधिक है। इसलिए भारत के लिए यह महत्वपूर्ण है कि वह ऊर्जा सुरक्षा के लिए एक समग्र व दूरगामी दृष्टि के साथ काम करे। आज समूचा विश्व ग्लोबल वार्मिंग और जलवायु परिवर्तन के दौर से जूझ रहा है दृष्टि 10 ऐसे में परमाणु ऊर्जा का अधिकाधिक महत्व है। क्योंकि वह स्वच्छ होती है। निःसन्देह, जब से भारत में थोरियम का संसार में सबसे बड़ा भंडार मिला है। तब से भारत में

परमाणु ऊर्जा का महत्व अधिकाधिक बढ़ गया है। इसके तीन चरणों के परमाणु कार्यक्रम का अन्ततः उद्देश्य भी थोरियम ईंधन को परमाणु ऊर्जा सृजन के लिए उपयोग में लाना है। यह जानना आवश्यक है कि उस लक्ष्य को हासिल करने के लिए भारत को अधिक यूरेनियम ईंधन रिएक्टरों की जरूरत है। हालांकि भारत में यूरेनियम की खानें हैं, पर यह भी सच है कि भारत के अपने भंडार सीमित ही हैं।

नागरिक परमाणु ऊर्जा करार भारत को विशेष महत्व देते हुए एक खास श्रेणी में रखता है। एक ऐसी श्रेणी जहां पर एक राष्ट्र के पास अमेरिका की तरह परमाणु तकनीक उपलब्ध है और जहां दोनों साझेदारों का बराबर का लाभ व हित है। यह परमाणु भेदभाव समाप्त करने का शुरुआती कदम है जिसने हमारे परमाणु शोध एवं विकास को तथा हमारी आर्थिक समृद्धि के लिए आवश्यक ऊर्जा सृजन की खाहिश को जंजीरों में जकड़ा हुआ था। हमारे किसानों को पम्पसेट के द्वारा खेत सींचने के लिए बिजली की जरूरत है। हमें यह भी याद रखना है कि देश के अधिकांश ग्रामीण एवं शहरी क्षेत्रों के झुग्गी-झोपड़ियों में रहने वाले लोगों के घरों और उनकी जिन्दगी को भी रोशन करना है।

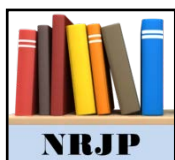
इसलिए एक जिम्मेदार राष्ट्र ने अपनी जनता की उचित आवश्यकताओं को देखते हुए एक कारगर एवं सही कदम उठाया है। यह स्पष्ट करना आवश्यक है कि यह करार दो संप्रभु राष्ट्र अमेरिका तथा भारत के बीच हुआ है। भारत बराबर का साझीदार है। सरकार ने बातचीत को अभूतपूर्व ढंग से पारदर्शी बनाया है जिसे संसद के दोनों सदनों में तीन चर्चाओं द्वारा रेखांकित किया गया। प्रधानमंत्री डॉ.

मनमोहन सिंह ने सहयोगी दलों तथा विपक्ष द्वारा व्यक्त आशंकाओं को ध्यान में लेते हुए बिन्दुवार प्रत्येक आक्षेप का स्पष्टीकरण दिया। सरकार ने स्पष्ट रूप से विश्वास दिलाया कि करार परिभाषित मापदंडों के दायरे में है। यह, प्रक्रिया को पुनरारंभ करने, सामरिक महत्व के ऊर्जा भंडार सृजित करने तथा अन्तर्राष्ट्रीय समुदाय के सहयोग की, भारत को पूरी गारण्टी देता है। किसी भी बात पर भारत पीछे नहीं हटा है तथा सभी बातों का पूरा-पूरा ध्यान रखा गया है। वर्तमान करार हमारे रणनीतिक परमाणु कार्यक्रम, हमारे त्रिस्तरीय स्वदेशी परमाणु कार्यक्रम तथा हमारी शोध व विकास की स्वायत्तता की कीमत पर नहीं किया गया है।

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Review Article

Age based analysis of Challenges of Banking Industry in India on the account of digitalization of Banks

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Abstract

The banking industry is currently facing a precedence changes as it moves towards digitization. Due to many technological revolution in the banking field there are still challenges that are to be overcome. There is a need of new ideas and methods for accomplishing tasks on a greater role with customer at the forefront of the future. E-banking in India is still in its early stage of growth and development. Changing technology and tough competition have change the face of banking. Basically electronic banking is the use of computer to retrieve and process banking data and to initiate into transactions directly with a bank via a tele communication network. In other words the banking is the wave of future. E-banking brings host opportunities as well as, poses new challenges for authorities in regulating and supervising the financial system and in designing and implementing the macro-economic policy.

