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CHAPTER
01

Socio-Economic Empowerment of
Rural Women through SHGs

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Abstract

Women play important roles in the rural economy as farmers, wage earners and entrepreneurs. Self Help Group (SHG) is a small voluntary association of poor people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. Empowering the poor requires removal of all barriers which stops them from taking actions that will result in improving their welfare. The Self Help Group are aimed at empowering rural women, which help the family to come out of poverty. The researcher observed that SHG is a very good idea and this encourages poor people to save small amounts and use money cautiously in emergencies like unexpected health problems, education for their children, natural calamities etc. The study observed that 40% of the members strongly agree that, Self Help Groups increases the Women's own income and 50% of the respondents strongly agree that, the Self Help Groups creating awareness among the members. Hence, it is concluded that there is no significant relationship between age and socio economic empowerment of women.

INTRODUCTION

Women are the pioneers of nation. Indian culture attaches great importance to women, comprising half of world's population. Women are the key to sustainable development and quality of life in the family. The varieties of role the women assume in the family are those of wife, leader, administrator, manager of family income and last but not the least important the mother. Women empowerment is often talked about a lot, but it's high time that organizations and society, in general, should look at their initiatives again and focus on creating measurable impact for women to reach the top. Women in the present day have been recognized as an indivisible part of the global struggle for a stable economy. Same is the case in India where women have recently become the symbol of change.

CHAPTER 08

An Analysis of Creditworthiness towards Borrowing and Commitment Level of MSMEs in Dharwad District

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Abstract

In an Indian economy as enormous as India, 95% of the industrial units in the country consist of small business and 40% of total industrial output is contributed by these small industries. Again, small businesses bag around 45% of the total exports from India. Small businesses are searching for easier access to loans in the face of shrinking funding and a lukewarm response from traditional banks, which are struggling to buoy margins in a low interest rate regime. The inadequacy of funds to funnel in the operations of a small business prove to be a major hindrance to the development of the small business. Small businesses lack the creditworthiness needed in the capital market. Small businesses have a poor creditworthiness. The present paper is an attempt to identify the constituents of creditworthiness influencing borrowing and also to analyze the factors of creditworthiness for sanctioning credit by rural banks.

This study is analytical in nature and makes use of primary data. This study sought to investigate the commitment of loan repayment by Micro, Small and Medium Enterprises (MSMEs) in Dharwad District. The questionnaires were administered to 200 but only 170 of the respondents returned their questionnaires.

Introduction

Trust is made up of two components. The ability to trust, that is place confidence in others, and the ability to be trustworthy, or to demonstrate through actions and words that others can trust an individual. The notion "creditworthiness" can be defined as a presumed ability to meet agreed deadlines related to repaying the credit and the interest accrued without affecting the vitality of the borrower, i.e. the repayment process should be based on the income received in the process of the borrower's usual activity, without affecting adversely his financial situation, his financial results as well as other business entities. The analysis of the creditworthiness

Economic Empowerment

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Impact of Demonetization on Micro Small and Medium Enterprises with special reference to Hubli-Dharwad

- Dr. N.M.Makandar*

The MSMEs sector in India is highly heterogeneous in terms of the enterprises, variety of products and services and the levels of technology employed. While one end of the MSME spectrum contains highly innovative and high growth enterprises, more than 94% of MSMEs are established in the unorganized sector. Also, majority of the MSMEs (70%) employ a large chunk of workforce on an informal basis because of stringent labour laws. Around 74% of the workforce is employed on the basis of contractual and daily wage labourers wherein a number of labour force is unskilled or semi-skilled. Both the contractual and daily wage are cash driven as they have to make payments to the workforce on day to day basis and most of the workforce deployed in this system don't have their bank accounts. The workforce deployed by the MSMEs is of the mobile nature. Sometimes they find work in same city and sometimes shift to other city in search of employment. Most of the labours don't have their bank accounts near their factories which makes it very difficult for MSMEs to make payments and labours to collect wages in such a manner.

The government has implemented a major change in the economic environment by demonetizing the high value currency notes of Rs 500 and Rs 1000 denomination. These ceased to be legal tender from the midnight of 8th of November 2016. The proposal by the government involves the elimination of these existing notes from circulation and a gradual replacement with a new set of notes. The government expected that after the expiry of the period for

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Health And Social Problems Of The Elderly: A Cross-Sectional Study Of Mudholtaluk, Bagalkot District

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Abstract:

The present study is an attempt to examine how elderly people facing social economic and health problems in their day to today life. This study conducted in rural area of Mudholtaluk of Bagalkot district in Karnataka state. The main objectives of the study are to examine socio-economic and health conditions of age old persons. 213 samples were selected by simple random sampling technique and interview scheduled was prepared for collection of data. The study reveals that most of the respondents had more than one health problem. From other diseases arthritis was found to be more common among females while diabetes were almost similar among both the genders. Majority of age old do not have good and favorable attitude towards about their old age.

Keywords: Age old, socio-economic, Attitudes

Introduction : Ageing is a natural and universal phenomenon; it begins from very birth of an individual and continues till death. The United Nations agreed cutoff is 60+ years when referring to elderly population. In India, the elderly account for 7% of total population, of which two thirds live in villages and nearly half of them in poor conditions. Urbanization, nuclearisation of family, migration families are making care of the elderly more and more of a personal and social problem in India.

Ageing in India is exponentially increasing due to the impressive gains that society made in terms of increased life expectancy. With the rise in elderly population, the demand for holistic care tends to grow. Government of India adopted 'National policy on older persons' in January 1999. The policy defines 'senior citizen' or elderly population account for 7.4% of total population in 2002. The UN defines a country as 'ageing' where the proportion of people over 60 reaches 7%. In India, currently 7.8% of population are elderly and it is expected that this will reach 12.6% in 2025.

Psychological problems are also common among elder one. The decline in the normal functioning of the body results in poor mobility, vision, hearing, inability to eat and digest the food, a decline in memory. The family members are unable to understand the mental condition of age old. Loneliness and feeling of isolation are main problems. Change in socio economic status adversely affects the the individuals way of life after retirement. So in olden days society provided the needed security and support to the aged people.

Objectives: The main objectives of the study are as follows

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IMPACT OF GOODS AND SERVICE TAX ON MSMEs: A DIAGNOSTIC STUDY

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ABSTRACT

The Micro, Small & Medium enterprises (MSMEs) is one of the most vital sectors of any economy in general and India in particular in ensuring equitable, inclusive & employment friendly economic growth. MSMEs play very important role in socio-economic development of Indian economy on account of their inherent advantages like low capital requirement, high employment generation, and decentralization of industrial activity, utilization of locally available resources and widening of entrepreneurial base. Goods and Services Tax ("GST") has come into force on 1st July 2017 as the new revolutionary indirect tax system, which has been the most ambitious indirect tax reform in decades. The framework of GST provides concurrent powers to the Union as well as the States to levy tax on supply of goods/services, which is one of biggest indirect tax reform in the country since independence. The implementation of GST is a game changer and will boost ease of doing business in India.

Introduction

Micro, Small and Medium enterprises (MSMEs) are considered to be the backbone of any developing economy. India too, cannot ignore the importance of MSMEs for its development. Launch of the flagship schemes like Make in India can be successful only if the MSME contributes upfront. This sector solves the many problems viz. poverty & unemployment through providing immediate large-scale employment, with lower investments and proves to be a second largest manpower employer, after agriculture. India is one of the fastest growing economies in the world and is expected to grow at 7.2 percent in 2018-19. In recent years, business confidence in Indian markets had increased internationally. India is home to more than 50 million Micro, Small & Medium Enterprises (MSMEs), represent diverse types of business, and are spread across the length and breadth of the country. It is important that MSMEs develop in all areas of agriculture, manufacturing and services, because each of these sectors will continue to be very relevant to overall GDP growth as well as to employment generation. MSMEs contribute around 6.11% of the manufacturing GDP and 24.63% of the GDP from service activities as well as 33.4% of India's manufacturing output. They have been able to provide employment to around 120 million persons and contribute around 45% of the overall exports from India.

Tax policies play an important role on the economy through their impact on both efficiency and equity. A good tax system should keep in view issues of income distribution and, at the same time, also endeavor to generate tax revenues to support government expenditure on

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India's Freedom Struggle : Contribution of Women of Karnataka

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ABSTRACT

The Indian independence movement was a great movement by various people from nooks and corner of the country. They had sacrificed their blood and soul for the independence of their country. There are many men and women from different regions of British-occupied India who participated in the freedom struggle. Karnataka State has contributed a lot in the freedom struggle. Kannadigas are very well known for bravery and courage. They have believed and continue to believe that freedom is more valuable than their life. When most of the men freedom fighters were in prison the women came forward and took charge of the struggle. The sacrifice made by women is a unique feature of the culture of Karnataka. The list of great women whose names have gone down in history for their dedication and undying devotion to the service of India is a long one. The leading women participants in the freedom movement in Karnataka were- Kittur Rani Channamma, Umabai Kundapur, Bellary Siddamma, T Sunandamma, Kamaldevi Chattopadhyaya, Nagamma Patil, Krishnabai Panjekar, Subbamma Jois, Yashodharamma Dasappa, Padmavati Bidari, Jayadevitai Ligade, Sitabai Ramchandra Madagaonkar and Shakuntala Kurtakoti.

The present paper is an attempt to undertake an in-depth study, but of a different nature. Herein, it is confined itself to the evaluation of the contribution of women to the Freedom Movement in Karnataka State. The study observed that the nation has been growing economically and socially and is heading towards development. If these freedom fighters had not contributed in the freedom struggle, the current situation of the country would have been different. India, the democratic republic, might not have headed for success. We are independent and free today only because of the efforts and sacrifices made by our country's freedom fighters

Introduction:

The Indian Freedom struggle is perhaps one of the most anguished and most exciting periods in the history of India. India achieved its freedom from the British Raj on 15th of August 1947. The Indian independence movement was a great movement by various people from nooks and corner of the country. They had sacrificed their blood and soul for the independence of their country. The freedom fighters of India played an extensive role in getting independence for the country. The 'Revolt of 1857' was the first war of independence of India. In 1876, another movement started against the British rule. It was the foundation of the Indian National Congress (INC). Surendranath Banerjee laid the foundation of the party. Bal Gangadhar Tilak, Dadabhai Naoroji, Chittaranjan Das and Jawaharlal Nehru were active leaders of the INC. It was Mohandas Karamchand Gandhi who gave a push to the party and raised the struggle for freedom in a non-violent way. His Non-Cooperation Movement was a great success and a stepping stone for Indian freedom struggle.

There are many freedom fighters in India who have done exemplary agitation against the Britisher. There are many men and women from different regions of British-occupied India who participated in the

HIGHER EDUCATION & SKILL DEVELOPMENT IN INDIA : ISSUES & CHALLENGES

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ABSTRACT

Skill development has emerged as a key strategy to realize the potential of demographic advantage of having the youngest workforce with an average age of 29 years in comparison with the advanced economies to create human resource for improving country's competitiveness and growth. Skill development is critical for economic growth and social development. Globally Indian economy is considered as one of the fastest growing economy in the world. Further it is apprehended that India's demographic dividend to increase with the growth in population from 1 billion in 2004 to 1.4 billion in 2026. It is estimated that 83 percent of this increase to be in the 15-59 age group. If this dividend is channelled by 2025, than India will not only have 25 percent of the total world workforce but its per capita income will be \$1400, which currently touches at around \$1000. The present paper is an attempt to take the stock of India's labour Market, Higher education and skill requirement for young population. The study observed that to make India internationally competitive and to boost its economic growth further, a skilled workforce is essential. As more and more India moves towards the Knowledge economy, it becomes increasingly important for it to focus on advancement of the skills and these skills have to be relevant to the emerging economic environment.

Introduction

India has been marching on a path of high economic growth and in the 12th Plan the aim is to maintain a sustained inclusive growth of 8% GDP level. Sustaining an inclusive development process implies simultaneously meeting multiple challenges such as accelerating agricultural growth, taking major strides in health, education and skill development, achieving energy security, spurring industrial growth, efficient management of natural resources like water and effectively managing urban growth. The engines of growth also demand a major step up in investments in infrastructure at least to a trillion dollar level during the plan period. Education is a process of facilitating learning knowledge, skills, values, beliefs etc. So, education determines the country's future as it is having all the powers to change everything. The sector is highly influenced by various government schemes and policies launched primarily to improve the quality of education and the planned expenditure through several schemes.

The education sector in India has witnessed a paradigm shift in recent times. Once operated primarily as a philanthropic or a nation building activity, it has since transformed into a 'sector in its own right. So far, basic primary education and certain specific institutions for higher education, like the Indian Institutes of Technology (IITs) and the Indian Institutes of Management (IIMs) have been the prominent parts of the Indian education sector. However, due to an increase in competition coupled with the increasing need to provide quality education and generate positive learning outcomes, the Indian education sector is slowly but steadily moving on the reforms track.

Why skill Development in India ?

India is expected to have the largest workforce in the world by 2025, with an estimated two billion English speaking people by the end of 2020. By the same year, the world is expected to face a shortage of 56.5 million skilled workers, while India is projected to have a surplus of 47 million, Indian government statistics say. Yet, 30% of India's youth are neither employed nor in education or training, Bloomberg reported on July 7. Unless employed gainfully, India's demographic dividend can turn into a socio-economic nightmare. For instance, 4.69% of India's workforce is formally skilled, as against 52% in the US, 68% in the UK, 75% in Germany, 80% in Japan and 96% in South Korea. In fellow emerging economy China, skilled workers account for 24% of the workforce.