Keywords : Banking Industry, Revolution, Digitalization, Changing Technology.

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Introduction

The traditional functions of banking are limited to accept deposit and to give loan and advances. Today the situation is completely changed. Today banking is known as innovative banking. Today banks comes with a lot of innovative ideas that are oriented to provides a better customer services with the help of new technologies. Indian banking sector today has the same sense of excitement and opportunity that is evidence in the Indian economy. In the competitive banking world improvement day-by-day in customer services is the most useful tool for their better growth. Banks pays an important role in the economic development of various country as like

India. Economic development involves investment in various sectors of the economy. In normal banking the banks perform agency services for their customers and help economic development of the country.

Banks arranges foreign exchange for the business transactions with other countries. Banks not only collects funds but also serve as a guide to the customer about the investment of money.

Objective's of the study :

- (a) To explain the changing banking scenario.
- (b) To identify the challenges for the Indian banking sector.

(c) To study the opportunities for the Indian banking sector.

Present Scenario of Indian Banks :-

The present banking scenario provides a lot of opportunities as well as facing lots of challenges also. India is being fundamentally strong supported by concrete economic policies decision and implementation by the Indian Government. Today in India, the service sector is contributing half of the Indian GDP and the banking is most popular service sector in India. The significant role of banking industry is essential to speed-up the social economic development. To improve major areas of banking sector, Government of India, RBI and Ministry of finance have made several notable efforts. Many of leading rules and regulation such as CRR, interest rate, special offers to the customers such as to open account in zero balance. In addition to this, now a days banks are entered in non-banking products such as Insurance in which they have tremendous opportunities.

Challenges faced by banks :

(a) Increasing competition

The emergence of Fin. Tech./non-bank startups changing the competitive landscape in financial services, forcing traditional firm's to rethink their way to do business. Fin. Tech. has their way to success to provide a simplified and intuitive customer experiences.

(b) Cultural shift

In this era of digital world there's no room for manual processes systems like Artificial intelligence (AI) enabled wearable's that monitor the wearers health

to smart thermostats that enable you to adjust beating setting from internet-connected devices, technology has become ingrained in our culture and this extends to the banking industry. This cultural shift towards a technology first attitude in reflective of the larger industry - wide acceptances of digital transformation.

(c) Regulatory compliance

Regulatory compliance has become one of the most significant banking industry challenges as a result of dramatic increase in regulatory fees relative to earnings and credit-losses since the 2008 financial crisis few of them are.

- Basel III- Published in 2009, Basel III in a regulatory framework for banks established by the basel committee on banking supervision. Basel III's risk weighted capital requirements dictate the minimum capital adequacy ratio that bank must maintain.
- Dodd-Frank Act- Passed during the ebama administration the Dodd-Frank wall street reform and comformer protection act placed regulations on the financial services industry and created programs to prevent predatory leading.
- CELL - Created by financial accounting standards Board, the CELL is an accounting standard that requires all institutions that issue credit to estimate expected losses over remaining life of the loan, rather than incurred losses.
- ALLL- In a reserve that financial institution's establish based on the estimated Credit risk within their assets.

There are growing number of regulation's that banks and Credit Unions must comply with compliance can significantly strain resources and is often dependent on the ability to complete data from disparate sources.

(d) Changing business models :

The cost associated with compliance management in just over of many banking industry challenges taking. The banking system to change their way to doing business. These all leads many institution to create new competitive service offerings rationalize business lines and seek sustainable improvement in operational efficiency to maintain profitability.

(e) Rising Expectation :

Customer demographics play a major role in these heightened expectation. Mobile banking user percentage is about 47%. Here is a need of hybrid banking which satisfies the older generation's and younger generation at the same time. Investor expectation's also must be accounted for become they need to know what they well receive in return.

(f) Customer retention :

Customer loyalty is a product of rich client relationship's that begin with knowing the customer and their expectation, as well as implementing an ongoing client-centric approach using sentiment analysis and recognition of emotional clues they can quickly evaluate, escalate and route complex issues to humans for resolution.

(g) Outdated Mobile experiences :

A bank's mobile experience needs to be fast, every to use, fully featured (think live

chat, voice-enabled digital assistances, and the like). Secure and regularly updated in order to keep customers satisfied.

(h) Security breaches :

Security is one of the leading banking industry challenges as well as a major concern for bank and credit vision. Customers financial institution's must invest in the latest technology-driven security measures to keep sensitive customer safe. Ex- AVS (Address Verification Service) E2EE (End-to End Encryption, (E2EE) for secure communications, Biometric authentication (mentioning unique biological characteristics), location based authentication (to prove an individual identify),RBA (Risk-based authentication (Varying levels of stringency).

(i) Antiquated application :

Like (AI) offers a significant competitive advantage by providing deep insights into customer behaviour and needs giving ability to sell the right product at the right time to the right customer.

(j) Continuous Innovation :

Sustainable success in any business requires insight, agility, rich client relationships and continuous innovation. Cloud technology systems to evolve along with any business.

OBJECTIVES OF THE STUDY:

- To identity the level of security among customers in using these services
- To analyze the perception of internet user who do not use internet banking service.

Research Methodology and Data Collection

Primary Data: The primary data collection was done through the observation.

Secondary Data: Secondary data was collected from the following sources:

- a) Books on Internet Banking
- b) Journals
- c) Bank Sites

Limitations of the Study

- Some of the respondents were reluctant to share the information with the researcher.
- Danger of giving your card Number when buying online.
- Only important products and services of Internet banking are studied. The Internet banking products and services used for this study are not concluding.
- The information about the various services and products of Internet banking being offered by the banks in India has been explored from the web sites of the banks only. No other information source has been availed. Whatever the information was available on the websites of the banks has been used for the purpose of present study.

Observation and calculation:

The respondents were categorized on the basis of age group. The study were conducted on a general survey based on some general assumptions why Consumers are not Using Internet Banking we

concluded some points on which most of the age group were responded. These points were

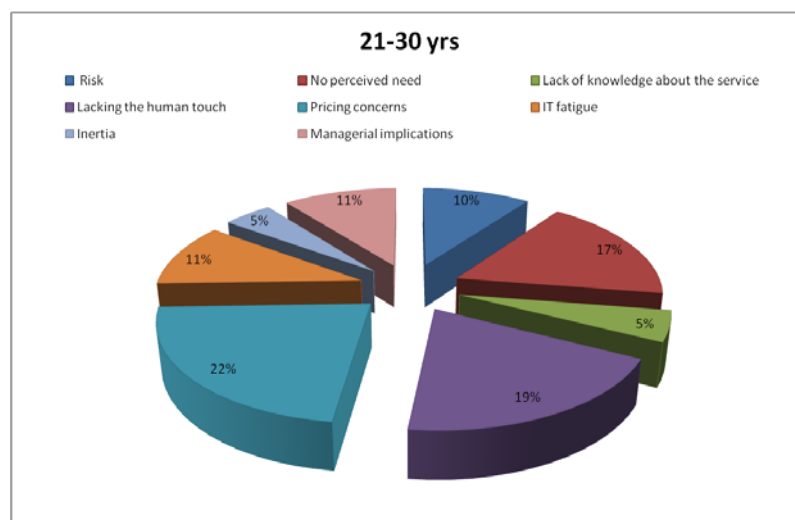
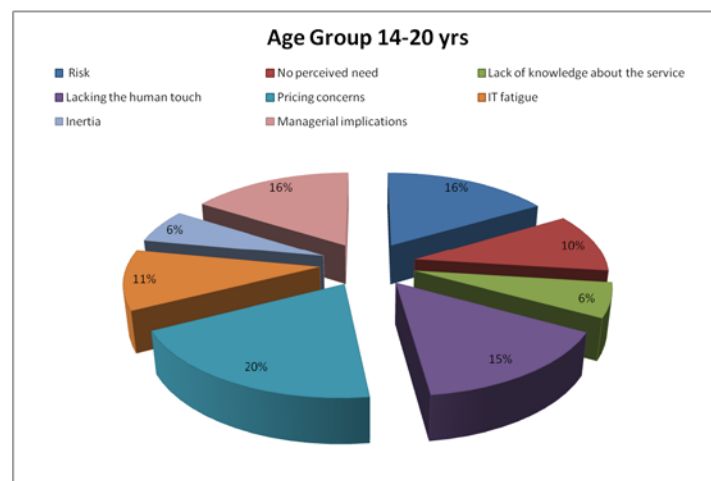
Why Consumers are not Using Internet Banking