Today we rely on information and communication technologies and devices that hadn't even been imagined just 30 years ago. The set of skills we need to participate fully in and benefit from our hyper-connected societies and increasingly knowledge-based economies has changed profoundly too. Skill development acts as an instrument to improve the overall effectiveness and empowers an individual to work more efficiently. The economy becomes more productive, innovative and competitive through the existence of more skilled human potential. Increasing pace of globalization and technological changes provide both challenges and growing opportunities in

IMPACT OF DR. BABASAHEB AMBEDKAR'S ECONOMIC THOUGHTS ON INDIAN TAXATION POLICY

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ABSTRACT

Twentieth century India witnessed number of towering personalities who led foundation of modern India. The contemplations and aspirations of these leaders is imbibed in their writings and actions. Dr. B.R. Ambedkar is no exception to this. According to Dr. Ambedkar, the socio-economic development of an economy depends primarily upon the availability of adequate finances and their proper utilization. In India, taxation was assigned the central task of collecting sufficient revenue to finance economic development program in spite of low ability to pay taxes due to extremely low levels of income and consumption. The essence of revenue function of taxation policy in the initial stage of development was to cut down the existing level of consumption, particularly of well-off sections, and mop up the savings for public investment. Taxation deserves significant attention in a developing economy as it is one of the major sources of government revenue. Tax system of India has come a long way dating back to the colonial era till now. The taxation system in the Republic of India is quite well structured. The Department of Revenue of the Finance Ministry of the Government of India is responsible for the computation levy as well as collection of most the taxes in the country. However, some of the taxes are even levied solely by the Local State Bodies or the respective governments of the different states in the nation. The present paper is an attempt to relate the present taxation scenario with the suggestions made by Dr. B. R. Ambedkar. Further, to solve the problem of economic exploitation, during the process of framing the Constitution of the Republic of India.

Keywords: Impact; Constitution; Economy; Taxation; Revenue.



Dr. Ambedkar's Thoughts on Indian Economy

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ABSTRACT

As the nation observes his 125th death anniversary today (December 6), it may surprise many to know that Dr Bhim Rao Ambedkar, celebrated as the "Father of Indian Constitution," found economics closest to his heart and got his doctorate for a thesis on "The Problem of the Rupee". He was a Professor of Economics at Bombay's Sydenham College in the early 1930s. A keen student of economics, Ambedkar's M.A. thesis was on 'Ancient Indian Commerce' and the M.Sc (London) thesis on 'The Evolution of Provincial Finance in British India'. Ambedkar strongly believed that the fundamental cause of India's backward economy was the delay in changing the land system. The remedy was democratic collectivism that entailed economic efficiency, productivity and overhauling the village economy,

Financial Performance of Local Governments: A Diagnostic Study

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ABSTRACT

Municipal Corporation is the top and best form of urban-local government as it has comparatively more powers and autonomy in today's administration. Local Government can make an important contribution to public well-being through the execution of government policies and the delivery of local public services. The present paper is intended to evaluate the financial performance of sample municipal corporations for the period under the study. Sound fiscal health is imperative to ensuring the smooth operation of local governments. Municipal corporations and municipalities raise their own revenues from a variety of sources, as provided for in their respective municipal laws. Their own revenue sources are income from (i) taxes, (ii) fees and fines, and (iii) income from municipal enterprises like land, tanks, shops, etc. Besides these bodies receive grants from the State. Property tax on land and buildings is the most important source of income of most urban local

The present paper is an attempt to take the study of Revenue and expenditure management of urban city municipal corporations in Karnataka state. It is observed from the below table that the per capita income of HDMC, Belgaum, Bellary and Mangalore Municipal Corporations for the define period of eight years during the projected Population from the year 2006-2013-14 by taking the reference of Census of India. The average growth rate of per capita income in case of HDMC is 15.79 percent, in case of Belgaum 19.36 percent in case of Bellary 19.78 percent and 13.99 percent in case of Mangalore. Present level of municipal revenue is too meager to solve the civic problems. A high growth rate of urban population has a further aggravated and gravity of the situation. Undoubtedly the lack of resources is the single most important obstacle in the way of extending civic amenities nevertheless an efficient utilization of available resources in the interest of the community can go a long way in improving the state of affairs. Revenue growth has been slow over the years.

Introduction:

Local Self-Government Institutions or Local Bodies directly influence the welfare of the people by providing civic, social and economic infrastructure services and facilities in both urban and rural areas. Local Bodies play a critical role in the delivery of social,

economic and infrastructure services like public health, sanitation, primary education, water supply, and maintenance of road networks. Improving overall finances of the ULBs in general would involve various steps like: prudent management; spending resources on appropriate items; cutting costs; minimizing unproductive expenditure by spending on identified priorities; selection of appropriate low cost technologies; proper maintenance and timely replacement of exhausted infrastructure; private sector participation; and identification of socially essential subsidies and elimination of inessential ones.

Municipal corporations, as institutions of local government, are constitutes of the third tier that play an important role in local economic development; they have a sizable portion of overall public financial resources but are nevertheless subject to the scrutiny in terms of physical and financial performance. Poor finances of municipal corporation results in poor basic services, low capital investment, low credibility of municipal corporation, poor revenue collection efficiency, corruption and the lack of innovation in resource mobilization. This vicious cycle leads to poor delivery and low quality of services, which will hamper the growth potential of Municipal Corporation. Improved financial management is required to increase efficiency in revenue collection and expenditure control. Therefore the financial health CMCs is indicated by a set of closely interrelated factors and not merely income-expenditure balance. In the present study the revenue of expenditure sides of municipal finance are analyzed in terms of the growth.

Rationale behind the study:

India has opted three tier system of government i.e. at centre, state and local levels and they have been playing a significant role in civil as well as political civilization. It is important to mention that urban governance in India is a state subject and there are vast differences in the levels of reform that have achieved in different states. The municipal bodies (urban local bodies) which are statutorily responsible for the provision and maintenance of basic infrastructure and services in cities and towns are experiencing tremendous fiscal stress to operate and maintain the required services at satisfactory levels. Municipal bodies are not only expected to attain the objective of maximizing the return but also the objectives of equity and social transformation. The scope of this research paper is very vast but looking to various con-strains of time, resources,

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A Study on Rise of Information Communication Technology in Higher Education

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Abstract

Presence of ICT in education sector is increasing steadily. In spite of the fact that education is a social enterprise and teachers are the traditionally mainstay of teaching learning process, ICTs are very powerful tool for diffusing knowledge and information, a fundamental aspect of the education process. ICTs can play enormous role for improving access and equity in education sector in general and higher education sector in particular. Presently higher education in India is experiencing a major transformation in terms of access, equity and quality. This transition is highly influenced by the swift developments in information and communication technologies (ICTs) all over the world. The introduction of ICTs in the higher education has profound implications for the whole education process especially in dealing with key issues of access, equity, management, efficiency, pedagogy and quality. At the same time the optimal utilization of opportunities arising due to diffusion of ICTs in higher education system presents a profound challenge for higher educational institutions. In this backdrop, the paper addresses the opportunities and challenges posed by integration of ICTs in various aspects of higher education in the present scenario.

This paper highlights various impacts of ICT on contemporary higher education and also discusses potential future developments. The paper argues the role of ICT in transforming teacher-centered learning to competency based learning. It also explores some challenges in use of ICT in higher education. Following are the specific objectives of present paper

Introduction:

Higher education systems have grown exponentially in the last five decades to meet the demands of quality education for all. This aspect has further gained momentum due to swift advancements in Information and Communication Technology (ICT). Demand for skilled and competent labour is ever increasing in the contemporary globalized society. In this backdrop, access to quality in higher education for all has emerged as determining factor of economic growth and development. In order to increase the access to higher education and improving its reach to the remotest parts of the country contribution of open and distance learning facilities is on the increase. In addition, it is catering to life-long learning aspirations and that too at affordable cost. The last two decades have witnessed the inclusion of developments in ICTs in higher education systems around the world. Even then the challenge to develop a higher education system that is flexible and dynamic so as to holistically integrate the technology in the management and delivery of learning programmes is daunting. The first section presents briefly the present profile of higher education in India. Role of ICTs in higher education and the areas in which they can be integrated to play prominent role are discussed in the second section. The final section explores the challenges in expanding the role of ICTs for future development in higher education. ICT is not just the bloom of the educational activities, but also it will be the secondary option to improve the effective and meaningful educational process.

Objectives:

1. Explain the meaning of Information and Communication Technology (ICT)
2. Give an overview of applications of ICT in general and educational context in specific
3. Analyze the strengths and concerns associated with ICT use

Database and Methodology:

The present paper is a macro level and descriptive study in nature, based on secondary data collected from the published and unpublished records, reports and contributions of several institutions, organizations and individuals in India. Specifically, the secondary sources include Annual Reports of UGC, Planning Commission, Books, Magazines, Newspapers, Research Articles, Research Journals, E-Journals, Report on Higher Education in India, Education Department of Ministry of Human Resource Development, Economic Survey and other journals, books and websites.

Review of Literature:

Today ICT has affected almost every aspect of our world, from trade to education. Their influence

Violence Against Women – Indian and Global Perspective



Social Science

KEYWORDS : women, violence, abduction, honour killing

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ABSTRACT

Violence against women is touching new heights. Major types of violence against women relate to sexual harassment, rape, acid throwing, honour killing, bride burning, domestic violence, etc. The NCRB has mentioned rape as the biggest crime in India with 242006 cases registered in 2011 as against 22172 in 2010. Patriarchal culture which considers females as secondary citizens has been the main cause for crimes against women. Reports of UNICEF, UN Declaration on Elimination of Violence against Women and studies by Time Magazine, CNN and Special Reporter, etc., have confirmed the incidence of violence against women. India and other South Asian, West Asian countries and a few western countries too are found to be the area where different types of violence against women are committed. Legal enactments have not worked effectively as deterrents against violence against women in India. Social awareness and social responsibility in curbing this menace alone can bring about the desired results of women safety and equality of women in society as stipulated in the Indian Constitution.

Violence against women who constitute half the population in India is touching new heights. The National Crime Records Bureau (NCRB) have indicated that rape is the biggest crime in India with 24206 cases registered in 2011 as against 22172 in 2010. The United Nations General Assembly has defined violence against women as;

"any act of gender based violence that results in or is likely to result in physical, sexual or mental harm or suffering to women including threat of such acts, coercion or arbitrary deprivation of liberty whether occurring in public or in private life".

The major types of violence against women include;

- Sexual harassment
- Rape
- Acid throwing
- Honor killing
- Selective abortions
- Bride burning
- Trafficking
- Domestic violence, etc.

Patriarchal Culture and Violence Against Women

Offences against women are acts of aggression. Such offences are committed by male offenders to establish that women are secondary citizens. This patriarchal culture leads to confining women's role to the family for the sake of reproduction and for accumulation of wealth ignoring her contribution to the country's Gross Domestic Product (GDP). The United Nations Declaration on the Elimination of Violence against Women (1993) states;

"Violence against women is a manifestation of historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of full advancement of women and that violence against women is one of the crucial social mechanism by which women are forced into a subordinate position compared with men".

Marriage is considered as the ultimate goal in a women's life. A daughter is considered as a burden as dowry system in the Indian society created tension for the parents. This social malady has led to sex, selective abortions and female foeticides.

Domestic violence is meekly accepted by women as they do not have any alternative and do not enjoy social or economic inde-

pendence to support themselves. A UNICEF Report (2012) says that 57 percent of Indian boys and 53 percent of Indian girls between 15 and 19 years think wife beating is justified. India has been adjudged the fourth most dangerous country in the world for women to live in by Thomson Reuters Foundation Survey in 2011. The UNDP Human Development Report 2011 says that India rank 129 out of 146 countries in the Gender Equality Index behind Bangladesh (112) and Pakistan (115).

Global Dimensions of Violence Against Women

Domestic violence against women has assumed serious proportion in various countries. Two types of violence are identified viz. "Intimate Partner Violence" and "Marital Violence". Under Intimate Partner Violence murders take place by boyfriends, Marital Violence is a major risk factor causing serious injury and even death. In US in 2005, 1181 women in comparison to 329 men were killed by intimate partners. In England and Wales about 100 women were killed by partners or former partners each year. In 2008 in France 156 women in comparison to 27 men were killed by intimate partners.

War and militarism have caused violence against women. Rape was committed during the Bangladesh Liberation such rapes are reported during the World Wars, Bosnia War, etc.

Women in employment are sexually harassed in many countries including India. Violence through acid throwing on women have been widely reported in Cambodia, Afghanistan, India, Bangladesh, Pakistan and other neighbouring countries. Globally at least 1500 people in 20 countries are attacked in this way yearly, 80 percent of whom are females and somewhere between 40 percent and 70 percent under 18 years of age.

Domestic abuse can be triggered by pregnancy for many reasons. Pregnancy itself can be used as a form of coercion, Domestic violence can increase a woman's chances of becoming pregnant and the number of children she has. The adverse effect of violence related pregnancy can cause harm to both mother and the child.

Bride burning is another form of domestic violence most common in South Asia in which bride is killed at home by her husband or husband's family due to his dissatisfaction over the dowry provided by her family. Bride burning has been recognised as an important public health problem in India accounting for around 2500 deaths per year in the country. In 1993 Time Magazine reported that dowry deaths in India increased from

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and
Judicial Activism**

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Applications of Statistics

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Statistics play a vital role in every fields of human activity. Statistics has important role in determining the existing position of per capita income, unemployment, population growth rate, housing, schooling medical facilities etc... in country.

Now statistics holds a central position in almost every field like Industry, commerce, Trade, Physics, Chemistry, Economics, Mathematics, Biology, Botany, Psychology, Astronomy etc ..., so application of statistics is very wide.

Understanding statistics is essential to understand research in the social and behavioral sciences. In almost all research studies, statistics are necessary to decide whether the results support the research hypothesis. We will start with the concepts variable and data, the difference between population and sample and types of data. Then we will consider the most important measures for centrality (mean, median and mode) and spread (standard deviation and variance). These will be followed by the concepts contingency, correlation and regression. All these statistics make it possible to represent large amounts of data in a clear way, enabling us to spot interesting patterns.

Inferential statistics are concerned with making inferences based on relations found in the sample, to relations in the population. Inferential statistics help us decide, for example, whether the differences between groups that we see in our data are strong enough to provide support for our hypothesis that group differences exist in general, in the entire population. We will start by considering the basic principles of significance testing: probability distributions, p-value, significance level, power and type I and type II errors. Then we will consider a large number of statistical tests and techniques that help us make inferences for different types of data and different types of research designs. For each individual statistical test we will consider how it works, for what data and design it is appropriate and how results should be interpreted.

Statistics are sets of mathematical equations that are used to analyze what is happening in the world around us. You've heard that today we live in the Information Age where we understand a great deal about the world around us. Much of this information was determined mathematically by using statistics. When used correctly, statistics tell us any trends in what happened in the past and can be useful in predicting what may happen in the future.

“Study on Efficiency of Insomnia of Elderly at Old Age Homes”

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Commerce College Dharwad

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Abstract

Our knowledge about how sleep changes with age has grown significantly over the past few decades. Researchers have shown that there are typical age-related, normal changes that occur in sleep architecture and sleep patterns. However, aging is also accompanied by a variety of sleep complaints and sleep disorders.

There are a variety of factors associated with the development of insomnia in the elderly including depression and psychological distress, medical conditions, medications, and circadian rhythm disturbances. Female gender, depressed mood, and physical illness were most consistently identified as risks for future sleep disturbances. Less robust evidence implicated the following as potentially relevant predictors: lower physical activity levels, economic status, previous manual occupation, widowhood, marital quality, loneliness and perceived stress, preclinical dementia, long-term benzodiazepine and sedative use, low testosterone levels, and inflammatory markers. Chronological age was not identified as a consistent, independent predictor of future sleep disturbances. In conclusion, prospective studies have identified female gender, depressed mood, and physical illness as general risk factors for future sleep disturbances in later life, although specific physiological pathways have not yet been established. Research is needed to determine the precise mechanisms through which these factors influence sleep over time..

KEYWORDS:

Aging; Insomnia; Prospective research; Risk factors; Sleep disturbance; Sleep quality

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Education and National Integration – Indian Perspective

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Abstract

National integration is a multi dimensional concept. It has social, political and economic dimensions. National integration is the awareness of a common identity amongst the citizen's of a country. It involves doing away with interstate inter-religious, inter-linguistic and inter-cultural differences. The challenges of diversity in these different areas have to be met through education. Education has a major role to play in inculcating the values of solidarity, integrity, knowledge about literature and culture through moral science, spiritual/secular education and value education. The role of education in national integration has been highlighted by various commissions on education appointed by the Government of India.

Introduction

National integration is a multi dimensional concept. It involves many inter-locking elements that operate independently to some degree but yet are also interactive cumulative and generally complementary. The concept is also holistic in the sense that an integrated community is often more viable than each of its constituent parts. National integration is a highly complex phenomenon in the sense what is integrative on the one hand may be disintegrative on the other. It is a dynamic construction in the sense that once integrated does not mean always integrated. **Objectives :** (1) to provide a conceptual dimensions of National Integration, (2) to identify the challenges in the way of National Integration (3) to articulate the educational policy in India towards National Integration and (4) to identify the ways and means of achieving National Integration through education.

Conceptual Dimensions of National Integration

National integration has social, political and economic dimensions. National integration is the creation of a feeling of oneness where the diversities are recognised and respected by inhibiting a sense of nationhood. National integration is the awareness of a common identity amongst the citizens of a country. It comprehends the identification of people with nation as a whole and not with sectional identities. National integration involves doing away with interstate, inter-linguistic, inter-religious and inter-cultural differences and fostering a spirit/attitude of tolerance, respect and an appreciation of the viewpoint of those belonging to other states or other linguistic, religious and cultural groups. Nehru's statement in this context is relevant. "Political integration has already taken place – What I am after is something much deeper than that – emotional integration of the Indian people so that we might be welded into one and made strong national unit maintaining at the same time all our wonderful diversity". National integration does not imply 'similarity' or becoming 'identical', it is unity in spite of all differences in other words 'unity in diversity'.

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Empowerment of Rural Poor through Micro Finance

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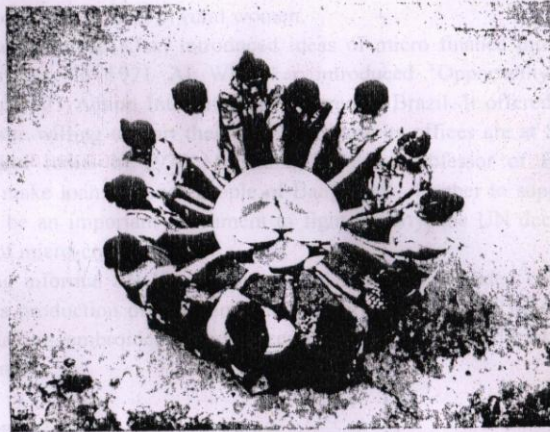
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MICRO FINANCE AND EMPOWERMENT OF RURAL WOMEN



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MICROFINANCE: A PARADIGM TOOL FOR WOMEN EMPOWERMENT THROUGH SHG

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INTRODUCTION:

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of SHGs especially among women. This strategy had brought noticeable results not only in India and Bangladesh but world over. Women SHGs are increasingly being used as tool for various developmental interventions. Credit and its delivery through SHGs have also been taken as a means for empowerment of rural women.

In 1959 Dr. Akhtar Hamed Khan introduced ideas of micro finance through Camilla Co-operative Pilot Project. In 1971 Al Whittaker introduced 'Opportunity International in Washington DC. In 1973 Action International appeared in Brazil. It offered micro-finance to poor people, who are willing to start their business. Now its offices are at South and Central America, Africa and India. In 1976 Muhammad Yunus, Professor of Economics started Grameen Bank to make loans to poor people of Bangladesh. Further to support the view that micro finance can be an important instrument to fight poverty, the UN declared 2005 as the international year of micro-credit.

Through organizing informal SHGs, rural women in India are provided credit and extension support for various production oriented income generating activities. These activities usually include garment making, embroidery, food processing, bee keeping, and basketry, gem cutting, weaving and knitting.

SHG Bank Linkage

The SHG Bank Linkage Programme initiated by the NABARD in 1992 is a land mark in the history of rural banking in India. The institutional rural credit agencies lack the required mechanism to access the credit needs of the poor and meet at their specific point of time. It is because –

- 1) Formal sector financing institutions are unable to serve the masses carrying out micro-enterprises.
- 2) Credit programmes without inculcating the habit of saving among the poor do not help the development of the repayment ethics.
- 3) Financing micro enterprises involves high transaction cost both for lenders and borrowers.
- 4) Necessary linkage of infrastructure skills and markets are often absent.
- 5) The culture of subsidy encourages a patron – client relationships and does not foster credit discipline.

Progress of SHG-Bank Linkage Programme in India

During the last decade, India had recorded a tremendous growth of SHGs. There are about 97 million families have covered under SHGs upto 31st March 2011. Total number of SHGs saving linked with banks are 74.62 lakhs, out of which 60.98 lakh are exclusive women SHGs



The Role of Stree Shakthi Self Help Groups(3Shg) in Poverty Alleviation

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ABSTRACT

According to the Census 2011, female population comprises 586.5 million in India and more than 17% of world's women population. Empowerment of women has become serious issue to protect interest of women. In the Indian scenario, patriarchal mindset remains rampant. Women are dominated by men in every sphere of life. In this precarious condition, safeguarding women is necessary and the government has taken many initiatives to empower women socio-economically.

The programme was launched during 2000-01 and it is being implemented throughout the state to empower rural women and make them self reliant. Stree Shakthi Groups are formed at the village level to inculcate the savings habit in the members empowering the women economically.

This article examines the impact of Stree Shakthi Self help groups in Gadag district of Karnataka. The study was undertaken in Gadag district of Karnataka state, India and the required data were collected from 1000 SSG members. There was significant growth in the amount of loan borrowed, repayment and savings over time among SSG members. SSG finance substantially enhanced employment opportunities for members, which led to improved income and living standard of members. This article examines a significant occupational change of families of SHG members after joining their groups was observed.

KEYWORDS : Self-help Group, Empowerment, Participation, Decision making, Self confidence.

Introduction: Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in growth process with men. However, in most developing countries, women have a low social and economic status. In these countries effective empowerment of women is essential to bring the women labour in the main stream of economic development.

Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. In fast political empowerment will not succeed in the absence of economic empowerment.

Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. Micro-finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure.

The programme was launched during 2000-01 and it is being implemented throughout the state to empower rural women and make them self reliant. Stree Shakthi Groups are formed at the village level to inculcate the savings habit in the members empowering the women economically. About 15 to 20 women members who are from below poverty line families, landless agricultural labourers, SC/ST women join together. Stree Shakthi Groups are formed through Anaganwadi workers and taluk federations. At present there are 1.40 lakhs groups functioning in the state. Approximately 20.00 lakhs women members are organized.

Self Help Groups(SHG): A SHG is a cluster of 10 to 20 people, usually poor women, from a similar class and province who come together to improve their socio-economic status. Group members are making or monthly basis for wealth creation. Accumulated savings is given to the needy members of the group as loan. Any income that is earned is distributed among the members. This process promotes an ethics that focuses on savings (savings, internal loan and repayment, bank loan and repayment) are done in the group by nominated members. Usually SHGs are monitored by the entity with which SHG is registered. It can be NGO, CDPO, SGSY or any micro the performance

appraisal only, SHGs are provided with further revolving fund, subsidized loan and award etc.

Statement of Problem: Stree Shakthi Self-Help Groups (3SHGs) of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas bringing women together from all spheres of life to fight for their rights. The access to credit can be seen as the motivational factor behind the formation of SHGs and the bond that sustains the groups over time. However, 3SHGs have a potential that goes beyond mere economics of loan management. Once a group has been formed, the credit link is established and the group meets on a regular basis and gradually the groups tend to take on a much wider social role. More precisely the 3SHGs provide a forum in which people can meet on a regular basis and discuss various issues or concerns that the members face in their day-to-day life. Hence researcher interested in the study of "The Role of Stree Shakthi Self Help Groups (3SHG) in Poverty Alleviation"

Aims and Objectives:

1. To strengthen the process of economic development of rural women
2. To form self help group based on thrift and credit principles which builds self reliance and enable women to have greater access and control over resources.
3. To increase the income levels of rural women by engaging them in Income generating activities and creating financial stability.
4. To provide opportunities to the members of the groups to avail the benefits of other departmental schemes by converging the services of various departments and lending institutions to ensure women's access to credit financing

Materials and Method:

The present study is conducted in Karnataka with special reference to Gadag District. For this purpose 1000 beneficiaries of Stree Shakthi Self Help Groups on simple random sampling basis from rural and urban areas of Gadag district were selected. The information required for research is collected through pre structured questionnaire scheduled. The collected data analysed with the help of statistical tools and presented in systematic table. The collected data in respect of socio-economic profile, loan borrowings, repayment performance, savings, asset creation, employment generation, cost return from income



MULTIPLE LINEAR REGRESSION ANALYSIS OF ACADEMIC ACHIEVEMENTS FOR HIGHER PRIMARY SCHOOL

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ABSTRACT

The report is about the Marketing Perception and Consumer Behavior of the customers of Chennai and all across India towards High End Cars (Benz, BMW and Audi etc.). The purpose of this project is to enable the reader, to gather important information quickly about the WHY, WHAT, WHEN, WHO and HOW should a consumer purchase a High End Car and also study about the perception of the consumers in different levels of our society. Today's generation want to purchase cars which will showcase their class or standard of living and this does not mean that the consumers who are rich or upper middle class can only dream of purchasing a High End car everyone wants and has the right to dream. The dream can be fulfilled now in this modern age where consumers have the chance of getting a car loan which will in turn help them purchase a high end car and lead a life of a king. It is all because of the modernizing concepts and themes.

KEY WORDS: High-end cars, Luxury automobiles, Market Perception, Consumer Behavior.

Introduction:
Education is important not only for the full development of one's personality, but also for the sustained growth of the nation. Elementary education in India, therefore, is the foundation on which the development of every citizen and the nation as a whole hinges. But making primary education available for all in India has also been one of the major challenges for the government. Moreover, the quality of elementary education in India accessible, universal and relevant has been a goal since the eighth five-year plan.