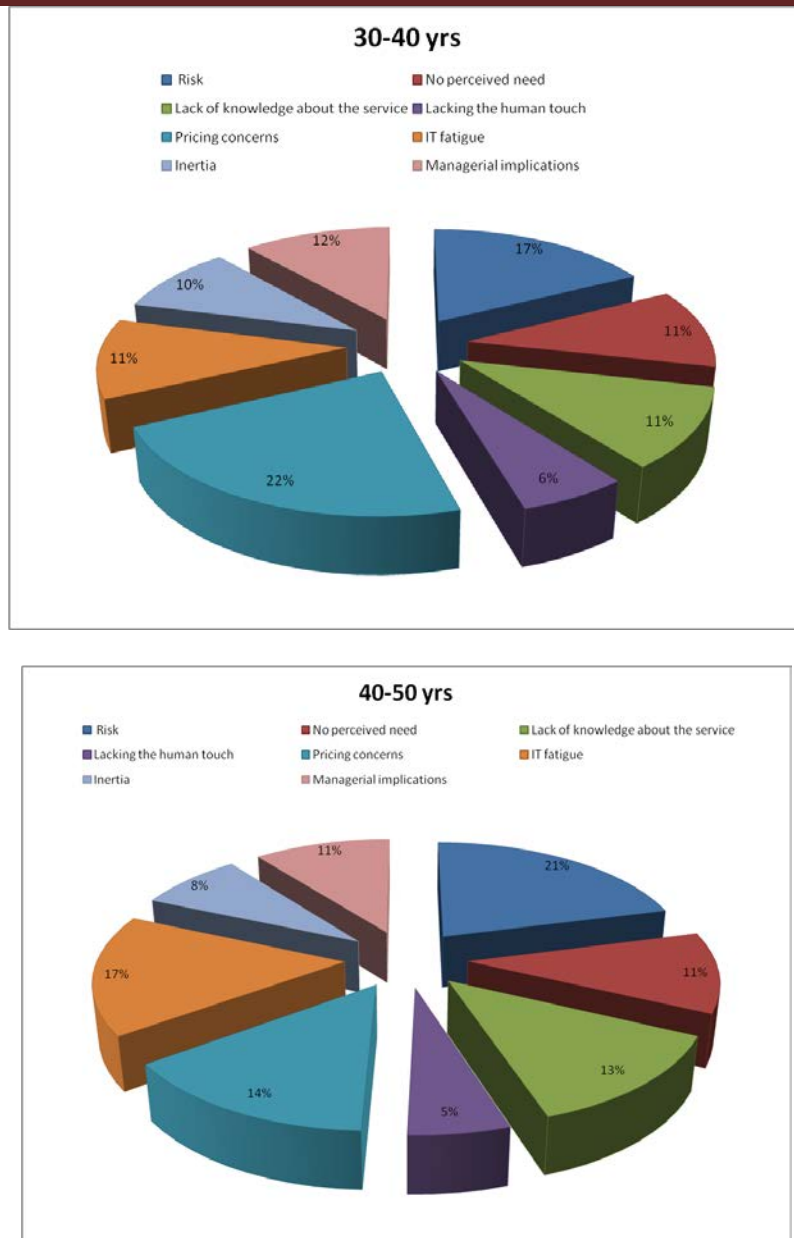
These are the following reason why consumers are not using internet banking in India.

- Risk
- No perceived need
- Lack of knowledge about the service
- Inaccessibility
- Lacking the human touch
- Pricing concerns
- IT fatigue
- Inertia
- Managerial implications

We took 200 random questionnaire surveys to find the main reason of feeling of insecurity of the internet banking. The observations were tabulated below. And the graphs were drawn to draw a distinguished effect.

	Age Group			
	14-20 yrs	21-30 yrs	30-40 yrs	40-50 yrs
Risk	33	20	35	42
No perceived need	21	35	22	22
Lack of knowledge about the service	12	10	22	26
Lacking the human touch	30	39	12	11
Pricing concerns	39	45	45	29
IT fatigue	21	21	22	33
Inertia	12	9	19	16
Managerial implications	32	21	23	21





Findings:

It was found on the basis of the graph drawn from the findings that the old age persons were most unreliable towards the security of banking services on digital basis. Risk were found most imperial factor of dissatisfaction in age group 40-50 yrs , No perceived need were found most imperial factor of dissatisfaction in age group 21-30 yrs, Lack of knowledge about the service were found most imperial factor of dissatisfaction in age group 40-50 yrs , Lacking the human

touch were found most imperial factor of dissatisfaction in age group 21-30 yrs, Pricing concerns were found most imperial factor of dissatisfaction in age group 21-30 and 30-40 yrs , IT fatigue were found most imperial factor of dissatisfaction in age group 40-50 yrs while similar for rest 3 age groups. While Inertia were found most imperial factor of dissatisfaction in age group 30-40 yrs, in last Managerial implications were found most imperial factor of dissatisfaction in age group 14-20 yrs.

Conclusion :

Indian bank are trust worthy brands in Indian market, therefore these banks must utilise their brands equity as it is a valuable asset for them. Various challenges and opportunities like transparency, growth in banking sector global banking, managing technology etc. Banks have to strive very hard to deal with competition. The competition from global banks and technological innovation's all are the world compelled the banks to rethink their policies and strategies, finally the banking sector will need to master a new business model by building management and best customer service.

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