The Constitution Act 2002, enacted in December 2002 seeks to make education free and compulsory and a Fundamental Right for all children in the age-group 6-14 years. A new Article, 21A in part 3rd ["Fundamental Right"] of the Constitution has been introduced to accentuate this. It reads: The State shall provide free and compulsory education to all children of the state may, by law, determine."

The world is becoming more and more competitive. Quality of performance has become the key factor for personal progress. Parents desire that their children climb the ladder of performance to as high a level as possible. This desire for a high level of achievement puts a lot of pressure on students, teachers, schools and in general the education system itself. In fact, it appears as if the whole system of education revolves round the academic achievement of students, though various other outcomes are also expected from the system. Thus a lot of time and effort of the schools are used for helping students to achieve better in their scholastic endeavors. The importance of scholastic and academic achievement has raised important questions for educational researchers. What factors promote achievement in students? How far do the different factors contribute towards academic achievement? (Ramaswamy, 1990).

- **Objectives:** To assess the relationships between job satisfaction of teachers, teaching effectiveness of teachers, organization culture of schools, study habits of students, SES of students, leadership behavior of teachers, work motivation of teachers and IQ of students with academic achievement of higher primary school students.
- To assess the influence or impact and relative contributions of job satisfaction of teachers, teaching effectiveness of teachers, organization culture of schools, study habits of students, SES of students, leadership behavior of teachers, work motivation of teachers and IQ of students on academic achievement of higher primary school students.

Scope and importance of study: The world is becoming more and more competitive. Quality of performance has become the key factor for personal progress. Parents desire that their children climb the ladder of performance to as high a level as possible. This desire for a high level of achievement puts a lot of pressure on students, teachers, schools and in general the education system itself. In fact, it appears as if the whole system of education revolves round the academic achievement of students, though various other outcomes are also expected from the system. Thus a lot of time and effort of the schools are used for helping students to achieve better in their scholastic endeavors. The importance of scholastic and academic achievement has raised important questions for educational researchers. What factors promote achievement in students? How far do the different factors contribute towards academic achievement? (Ramaswamy, 1990)

- **Hypothesis:** There is no significant relationship between job satisfaction of teachers, teaching effectiveness of teachers, organization culture of schools, study habits of students, SES of students, leadership behavior of teachers, work motivation of teachers and IQ of students on academic achievement of government, aided, unaided, rural, urban higher primary school students.

Method and Materials:
A study was conducted in Dharwad district to assess the academic achievement of higher primary school students during 2014-15. Systematic stratified random samples of 1500 women were selected, in which, 750 were from rural and 750 were from urban area. The mean age was 33.567.60. The data was collected on different characteristics by using well designed tool with personal interview method. The data were analyzed by using chi-square test to find out the significant determinants of fertility of women in Kalburgi district. A statistical significance was set at 5% level of significance (p<0.05).

- **Sampling**
In this study, there are two populations defined. Population-1 is teachers of higher primary schools and Population-2 is 6th to 8th standard higher primary schools. The sampling procedure was carried out through the following steps. Random selections of schools were carried out by District higher primary school statistics with the information provided by the District statistics. A stratified sampling method was used in selecting the subjects of the study. Below, the brief explanations of sampling procedures were presented.

Sampling of Schools
The first step of sampling is school sample selection. In this step, a representative sample of schools in Dharwad district was selected. Selection of schools is based on a systematic probability-proportional-to-size technique, which includes the consideration of some strata such as, geographical region, and government/aided/unaided.

- **Sampling**
In this study, there are two populations defined. Population-1 is teachers of higher primary schools and Population-2 is 6th to 8th standard higher primary schools. The sampling procedure was carried out through the following steps. Random selections of schools were carried out by District higher primary school statistics with the information provided by the District statistics. A stratified sampling method was used in selecting the subjects of the study. Below, the brief explanations of sampling procedures were presented.

Sampling of Schools
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- **Sampling of Students and Teachers**
After school sampling, the second sampling step is student and teachers sampling. Generally, in each school, three teachers were sampled from each target school and 10 students were selected from selected schools.

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IMPACT OF DR. BABASAHEB AMBEDKAR'S ECONOMIC THOUGHTS ON INDIAN TAXATION POLICY

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ABSTRACT

Twentieth century India witnessed number of towering personalities who led foundation of modern India. The contemplations and aspirations of these leaders is imbibed in their writings and actions. Dr. B.R. Ambedkar is no exception to this. According to Dr. Ambedkar, the socio-economic development of an economy depends primarily upon the availability of adequate finances and their proper utilization. In India, taxation was assigned the central task of collecting sufficient revenue to finance economic development program in spite of low ability to pay taxes due to extremely low levels of income and consumption. The essence of revenue function of taxation policy in the initial stage of development was to cut down the existing level of consumption, particularly of well-off sections, and mop up the savings for public investment. Taxation deserves significant attention in a developing economy as it is one of the major sources of government revenue. Tax system of India has come a long way, dating back to the colonial era till now. The taxation system in the Republic of India is quite well structured. The Department of Revenue of the Finance Ministry of the Government of India is responsible for the computation, levy as well as collection of most the taxes in the country. However, some of the taxes are even levied solely by the Local State Bodies or the respective governments of the different states in the nation. The present paper is an attempt to relate the present taxation scenario with the suggestions made by Dr. B. R. Ambedkar. Further, to solve the problem of economic exploitation, during the process of framing the Constitution of the Republic of India.

Keywords: Impact; Constitution; Economy; Taxation; Revenue.

Dr. Ambedkar's Thoughts on Indian Economy

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ABSTRACT

As the nation observes his 125th death anniversary today (December 6), it may surprise many to know that Dr Bhim Rao Ambedkar, celebrated as the "Father of Indian Constitution," found economics closest to his heart and got his doctorate for a thesis on "The Problem of the Rupee". He was a Professor of Economics at Bombay's Sydenham College in the early 1930s. A keen student of economics, Ambedkar's M.A. thesis was on 'Ancient Indian Commerce' and the M.Sc (London) thesis on 'The Evolution of Provincial Finance in British India'. Ambedkar strongly believed that the fundamental cause of India's backward economy was the delay in changing the land system. The remedy was democratic collectivism that entailed economic efficiency, productivity and overhauling the village economy,



INDIAN MANUFACTURING SECTOR: OPPORTUNITIES FOR GROWTH

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Abstract: The manufacturing sector in India will play a pivotal role in realizing the projected growth. The Indian prime minister has stressed the fact that manufacturing, which has stagnated at around 16% of the GDP for several decades, requires a big push to reach 25% of the GDP by 2020. The Make in India initiative was launched to transform India into a global manufacturing hub. The opportunities highlighted by the prime minister in the manufacturing sector are, Setting up an India investment and infrastructure fund and tax-free infrastructure bonds for projects in rail, road and other sectors, Opening up more sectors to foreign direct investment (FDI); building 50 million houses and setting up 100 smart cities, Modernizing the railway network and redeveloping stations and new railway corridors; generating 175 GW of renewable energy for transmission and distribution networks, bridges, national highways and metro rail networks.

According to government projections and media reports, India's manufacturing sector can touch 1 trillion USD by 2025. Further, there is potential for the sector to create up to 90 million domestic jobs by 2025. In the light of the above the present paper intend to identify the various challenges before the Indian manufacturing sector for success of the Union government mega program Make In India.

Introduction:

Make in India is an initiative launched by the Government of India to encourage multi-national, as well as national companies to manufacture their products in India. It was launched by Prime Minister Narendra Modi on 25 September 2014. India emerged, after initiation of the programme in 2015, as the top destination globally for foreign direct investment (FDI), surpassing the United States of America as well as the People's Republic of China. In 2015, India received US\$63 billion in FDI.

Prime Minister Narendra Modi launched "Make in India" on 25 September 2014 in a function at the Vigyan Bhavan. On 29 December 2014, a workshop was organised by the Department of Industrial Policy and Promotion which was attended by PM Modi, his cabinet ministers and chief secretaries of states as well as various industry leaders.

The major objective behind the initiative is to focus on job creation and skill enhancement in 25 sectors of the economy. The initiative also aims at high quality standards and minimising the impact on the environment. The initiative hopes to attract capital and technological investment in India.

In August 2014, the Cabinet of India allowed 49% foreign direct investment (FDI) in the defence sector and 100% in railways infrastructure. The defence sector previously allowed 26% FDI and FDI was not allowed in railways. This was in hope of bringing down the military imports of India. Earlier, one Indian company would have held the 51% stake, this was changed so that multiple companies could hold the 51%.

To start a movement, you need a strategy that inspires, empowers and enables in equal measure. Make in India needed a different kind of campaign: instead of the typical statistics-laden newspaper advertisements, this exercise required messaging that was informative, well-packaged and most importantly, credible. It had to (a) inspire confidence in India's capabilities amongst potential partners abroad, the Indian business community and citizens at large; (b) provide a framework for a vast amount of technical information on 25 industry sectors; and (c) reach out to a vast local and global audience via social media and constantly keep them updated about opportunities, reforms, etc.

The recent launch of the "Make in India" campaign by Prime Minister Mr. Narendra Modi who

Comparison of Social Problems of Urbanization Hyderabad Karnataka Region - Differential Statistics Study

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Abstract

Urbanization and Social problems have been two major concerns of this century and they are likely to remain so far quite some time to come. The analysis of the research in relation to problem of social dimensions with regard to urbanization in Hyderabad Karnataka region.

The data collected on different variables i.e. they may relate to the kind of social problems, personal problems, urban environment, perceptions of urban residents about their needs, impact of employment on family life, suitability of urban jobs, expectations and aspirations of urban residents, etc.

Then the data were analyzed with reference to the objectives and hypotheses by using descriptive statistics, differential analysis including unpaired t-test, one way analysis of variance (ANOVA) followed by Tukeys multiple post hoc procedures and Pearson's correlation coefficient analysis by using SPSS 20.0 statistical software.

It concludes that social problems of urbanization are significantly different in all district headquarters of Hyderabad Karnataka region. Further, the pair wise comparisons of study area with social problems of urbanization were calculated by using Newman Keuls multiple post hoc procedures.

KEYWORDS: Urbanization, Social problems, Personal problems, Urban environment

Introduction

The paces of urbanization and globalization have added new dimensions to issues of social problems. It has been projected that 21st century will be the urban century because the highest share of population ever lived in urban areas. Urban population is growing at a rapid pace from 17 percent (1951) to 31 percent (2011) and approaching 41 percent by 2030 (Kadi-IJSSN-VOL3 (1)-17).

Urbanization is increasing in both the developed and developing countries. However, rapid urbanization, particularly the growth of large cities and associated problems of unemployment, poverty, inadequate health, poor sanitation, urban slums and environmental degradation pose a formidable challenge in many developing countries. Available statistics shows that more than half of the world's 6.6 billion people live in urban areas, crowded into 3 percent of the earth's land area (Angotti, 1993; UNFPA, 1993). The proportion of the world's population living in urban areas which has less than 5 percent in 1800 increased to 47 percent in 2000 and is expected to reach 65 percent in 2030 (United Nations, 1990; 1991).

Indian urban population is growing at an average rate of three percent per annum and has almost doubled from 165 million to 285 million between 1981 and 2001 and is expected to reach 575 million by 2030 (UN, 2002).

S – Statistics in advance
S-1

PATH ANALYSIS FOR PERFORMANCE OF SHG MEMBERS

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Abstract: Self Help Groups (SHGs) are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. Economic benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The concept of SHG's started by Prof. Yunus in Chittagong district of Bangladesh in 1976.

The path analysis constructed with the help of ten independent variables. For this purpose, the data have been collected from Dharwad district, Karnataka state. These data have been used in the model. We found that four variables are found to be statistically significant on performance of SHG members.

Key Words: SHG, NGO, Regression Model, collateral

S-2

ON TESTING EXPONENTIALITY AGAINST NEW BETTER THAN USED ALTERNATIVES

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Abstract: In this paper, classes of test statistics for testing exponentiality based on U statistics and combinations of U-statistics are proposed against new better than used alternative. Asymptotic distributions of the proposed test statistics are studied. Performance of the tests is studied in terms of Pitman asymptotic relative efficiency in comparison with their competitors. Estimated cut off points are computed using a simulation study. The power of each proposed test is also evaluated.

Correlation Analysis of Academic Achievements of Higher Primary Schools

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Abstract:

The purpose of this study is to determine correlation analysis of academic achievements of students. This study is to examine relationship among factors of academic achievements of students by teaching effectiveness, job satisfaction, work motivation, organizational culture, leadership behaviour of teachers, study habit and socio-economic status of students. A simple random sample of 50 schools with 100 teachers and 500 students was chosen and data were collected through direct personal method from Dharwad district. The result indicates that all the factors are positively influenced on academic achievements of students.

Key words: Academic achievement, Correlation analysis, Higher primary school. Teaching effectiveness, Positively influence.

Introduction:

Education, in its broadest sense, may be defined as a process designed to inculcate the knowledge, skills and attitudes necessary to enable individuals to cope effectively with their environment. Its primary purpose is to foster and promote the fullest individual self-realization for all people. Achieving this goal requires understanding of commitment to the proposition that education is a primary instrument for social and economic advancement of human welfare (Verma, 1990). The Constitution Act 2002, enacted in December 2002 seeks to make education free and compulsory and a Fundamental Right for all children in the age-group 6-14 years. A new Article, 21A in part 3rd ["Fundamental Right"] of the Constitution has been introduced to accentuate this. It reads: The State shall provide free and compulsory education to all children of the state may, by law, determine." The world is becoming more and more competitive. Quality of performance has become the key factor for personal progress. Parents desire that their children climb the ladder of performance to as high a level as possible. This desire for a high level of achievement puts a lot of pressure on students, teachers, schools and in general the education system itself. In fact, it appears as if the whole system of education revolves round the academic achievement of students, though various other outcomes are also expected from the system. Thus a lot of time and effort of the schools are used for helping students to achieve better in their scholastic endeavours. The importance of scholastic and academic achievement has raised important questions for educational researchers. What factors promote achievement in students? How far do the different factors contribute towards academic achievement? (Ramaswamy, 1990). Hence researcher interested to study the factors that promote academic achievements of students in higher primary school.

Objectives:

To assess the relationships between job satisfaction of teachers, teaching effectiveness of teachers, organization culture of schools, study habits of students, SES of students, leadership behaviour of teachers, work motivation of teachers and IQ of students with academic achievement of higher primary school students.

Hypothesis:

There is no significant relationship between job satisfaction of teachers, teaching effectiveness of teachers, organization culture of schools, study habits of students, SES of students, leadership behaviour of teachers, work motivation of teachers and academic achievement of students on higher primary school students.

Method and Materials:

A study was conducted in Dharwad district to assess the academic achievement of higher primary school students. A simple random sample of 50 schools with 100 teachers and 500 students was chosen and data were collected through direct personal method from Dharwad district. After the data had been collected, it was processed and tabulated using Microsoft Excel - 2010 Software. The data collected on Then the data were analyzed with reference to the objectives and hypotheses by independent t test, the Karl Pearson's correlation coefficient technique has been applied to assess the relationship, by using SPSS 20.0 statistical software. The statistical significance was set at 5% level of significance ($p < 0.05$) and the results obtained there by have been interpreted.



CONSUMERS AND WHOLESALERS PERCEPTION ABOUT GST: AN EMPIRICAL STUDY

Dr. N. M. Makandar, Associate Professor of Commerce, and
Dr. N. V. Gudaganavar, Associate Professor of Statistics, Anjuman Arts, Science, Commerce
College and PG centre Dharwad

Abstract: GST is one indirect tax for the whole nation, which will make India one unified common market. GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages. With its new GST, India joins some 160 countries globally in imposing a form of value added tax (VAT).

The present paper is an attempt to diagnose the consumers and wholesalers perception about GST in India. The study observed that for the end customer, the most beneficial will be in terms of reduction in the overall tax burden on goods and services. GST will also make Indian products competitive in the domestic and international markets. Last but not least, the GST, because of its transparent character, will be easier to administer.

Introduction:

India is a place that is known for developing consumerism. With around 14 million retail focuses serving the end client, in both urban and rural markets, it is a mammoth errand for producers particularly those of FMCG and consumer durables to address the demand. What makes this considerably all the more difficult is the fact that as on today, 92% of the retail sector is unorganized making it practically impossible for a maker to take into account the last mile, exclusively on the strength of direct conveyance channels. GST will add the genuinely necessary fillip to the Indian economy as GDP is relied upon to grow 2 to 3 percent, as a lift in exports and utilization is being foreseen.

GST is one indirect tax for the whole nation, which will make India one unified common market. GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages.

GST is a single tax to be levied on the supply of goods and services. It will be borne by each part of the goods and services supply chain, right from the manufacturer to the consumer. The Goods and Services Tax (GST) is a vast concept that simplifies the giant tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level. The government has proposed four tax slabs at 5%, 12%, 18% & 28 % for a different type of items and services. The impact of GST on retail sector is going to be positive as it will bring down total indirect taxes, increase supply chain efficiency and facilitate seamless input tax credit. After implementation of GST, state boundaries will be irrelevant from taxation and documentation point of view. Vanishing state boundaries will reduce the complexity for retailers and increase the distribution reach as well as efficiency.

Model of GST:

With its new GST, India joins some 160 countries globally in imposing a form of value added tax (VAT). These taxes are widely acknowledged as progressive, with inbuilt efficiencies to broaden the tax base, decrease the cascading effect of multiple

4. Multiple Linear Regression Model of SHG Members with Respect to Average Changes

Dr. N. V. Gudaganavar

Associate Professor in Statistics, Anjuman Arts, Science and Commerce College and PG Centre of Commerce, Dharwad, Karnataka.

Abstract

Women empowerment through Self Help Groups(SHG) was started in Grameen Bank is the largest provider of micro-credit in Bangladesh. Great Economist Prof. Mohd. Yunus realized that credit from the banking system without collateral was an impossible task for the poor who were in serious/dire need of it, and the money lenders were exploiting the poor. Therefore he obtained certain amount from the bank for on lending without any security/collateral to the poor who were organized into small groups(SHG's).

The multiple linear regression model constructed with the help of ten independent variables. For this purpose, the data have been collected from Dharwad district, Karnataka state. These data have been used in the model. We found that four variables are found to be statistically significant influence on average change of SHG members.

Key Words: SHG, Regression Model, collateral

Introduction

Grameen Bank is the largest provider of micro-credit in Bangladesh. After liberation of the country in 1971 Prof. Mohd. Yunus realized that credit from the banking system without collateral was an impossible task for the poor who were in dire need of it, and the money lenders were exploiting the poor. Therefore he obtained certain amount from the bank for on lending without any security/collateral to the poor who were organized into small groups. The idea worked well and the demand for such credit increased manifold. The borrowers repaid the small amounts regularly after selling their goods. The process started

Institutional Credit and Capital Formation in Indian Agriculture

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2. Associate Professor of Statistics, Anjuman Arts, Science, Commerce College & PG Studies Dharwad, Karnataka State

Abstract

Agriculture, with its allied sectors, is unquestionably the largest livelihood provider in India. Most of the industries also depend upon the sector for their raw materials. Steady investments in technology development, irrigation infrastructure, emphasis on modern agricultural practices and provision of agricultural credit and subsidies are the major factors contributed to agriculture growth. Access to credit facilities is one of the key determinants of private capital formation in agriculture. Farmers' credit needs are met by institutional and non-institutional sources. Capital formation is vital for inclusive and sustainable growth of the agriculture and allied sector. The rate of growth of gross capital formation (GCF) in agriculture has shown a positive relation with the agricultural output. Public sector investment has been an important source of GCF in agriculture and an enabling factor in maintaining agricultural growth. The present paper is an attempt to evaluate the extent of institutional credit contributed in formational capital in Indian agriculture thereby its contribution to nations GDP.

Keywords: Agriculture, Institutional Credit, Gross capital formation, Import, Export, GDP

Introduction:

Agriculture is the backbone of Indian economy. The prosperity of the country depends up on the agriculture sector. It plays a strategic role in the economic life of the Indian society. India is principally an agricultural country. Agriculture, with its allied sectors, is unquestionably the largest livelihood provider in India. Most of the industries also depend upon the sector for their raw materials. Steady investments in technology development, irrigation infrastructure, emphasis on modern agricultural practices and provision of agricultural credit and subsidies are the major factors contributed to agriculture growth. As per 2011 census sixty nine percent i.e. 833 million people live in rural areas of India. In the Indian economy agriculture contributes one-third of the national income. Sixty percent of the export directly or indirectly originates from agriculture sector. It provides employment to 67 percent of the work forces. It plays a decisive role in economic development and planning and provides numerous to the industrial and service sector.

Capital and labour are the two important factors of production. To some extent, they are substitutable but to a greater extent they are complementary to each other. Both fixed capital and working capital are required for agriculture to perform its various operations in a timely and cost-effective manner. Capital in agriculture is formed by both public and private sectors. Public sector capital formation consists of investment in agricultural infrastructure such as minor and major irrigation projects, R&D and extension services, rural roads, electrification of villages, etc. Private capital formation comprise of investment made by the farmers in farm machines, tube-wells, field channels, land development and other productive assets and inputs. Both public and private capital formation is necessary for energizing the Indian agriculture.

Review of Literature:

Relevant literature has been exhaustively surveyed and analyzed so as to identify the current state of affairs in the fields of agriculture credit. **Krishna and Raychaudhuri (1981)**, in their study on capital formation in India, made an attempt to know the trends in rural household savings and the growth of tangible net wealth in rural India from 1950-1973. The results show that there has been an accretion of savings and capital formation in recent years. **Vivekanand (1999)**, in a study in Karnataka state, observed that there was a direct relationship between size of holdings and the percentage of households availing loan facilities. **Gulati and Bathla (2002)** first examined the temporal behaviour and structure of public and private gross capital formation (GCFA) in India. He then dissected different components of GCFA by digging into the concept, coverage and estimation procedures. **Karmakar (1998)**, in a study on capital formation in agriculture in both public and private sector in India, observed that the private investment in agriculture was determined by three factors, namely, i) public investment or complementarily between public and private investment ii) technology and iii) terms of trade. It was concluded that the falling role of public investment in

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Health And Social Problems Of The Elderly: A Cross-Sectional Study Of Mudholtaluk, Bagalkot District

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Abstract:

The present study is an attempt to examine how elderly people facing social economic and health problems in their day to today life. This study conducted in rural area of Mudholtaluk of Bagalkot district in Karnataka state. The main objectives of the study are to examine socio-economic and health conditions of age old persons. 213 samples were selected by simple random sampling technique and interview scheduled was prepared for collection of data. The study reveals that most of the respondents had more than one health problem. From other diseases arthritis was found to be more common among females while diabetes were almost similar among both the genders. Majority of age old do not have good and favorable attitude towards about their old age.

Keywords: Age old, socio-economic, Attitudes

Introduction : Ageing is a natural and universal phenomenon; it begins from very birth of an individual and continues till death. The United Nations agreed cutoff is 60+ years when referring to elderly population. In India, the elderly account for 7% of total population, of which two thirds live in villages and nearly half of them in poor conditions. Urbanization, nuclearisation of family, migration families are making care of the elderly more and more of a personal and social problem in India.

Ageing in India is exponentially increasing due to the impressive gains that society made in terms of increased life expectancy. With the rise in elderly population, the demand for holistic care tends to grow. Government of India adopted 'National policy on older persons' in January 1999. The policy defines 'senior citizen' or elderly population account for 7.4% of total population in 2002. The UN defines a country as 'ageing' where the proportion of people over 60 reaches 7%. In India, currently 7.8% of population are elderly and it is expected that this will reach 12.6% in 2025.

Psychological problems are also common among elder one. The decline in the normal functioning of the body results in poor mobility, vision, hearing, inability to eat and digest the food, a decline in memory. The family members are unable to understand the mental condition of age old. Loneliness and feeling of isolation are main problems. Change in socio economic status adversely affects the the individuals way of life after retirement. So in olden days society provided the needed security and support to the aged people.

Objectives: The main objectives of the study are as follows

CHALLENGES AND OPPORTUNITIES FOR SKILL DEVELOPMENT IN HIGHER EDUCATION:**Dr (Smt) Rahatunnissa,****Dr N.V.Gudaganavar**HOD, Associate Professor, Dept of Economics
Associate Professor, Dept of Statistics,
Anjuman Arts, Science, Commerce college, Dharwad**Introduction:**

Higher education plays an important role in terms of economic development of the country. Literacy is a key for socio-economic progress, and the Indian literacy rate has grown to 74% (2011 Census figure), with recent reports of 80% literacy approaching the world average rate of 84%. As of February 2017, statistics from the UGC website states that, there are 789 universities, 37,204 colleges and 11,443 stand-alone institutions in India, which makes India's higher education system in the world third largest in terms of students, next to China and the United States. In future, India will be one of the largest education hubs. The involvement of private sector in higher education has seen drastic changes in the field. Today over 60% of higher education institutions in India are promoted by the private sector.

Objectives: 1) Accommodates diversity and protect learners from inferior and non-relevant skill development for the people of all socio-economic background and genders. 2) Provide greater transparency and consistency across the entire skill development system.

Accommodates diversity and protects learners from inferior and non-relevant skills development for people from all socio-economic backgrounds and genders; Accommodates diversity and protects learners from inferior and non-relevant skills development for people from all socio-economic backgrounds and genders;

Accommodates diversity and protects learners from inferior and non-relevant skills development for people from all socio-economic backgrounds and genders; Accommodates diversity and protects learners from inferior and non-relevant skills development for people from all socio-economic backgrounds and genders;

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The National Quality Assurance Framework aims to:

- Improve the consistency and industry relevance of NSQF graduates through closer partnerships with industry and other social partners;
- Accommodates diversity and protects learners from inferior and non-relevant skills development for people from all socio-economic backgrounds and genders;
- Provide a structure for continuous improvement of the overall education and training system in India;

Skill Development In India And Higher Education

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Associate Professor, Dept of Statistics,

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**Path Analysis for Women Empowerment Through Self Help
Groups**

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Abstract

The concept of SHG's started by Prof. Yunus in Chittagong district of Bangladesh in 1976. This study deals with the understanding of role of Self Help Groups (SHG) in Socio-economic development of rural women of state of Karnataka ,particularly Dharwad district. The empowerment of women is important for the development and growth of the developing country. Positively motivating women and bringing them into the mainstream of development is a major concern for the Government of India. For that purpose 2001 year was declared as the "Year of women Empowerment" The paper specifically focuses on the Socio-economic development of the SHG members

The path analysis constructed with the help of ten independent variables. For this purpose, the data have been collected from Dharwad district, Karnataka state. These data have been used in the model. We found that four variables are found to be statistically significant on performance of SHG members.

Keyword: Microfinance, Self Help Group, Regression models, Path analysis

Introduction

A Self-Help Group is a group of people from the same socio-economic background up to 20 members. These groups are promoted by Government agencies or NGOs with the aim of solving the common problems of group members either financial or social through mutual help. SHG movement had a greater vision of empowerment of rural women for overall human development. This movement developed thrift as a habit among the rural poor women and paved the way for decision making power for women in the family. It has also created greater awareness among the women groups about socio-economic and political conditions prevailing in and around their areas.

In recent period, the Self Help Groups has become one of the important tools for

poverty alleviation and employment generation in rural areas. Self Help Group (SHG) has been considering one of the important tools for poverty alleviation and employment generation in the rural areas. In this background, this paper attempts to show the process of formation of Self Help Groups and to assess the performance of SHGs in terms of employment generation. In addition to this, the paper also tries to study the performance of Self Help Groups in Poverty alleviation in Dharwad taluka from Dharwad District, Karnataka. The primary data is used for the study. The findings of the study are clearly shows that SHGs are the effective tools for poverty alleviation and employment generation.

Path Analysis:

In simple, multiple regression analysis, emphasizes was on the study of the extent

Prof. R. H. Doddmani

National Conference on Skill Development in Higher Education : Issues and Challenges
Organizer :- Anjuman Arts, Science, Commerce College and P.G. Studies, Dharwad

9th March
2019

The Indian Education Sector: Reforms And Steps Required

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HOD Dept. of Geography, Assistant Professor, Govt. First Grade College, Dharwad

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Prof. R. H. Doddamani,

Associate Professor, Dept. of commerce, Anjuman Arts, Science, Commerce College & PG Studies, Dharwad

Abstract:

Education is one of the significant factors instrumental to the development of a country. It should be transformed to the needs of the time and changing scenario of the world. It provides an opportunity to critically reflect upon the social, economic, cultural, moral and spiritual issues facing humanity. India needs more efficient and educated people to drive our economy forward. There are many Indian around the corner who known for their capabilities and skills. To develop India as an education hub or to become a prosperous partner in global economy, India has to qualitatively strengthen education in general and higher education with research and development in particular.

The educational activities have to be involved in the protection of environment through the control of environmental pollution, food adulteration to enhance the life and for the survival of our self and country. University and colleges have to be develop through the proper placement of staffs to their specialized subjects will have the chance of development and satisfactory service. Reform of higher education lead to attain the needful aim and challenges. Higher education need to upgrade of syllabus as per present situation to solve present problems of the country.

Introduction:

India is famed for population size, complexity and diversity, it may be socioeconomic, geographical, political, cultural, or developmental, all of which effect on every face of life, including education, training, employment and workforce considerations. In the world, India is one of the youngest countries. After China's Workforce of India's is the second largest in the world. Population growth is not an obstacle to economic growth and development. India is still facing several problems like population growth, unplanned rural urban migration causing urban poverty, high school dropout rates illiteracy, unemployment, poverty, medical infrastructure etc. National skill development Programme is the delivery of skills, knowledge and vocational training to youth at the affordable costs to various sections of disadvantaged and low-income groups of society by opening a several training centres at several places. India has, for a long time, recognized the importance of youth in social and economic imperative has made an enormous contribution's in economic development by introducing innovative ways to empower the poor and employment. In the world, India has the one of the youngest population profiles with over 65% of its population below the age of 35 years. Our country recognize the importance of youth in the society so that various step taken to ensure that the workforce of tomorrow has future-ready skills. Therefore, the Honorable Prime Minister Narendra Modi of India in March 2015 introduced a skill India concept and it was launched by them on 15th July 2015 on the Occasion of World Youth Skills Day. Skill India is an initiative of the Government of India. Government of India has initiated various programmes over the years like National Skill Development Mission (NSDP),

Pradhan Mantra Kaushal Vikas Yojana (PMKVY) and Skill Loan Scheme etc. under skill India. The main objective of the national skills India development programme is to provide employment for the youth by enabling them to undertake viable economic activities. It considers the income generations activities as avenues for providing gainful employment to the youth. Most of the trainees were unemployed during the skill training Programme. But, after taking skill training period, all of them got some employment or they able to generate an opportunities of self-employment.

Government of India taking some important decision to promote skill development Programme by making some international collaboration with developed and industrialized countries like, Germany, U.K.

Dr.(Smt). A. S. Bellary

CONTEMPORARY RESEARCH IN INDIA (ISSN 2231-2137): SPECIAL ISSUE : MARCH, 2017

P. 290

MAKE IN INDIA: ENVIRONMENTAL ISSUES

Dr. Asmanaz Bellary, Associate Professor, Dept. of English, Anjuman Arts, Science & Commerce College, Dharwad

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CONTEMPORARY RESEARCH IN INDIA
ISSN 2231 - 2137

Abstract: *The make in India initiative started by government of India helps to facilitate investment, foster innovation, enhance skill development, protect intellectual property, build manufacturing infrastructure and environment concern. Many countries struggle with the consequences of unsustainable growth programmes, affecting the climate, people and natural resources. Local authorities and their inhabitants are faced with droughts, floods, air pollution, land degradation, deforestation and rising sea levels. Although the past decade of rapid economic growth has brought many benefits to India, the environment has suffered, exposing the population serious air and water pollution. By developing sustainable growth policies, local governments in partnership with the community, can improve the quality of life of citizens and contribute to protecting the global environment. For an environmentally sustainable future, India needs to value its natural resources, and ecosystem services to better inform policy and decision-making.*

Introduction

The government launched "Make In India" initiative which aims at promoting India as an investment destination and to establish India as a global hub for manufacturing, design and innovation. The initiative aims to provide favorable environment to the business community so that they can devote their resources, efforts and energy in productive work. A number of steps have been taken by the government to improve the ease of doing business in the country. Rules and procedures have been simplified and a number of products have been taken off licensing requirements.

Under this initiative, the Government intends to provide a robust infrastructure to business through development of various facilities and institutions. Government also aims at developing industrial corridors and smart cities to provide a conducive working environment with state-of-the-art technology. Efforts are being made to provide skilled manpower through a national skill development programme. Innovation is encouraged through better management of patent and trademarks registration.

Major Environmental Issues

India's remarkable growth record, however, has been clouded by a degrading environment and

growing scarcity of natural resources. Mirroring the size and diversity of its economy, environmental risks are wide ranging and are driven by both prosperity and poverty.

Climate change, or global warming, is the greatest environmental threat we've ever faced. How we respond to this crisis will greatly impact both current and future generations and all other species.

"We are certain beyond a reasonable doubt, however, that the problem of human-caused climate change is real, serious, and immediate, and that the problem poses significant risks: to our ability to thrive and build a better future, to national security, to human health and food production, and to the interconnected web of living systems... From studies of changes in temperature and sea level over the last million years, we know that the climate system has tipping points. Our proximity to these tipping points is uncertain. We know, however, that rapid warming of the planet increases the risk of crossing climate tipping points of no return, possibly setting in motion large-scale ocean circulation changes, the loss of major ice sheets, and species extinctions."

There are many environmental issues in India. Air pollution, water pollution, garbage, and pollution of the natural environment are

India's Freedom Struggle : Contribution of Women of Karnataka

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ABSTRACT

The Indian independence movement was a great movement by various people from nooks and corner of the country. They had sacrificed their blood and soul for the independence of their country. There are many men and women from different regions of British-occupied India who participated in the freedom struggle. Karnataka State has contributed a lot in the freedom struggle. Kannadigas are very well known for bravery and courage. They have believed and continue to believe that freedom is more valuable than their life. When most of the men freedom fighters were in prison the women came forward and took charge of the struggle. The sacrifice made by women is a unique feature of the culture of Karnataka. The list of great women whose names have gone down in history for their dedication and undying devotion to the service of India is a long one. The leading women participants in the freedom movement in Karnataka were- Kittur Rani Channamma, Umabai Kundapur, Bellary Siddamma, T Sunandamma, Kamaldevi Chattopadhyaya, Nagamma Patil, Krishnabai Panjikar, Subbamma Jois, Yashodharamma Dasappa, Padmavati Bidari, Jayadevitai Ligade, Sitabai Ramchandra Madagaonkar and Shakuntala Kurtakoti.

The present paper is an attempt to undertake an in-depth study, but of a different nature. Herein, it is confined itself to the evaluation of the contribution of women to the Freedom Movement in Karnataka State. The study observed that the nation has been growing economically and socially and is heading towards development. If these freedom fighters had not contributed in the freedom struggle, the current situation of the country would have been different. India, the democratic republic, might not have headed for success. We are independent and free today only because of the efforts and sacrifices made by our country's freedom fighters

Introduction:

The Indian Freedom struggle is perhaps one of the most anguished and most exciting periods in the history of India. India achieved its freedom from the British Raj on 15th of August 1947. The Indian independence movement was a great movement by various people from nooks and corner of the country. They had sacrificed their blood and soul for the independence of their country. The freedom fighters of India played an extensive role in getting independence for the country. The 'Revolt of 1857' was the first war of independence of India. In 1876, another movement started against the British rule. It was the foundation of the Indian National Congress (INC). Surendranath Banerjee laid the foundation of the party. Bal Gangadhar Tilak, Dadabhai Naoroji, Chittaranjan Das and Jawaharlal Nehru were active leaders of the INC. It was Mohandas Karamchand Gandhi who gave a push to the party and raised the struggle for freedom in a non-violent way. His Non-Cooperation Movement was a great success and a stepping stone for Indian freedom struggle.

There are many freedom fighters in India who have done exemplary agitation against the Britisher. There are many men and women from different regions of British-occupied India who participated in the

Dalit Women's Writing: A Search for Identity

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"The soul is placed in the body like a rough diamond, and must be polished, or the luster of it will never appear".

- Daniel Defoe.

Dalit women writers are like these diamonds who are born and brought up in misery, discrimination and adversity and come out stronger through their books and activism. Their writing gives us in-depth view of their struggle. Women especially in rural India have met challenges to get themselves educated and for dalit women it's doubly hard. The few women who got themselves educated and wrote came out with work in forms of books which are to a great extent autobiographical and to come out of the oppressive norms. The prominent dalit women writers are: Shantabai Kamble, Bama Faustina Susairaj, Urmila Pawar, P. Sivkani, Gogu Shyamala, Vijila Chirappad, Babytai Kamble.

Dalit women's voices have been inadequately represented or sometimes completely erased from the literary canon other times, Dalit women have been represented in romanticized narratives, without a real examination of their marginalized position in the hierarchy of caste and gender.

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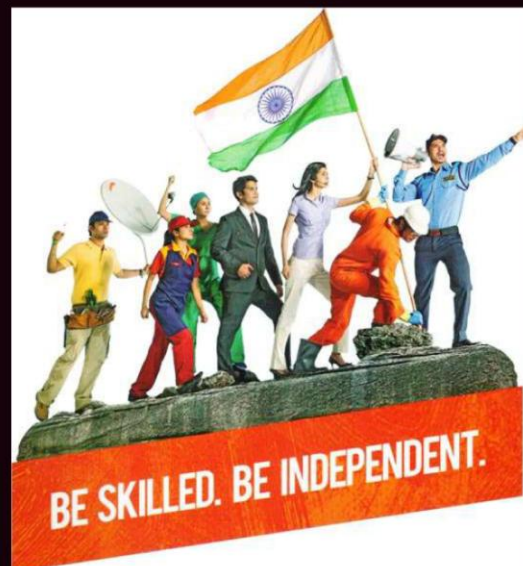
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**Skill Development in Higher Education:
Issues and Challenges**

on 9th March 2019



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Soft Skills And Higher Education

Dr. Asmanaz.S. Bellary,
Associate Professor in English,
Anjuman Arts, Sci & Commerce College & P.G. Studies Dharwad.

Abstract:

Education is an essential tool for achieving sustainability. We all realize that the current economic development trends are not sustainable and that public awareness education and training are the key elements to move our society towards sustainability. Only quality future human capital can envision development of its nation to meet the needs of the present without compromising the ability of future generations to meet their own needs. The inculcation of soft skills among the student will be two-pronged: to produce quality human capital and to develop their knowledge, understanding, values and skills as well.

Soft skills refer to all aspects of generic skills that include the cognitive elements associated with non-academic skills. Soft skills are identified as the most critical skills in the current global job market especially in a fast-moving era of technology. The reorientation of education which is one trust of education for sustainability also relates the importance of these so-called soft skills. The term soft skills are being used to describe skills that managers and leaders use that are subjective in nature, such as creative thinking, dealing with people issues coaching for performance, and so on. The must-have soft skills must be acquired by each and every individual in the institutions of higher learning without which, the student is regarded as incompetent in the above skill. The good-to-have soft skills can be regarded as the additional generic skills and a bonus to the student.

The present paper is an attempt to understand and in-depth study of the role of soft skills in higher education.

Introduction:

The quality education is basic need of society. There are number of effective teaching and learning methodologies and practice. Soft skills are the most effective way to increase the student knowledge. Now a day's soft skills play an imminent role in the process of integrated learning.

A person's soft skills are an important part of their own growth as well as success of their organization, that's why companies screen or even train selected candidates for soft skills, such as conscientiousness, dependability, agreeableness, emotional stability, etc. Since such qualities are important investments for an organization. For this reason, soft skills have become increasingly important in addition to other standard qualifications; soft skills are the human side of an organization. In certain areas like public relations, sales, etc. Soft skills are more important than hard skills. If you have the motivation to learn it is possible to learn soft skills. It is possible through training to enhance soft skills and groom anyone with proper motivation.

Objectives

- 1) To state the role of Soft skills in higher education.
- 2) To explain how soft skills, make one not only employable but agreeable also.
- 3) To study how Soft Skills are an important part of one's growth.
- 4) To know how Soft Skills are an integral part of success of an organization.

Database & Methodology: The study is primarily based on the secondary sources. The secondary sources will be used like the books, Journals, Magazines, concerned to the research topic. The research material available in the internet will also be used in the present study.

The Role of Soft Skills in Higher Education: According to the psychologist Daniel Goleman, soft skills contribute to a person ability to manage him or herself and relate to other people-skills, which matter twice as much as IQ or technical skills in job success. Based on the research, seven soft skills have been identified and chosen to be implemented. They are,

1. Communicative skills
2. Thinking and problem-solving skills
3. Team work Dynamics
4. Lifelong learning and information management
5. Entrepreneurship skills
6. Ethics and professionalism
7. Leadership skills

AN EMPIRICAL STUDY ON EFFECTIVE TEACHING METHODS AT HIGHER EDUCATION LEVEL

Dr(Smt) A. S. Bellary

Dr(Smt) R. F. Shaikh

&

Dr. N. M. Makandar

Anjuman Arts, Science, Commerce College & PG Studies Dharwad

Abstract

The quality of teaching depends upon the dedication of the teachers towards their profession and the improvisation of it depends upon the training, both pre-service and in-service they receive when they undergo the period of probation. A teacher is expected to have subject competency as well as language competency. The main objective of the present paper is to find out the efficiency of college teachers and their attitude in teaching in colleges working in twin cities of Hubli Dharwad and affiliating to Karnatak University Dharwad. Sample comprised of 250 students. Like any other activities, in teaching also one should be conscious of what is going to be achieved.

It is observed that Most of the students rated lecture method as the best teaching method. Reasons included; teacher provides all knowledge related to topic, it is time saving method, students listen lecture attentively and take notes etc. The group discussion was rated as the second best method of teaching because of; more participation of students, the learning is more effective, the students don't have to rely on rote learning, and this method develops creativity among students etc. Students' perception and ratings about the interesting and effective teaching methods is a way to suggest improvements in teaching/ learning process.

KeyWords: *Effective Teaching, Students Perception, Knowledge.*

Introduction:

Education is a powerful instrument of social and economic change. There is a strong demand for improving qualities in higher education system in India. In view of the significance of the role of teachers in education, policy makers recommended that the teachers should accept the responsibility and be accountable for maintaining good standards of education. The quality of teaching depends upon the dedication of the teachers towards their profession and the improvisation of it depends upon the training, both pre-service and in-service they receive when

A Study on Rural Women Entrepreneurship: Challenges & Opportunities With special reference to Hubli-Dharwad

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Anjuman-e-Islam's

Anjuman Arts, Science, Commerce College & PG Studies Dharwad.

Introduction

The women in Indian society had been subjected to various social, economic disabilities for many years and rural women were the major victims in those times. However, their status began to change in early part of the twentieth century by the efforts of various social movements, reform movements and women's movements. Despite the efforts of various movements in India, the majority of the rural women in the country suffer in respect of suppression, oppression and socio-economic exploitation. An opportunity of productive work for women is not merely a means to higher income, but it is a means to self-respect to the development of her personality and to a sense of participation in the common purposes of the society. In this context, Women entrepreneurship enables to pool the small capital resources and skill available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential. A self-employed woman is gaining better status and it enables her to take part in decision making in their family affairs.

In spite of their important contributions to socio-economic development, women suffer from various constraints, which inhibit them from fully realizing their potential for development. Cultural values

and social norms hinder the equal participation of women in society. One of the major constraints women face as entrepreneurs is the unequal access to productive resources and services, including finance and skill upgrading opportunities. Some legal provisions and legislative systems make it difficult for women to take initiatives for business development. Furthermore, their reproductive role in the family and the community puts women in a disadvantaged position to engage in entrepreneurial activities. As per 2001 census, women constitute 48 % of the total population. Women as an important human resource were recognized by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. Drawing strength from the Constitution, the Government of India has been engaged in committed and continuous endeavour towards ensuring all round well being, development and empowerment of women.

Rural women possess abundant resources to take up an enterprise. She has the benefit of easy availability of farm and livestock based raw material and other resources. Hence she can effectively undertake both production and processing

Dr. M. M. Barchiwale

Interdisciplinary National Seminar on Indian Democracy & Its Challenges	19 th Oct.
Organiser:- Dept. Of Political Science, Shripatrao Chougule Arts and Science College, Malwadi- Kotoli	2018

Indian democracy: Issues and Challenges

Dr M. M. Barchiwale

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Prof.M. M. Javali

Associate Professor of Political Science

Abstract

Democracy is the best form of government ever devised, but this does not mean that every democracy does well in practice. Many countries with an elected government are held back by the absence of a democratic tradition, or by such problems as poverty, crime, corruption, environmental degradation, and civil strife.

India is the largest democracy in the world. In the last more than 6 decades it has worked successfully well to some extent. But in modern India, it has to face many challenges that need to be tackled in order to ensure true democracy. These challenges may include: overpopulation, poverty and the huge gap between rich and the poor, proper sanitation, corruption, illiteracy and right to education, violence communal, religious, etc., terrorism, naxalism, caste related violence, law and order, economic reforms, good governance, voter turnout, relationship with neighbouring countries, diplomatic issues, protection of human rights, womens and children rights and right to development, implementation of various welfare schemes, protection of freedoms guaranteed under the Constitution of India, environment protection, apathy of media, frequent dharnas, strikes, walkouts, non-cooperative movements, etc. The present paper is an attempt to take the various issues and challenges in Indian democracy.

Introduction:

Democracy means rule by the people to ensure that every citizen takes part in the decision making process either directly or indirectly through elected representatives. India is the largest democracy in the world. In the last more than 6 decades it has worked successfully well to some extent. But in modern India, it has to face many challenges that need to be tackled in order to ensure true democracy. These challenges may include: overpopulation, poverty and the huge gap between rich and the poor, proper sanitation, corruption, illiteracy and right to education, violence communal, religious, etc., terrorism, naxalism, caste related violence, law and order, economic reforms, good governance, voter turnout, relationship with neighbouring countries, diplomatic issues, protection of human rights, womens and children rights and right to development, implementation of various welfare schemes, protection of freedoms guaranteed under the Constitution of India, environment protection, apathy of media, frequent dharnas, strikes, walkouts, non-cooperative movements, etc. India needs to develop new legal, political and social proposals to reform democracy. Law plays important role in political reformation and may help to prevent wrong practices and encourage good ones. But mere legal changes alone does not help as the changes in laws may sometimes prove counterproductive and may result into negative impact on society. Therefore, besides good laws, the political ruling and the opposition must work in with a true parliamentarian spirit toward meeting these challenges and hence restoring the true democracy in India. To ensure this Right to Information Act, is the best example that serves as a watchdog against abuse of democratic principles by the politicians and the beaurocrats. In this paper, the author has attempted to study and analyse the existing democratic setup in India and suggest necessary reforms in order to ensure and sustainable democracy in India.

Objectives of the study: The present paper is an attempt to diagnose the various issues and challenges in Indian democracy. The specific objective are.

- 1) To understand the meaning of democracy ;
- 2) To study and analyze various issues and challenges, that are being faced by the Indian democratic republic.
- 3) To recognize the measure for effective implementation of democracy and
- 4) To suggest measures to meet the challenges effectively and help restore Indian Democracy in its true spirit.

UGCS INITIATIVES IN SKILL DEVELOPMENT THROUGH HIGHER EDUCATION**Prof M.M.Javali****Dr M.M.Barchiwaley**

Head, & Associate Professor ,

Head & Associate Professor

Dept of Political Science

Dept of Urdu

Anjuman Arts, Science, Commerce College & PG Studies, Dharwad .Karnataka

Introduction:

India celebrates National Youth Day on 12 January on Swami Vivekananda's birth anniversary, also called Swami Vivekananda Jayanti since 1985. This day is celebrated to inspire and encourage the youth to embark on a successful journey. India is a developing country and around 50% of its population is under the age of 25. According to the UN report, India has the largest youth population in the world. So skill development becomes very important. It is a process in which youth of India is enabled and mobilized in a large number to take up outcome based skill training and become employable and earn their livelihood. As they are the future of country it is very important that they have a job or they are doing something productive. It will also eradicate unemployment.

Significance of the study:

Every country develops its own system of education to express and promote its unique sociocultural-economic identity besides meeting the challenges of time to leverage the existing potential opportunities. India, at present, is recognized as one of the youngest nations in the world with over 50% of the population under the age of 30 years. It is estimated that by about 2015, India will have 20% of the world's total workforce. In order to harness the full demographic dividend, India needs an educational system which is of high quality, affordable, flexible and relevant to the individuals, economy and to the society as a whole. The pressing need, therefore, is to empower and enable India's young population to sustain a livelihood throughout their lives requires that educational institutes and government look beyond traditional pathways of education, employability and employment. Strengthening of skill development and its linkages with entrepreneurship, entrepreneurship that advances beyond cities and towns towards rural areas, and provision of transitions from vocational to higher education are all avenues that hold immense promise. Harnessing the demographic dividend through appropriate skill development efforts would provide an opportunity to achieve inclusion and productivity within the country and also a reduction in the global skill shortages.

Higher Education Institutions in India:

India's higher education system is the world's third largest in terms of students, next to China and the United States. In future, India will be one of the largest education hubs. The institutions of higher learning in India fall into the following broad categories:

a) Universities: These are established by an Act of Parliament or State Legislature and are of unitary or affiliating type. They are called Central Universities and State Universities respectively.

b) Deemed to be Universities: These institutions are given deemed to be university status by the Central Government on the recommendation of the UGC in terms of Section 3 of the UGC Act. Some of these institutions offer advanced level courses in a particular field or specialization while others award general degrees.

c) Private Universities: These are established by various State governments through their own legislation.

d) Institutes of National Importance: These Institutes are declared as such by the Government of India by an Act of Parliament and are empowered to award degrees. In some cases, such Institutes are also set up by the Government through an Act of State Legislation.

Skill Development In Education Sector: An Analysis

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Anjuman Arts, Science, Commerce College and P G Studies

Dr Umapati K L,

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Maharani Arts College for Women, Mysuru

Abstract:

Higher education in the country is experiencing a major transformation in terms of access, equity and quality. This transition is highly influenced by the swift developments in information and communication technologies (ICTs) all over the world. The optimal utilization of opportunities arising due to diffusion of ICTs in higher education system presents a profound challenge for higher education institutions. In this regard the paper addresses the opportunities and challenges posed by integration of ICTs in various aspects of higher education in the present scenario. The paper argues for addressing the issues through formulation of policies and strategies to accrue following potential future developments in ICTs and to integrate them in education sector to transform higher education.

Key word: Digitalization, ICT, Higher education

Introduction:

The Indian higher education system has witnessed significant expansion in recent years, both in terms of the number of institutions as well as the student enrolment. India has more than 400 universities and over 20,000 colleges, of which almost half were set up in the last decade. Student enrolment has crossed 12.9 million in 2007-08, clocking a compounded annual growth rate of 6.2% since 1985-86. The private sector has enthusiastically participated in the growth of the higher education system with about 63% of the total higher education institutions being private unaided institutions. Though these are clearly positive trends, the Indian higher education system continues to demonstrate many structural shortcomings which in turn create challenges in meeting future expectations. Despite having more higher education institutions than any other country in the world, hardly any feature in the leading institutions in the world. At about 12%, our GER is almost half of that of China, and lower than many developing countries. Inequity is also pervasive in the system, with the GERs of women and backward castes being much lower than the national average.

From where things stand today, we have identified five areas critical to making the Indian Higher Education system future ready. We believe that financial innovation, innovative use of information and communication technologies (ICT), reinvigorating research, thrust on vocational education & training (VET), and regulatory reforms are potential 'Game changers' for the Indian higher education system. Given this backdrop, we have identified certain challenges across these five areas and outlined specific recommendations to improve upon the gaps and strengthen the foundation of the Indian higher education system.

Statistical Indicators: The following statistics would reveal the magnitude of the problem

- **Literacy rates:** The 15th official census in India was calculated in the year 2011. In a country like India, literacy is the main foundation for social and economic growth. When the British rule ended in India in the year 1947 the literacy rate was just 12%. Over the years, India has changed socially, economically, and globally. After the 2011 census, literacy rate India 2011 was found to be 74.04%. Compared to the adult literacy rate here the youth literacy rate is about 9% higher. Though this seems like a very great accomplishment, it is still a matter of concern that still so many people in India cannot even read and write. The numbers of children who do not get education especially in the rural areas are still high. Though the government has made a law that every child under the age of 14 should get free education, the problem of illiteracy is large. Now, if we consider female literacy rate in India, then it is lower than the male literacy rate as many parents do not allow their female children to go to schools. They get married off at a young age instead. Though child marriage has been lowered to very low levels, it still happens. Many families, especially in rural areas believe that having a male child is better than having a baby girl. So the male child gets all the benefits. Today, the female



MAKE IN INDIA : INDIAN TEXTILE AND APPAREL INDUSTRY

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Introduction:

The history of apparel and textiles in India dates back to the use of mordant dyes and printing blocks around 3000 BC. The foundations of the India's textile trade with other countries started as early as the second century BC. A hoard of block printed and resist-dyed fabrics, primarily of Gujarati origin, discovered in the tombs of Fostat, Egypt, are the proof of large scale Indian export of cotton textiles to the Egypt in medieval periods. The apparel and textile industry occupies a unique and important place in India. One of the earliest industries to come into existence in the country, the sector accounts for 14% of the total Industrial production, conduces to about 30% of the total exports and is the second largest employment creator after agriculture. Textile and apparel sector is the second largest employment provider in the country employing nearly 51 million people directly and 68 million people indirectly in 2015-16.

The Indian textile industry covers an extensive spectrum of segments, from hand-woven/hand-spun, unorganized segment on one end to capital and technology intensive organized segment on the other. It also exhibits rich cultural heritage of India. India is the second largest producer of silk and cotton globally.

Following are the initiatives which Government of India, adopted to uplift this industry under **Make in India** Programme.

Policy initiatives and investments:

Exports: A variety of tax reforms and benefits have been introduced in the past two years to promote the sector, Even in Exports we could see its growth from 13% in 2013-14 to 15% in 2015-16.

- **Merchandize Exports from India Scheme (MEIS):** Launched in April 2015, the MEIS provide duty rewards to eligible textile and apparel categories to an extent of 2-5% of Free on Board (FOB) value. This has now been extended to all countries and covers the entire textiles sector.
- **Interest Equalization Scheme:** The Government has approved Interest Equalization Scheme on pre and post shipment rupee export credit for five years, starting from April 1, 2015.
- **Basic Customs Duty (BCD):** Basic Customs Duty has been reduced to 2.5% for raw materials used in the manufacture of technical textiles and specialty fibers and yarns. • BCD has been exempted on the import of certain fabrics of value equivalent to 1% of FOB value of exports in the preceding year for the manufacturing of textiles meant for exports.
- **Tex-Venture Capital Fund:** The fund which was set up in June 2014 as a SIDBI venture, to last for a period of seven years with a corpus of INR 35 crore, has chosen 5 companies for investment and a sum of INR 13.43 crore has been committed. Upward revision of duty drawback rates: All Industry Rates (AIR) of Duty Drawback has been revised for various products from November 23, 2015. The revised rate encourages the industry to follow the CENVAT route as exporters opting CENVAT facility would get enhanced drawback rate

The government has approved a INR 6,000 crore 'special package' for the textiles sector with the aim of creating one crore jobs in the next three years and to attract investments worth USD 11 billion and generate USD 30 billion in exports. Facilitating Technology up- gradation With an eye on attracting

Self Help Groups: A Tool For Women Empowerment

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Abstract

Self-employment is a significant step to have sustained incomes and remove the shackles of poverty. Self help groups are voluntary gatherings of persons who share needs or problems that are not being addressed by Existing organizations, institutions, or other types of groups Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. The participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. The main objective of this study is to find the impact of microfinance in pushing back rural poverty. Hence, the socio-economic status of the respondents both in pre- and post-SHG situations, were sought to be analyzed. The present study addresses issues related to the performance of self-help groups. Various research gaps have been identified that need to be studied immediately to strengthen the performance of self-help groups

It is observed that the activities of Self Help Group helped them to generate income and slowly changing their living condition making them out of poverty. It is observed that the members of SHG are getting knowledge of Banking system, knowledge about health education, Development of savings habit and skill up gradation etc It is observed that the overall conditions of Self Help Group are increasing after they have joined the Group.

Introduction:

Self Help Groups (SHGs) are informal associations consisting of 10-20 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity and joint responsibility. In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in household etc The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development. The participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects.

Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the community level. Women's empowerment is very essential for the development of society. Empowerment means individuals acquiring the power to think and act freely, exercises choice and fulfill their potential as full and equal members of society.

Need For The Study:

Villages are faced with problems related to poverty illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as Self help groups have become the vehicle of change for the poor and

Role Of National Assessment And Accreditation Council (Naac) In Developing Skills Of Learners In Higher Education Institution's In India.

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Abstract:

The National Assessment and Accreditation Council (NAAC) is taking efforts in developing skills of the learners in Higher Education Institutions (HEIs) in India. NAAC in its revised framework of assessment and accreditation focuses on soft skills. Soft skills are now becoming important due to the changing work environment, customer driven market, information-based economy and globalization. Therefore, it becomes necessary to the HEIs to undertake few modules based on the personal skills for the students to coup up with the current growing demand from the market. Technical institutions have been producing hard or technical skills whereas non-technical or traditional institutions / colleges inculcating soft skills. Hard skills have their own advantages and limitations. Soft skills are not a replacement for hard skills. In fact, they are complementary to each other. A person with hard skills may not be necessarily well-equipped with soft skills and vice-versa. But soft skills serve to unlock the potential of people blessed with hard skills. Therefore, separate modules need to be framed alongwith curricular, co-curricular and extra-curricular activities, because today's business is all about people. Efforts have been made in this paper to elaborate the ways these skills can be developed, their role at the time of employment and also in businesses in today's era of Liberalization, Privatization and Globalization (LPG).

Key words: Soft Skills, Hard or Technical Skills, NAAC, HEI.

Introduction:

The role of HEIs is significant in human resource development and capacity building of individuals, to cater to the needs of the economy, society and the country as a whole, thereby, contributing to the development of the nation. In this context, soft skills are important. Technical and job-related skills are a must for seeking a job in the job market, but they are not sufficient when it comes to finding a job. Today, in the era of globalization, traditional style of leadership is out of style. Professional managers and the business houses are expecting more from their employees irrespective of their hard skills which we call today as soft skills. Socially acceptable profile and skills are needed to make a good employee but at the same time the job seekers are expected to have what employers call soft skills.

Soft skills are essentially people skills – the non-technical, intangible, personality-specific skills that determine one's strengths as a leader, listener, negotiator, and conflict mediator. Hard skills, on the other hand, are those which appear on one's resume – your education, experience and level of expertise.

Soft skills refer to personality traits, social graces, facility with language, personal habits, friendliness, and optimism that mark people to varying degrees. Soft skills play an important role in one's success in life particularly in one's profession as well as for the success of an organization. Organizations, particularly those dealing with customers / clients face-to-face, are generally more prosperous if they train their employees to use these skills. Now a days, employers are recruiting trained skilled personnel (both hard and soft skill), instead first employee them and then give them training.

Therefore, it becomes important to the higher education institution to undertake few modules as part of the learner's learning program. This is a basic idea of introducing and focusing on soft skills by NAAC in its revised framework.

Revised framework of NAAC: The National Assessment and Accreditation Council has been revised its A & A process in July 2017 to make it in tune with local, regional and global changes in higher education scenario. The main focus of the revision process has been to enhance the redeeming features of the accreditation process and make them more robust, objective, transparent and scalable as well as make it ICT enabled.



HEALTH CARE INFRASTRUCTURE AND MEDICAL FACILITIES A Case Study of Haveri District

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Abstract:-A comprehensive analysis of health care infrastructure, which consists of hospitals, dispensaries, practitioners, doctors, Para medical staff health workers. Health assistance. ANM's no. of beds and medical stores. So and so forth, in the district of Haveri is undertaken in this chapter.

Keywords: Medical Facilities , Health Care , Para medical , geographical area.

1.0 INTRODUCTION

Hence the present study has attempted to provide data on different constituents of health care infrastructure available in the study area. The main purpose of this analysis is to estimate the extent of health care facilities both in public as well as private sectors in the district Haveri.

2.0 STUDY AREA:

Haveri district is located in the central Karnataka. The total geographical area of the study region is 4,848 sq. kms. The study region is located in between 140 - 191 North to 150 - 091 Northern latitudes and 750 - 011 East to 750 - 501 Eastern longitudes. Durma, Kumadavati, Tungabhadra and varda are the important seasonal Rivers in the study region. The district comprises of seven taluks namely Byadgi, Hangal, Haveri Hirekerur, Ranebennur, Savanur and Shiggaon. As per 2011 census the study area consists of 15.98 lakh population residing in 698 villages and seven urban centers.

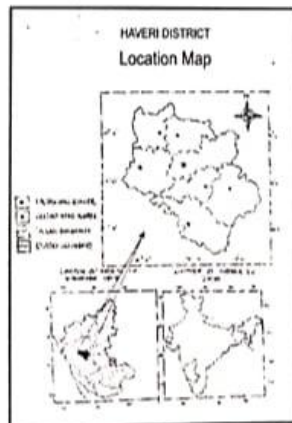


Fig. 1

2. Poverty Alleviation at the Grass Root Level, Self-Help Groups as an Instrument - Case Study of Dharwad Taluka

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Abstract

Self Help Groups (SHGs) evolved through the Grameen Bank model in Bangladesh in the late 1970s. Self Help Group, as the name suggests, was an idea which aimed at women empowerment through "Self Help Group". The SHG model focuses on inter-loaning and group savings generally among rural women to increase financial independence and as a measure for poverty alleviation.

SHG provides a motivation for the building up capabilities on the part of their members in the sample area through providing various income earning sources and shifting their occupational structure. In the χ^2 test analysis on the assessment of SHG on poverty reduction also shows that formulation of SHG and enrolment of the members after the formulation of SHGs have come out as the significant factor of reducing incidence of poverty in the Dharwad taluka. In other words, it can be concluded that participation of members in SHG programme provides a significant impact towards the upliftment of the members from the grief of poverty in the study region.

Keywords: SHG, poverty reduction, Empowerment

Intruduction

Self Help Groups (SHGs) are fast emerging as powerful tool of socio-economic empowerment of the poor. An SHG is a self governed peer controlled informal group of people with similar socio-economic background and having a desire to collectively perform common purpose. The SHG concept here is focused on local level organization with specific objectives and the goal of socio-economic sustainable development. Self help group (SHG) is perceived differently by Ojha when he observed that when individuals act a thematic level in a conglom

Higher Education in India: Emerging Issues, Challenges

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Abstract:

Education is one of the significant factors instrumental to the development of a country, it should be transformed to the needs of the time and changing scenario of the world. It provides an opportunity to critically reflect upon the social, economic, cultural, moral and spiritual issues facing humanity. This paper is mainly focused on the overall performance of higher education system in India. We try to find out the initiatives taken by the government to raise level of education system.

This paper aims to identify emerging issues and challenges in the field of higher Education in India, Finally the paper concludes here is need of plans requires solutions that combine, employers and youth need of expectations of from various stakeholders' students, Industry, Educational Institutions, Parents and Government.

Key Words: Higher Education, Issues, challenges

Introduction:

Higher education is very important for a developing country like India and it is encouraging to increasing human development. Higher education in India has experienced phenomenal expansion since independence. India has produced scientists, engineers, technologists, doctors, teachers and managers who are in great demand all over the world. Now it is one of the top ten countries in our industrial and technological capacity, It has proved its tremendous potential by its performance in nuclear and space domains. In the coming few decades will be heralded by space craft, satellites, internets and others offshoots of scientific enquires, Higher Education opportunities to the people to reflect on the critical social, cultural, moral, economic and spiritual issues facing humanity. Higher education provides specialized knowledge and skilled persons for national development. In next few decades, India will have world's largest set of young people. While the correlation between people and higher education is not up to the mark. The increasing youth population can be a great asset if potential employability is brought to fruition. Conversely, if we fail to provide education and employment then it will open a downside gate for Indian economy. Education is an essential tool for achieving sustainability. The Education Commission 1964-66 described the role of education in social and economic transformation through a statement the density of a nation is shaped in its class rooms. Education creates human capital which is the core of economic progress and assumes that the externalities generated by human capital are the source of self-sustaining economic process.

This paper aims to identify issues and challenges in the field of Higher Education. In India.

Objectives

- To analyze the current scenario of higher education system in India
- To Identify on the Emerging issues of higher education in India
- To identify on the Emerging Challenges of higher education in India

Higher Education Scenario in India: The table 1 reveal that there has been appreciable growth of higher education since 1951. Number of university level institutions and college has growth up from 28 to 677 and 578 to 3800 respective from 1951 to 2015 As a result, the of teachers as well as students has also increased significantly. The growth of student" enrolment is more than the growth of number of teachers over the period of time, may be due to the massive investment by government at school level in from of primary as well as secondary education. Rise in enrolments and institutions at school level, there is mushrooming growth in higher education institutions At the end of 2014 there were 677 Universities and 38000 colleges in India. But still we need more than 1500 universities to cater the demand. The table 1 show that our education system is improving not only in number of.

Impact of Socio-Economic Conditions on Health Issues of the Old Age People

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Abstract

The present study is an attempt to examine the impact of socio-economic conditions of the old age people on health issues in their day today life. The main objectives of the study are to examine living conditions, socio-economic status, social contacts and health conditions of age old age persons. A socioeconomic condition encompasses not just income but also educational attainment, financial security, and subjective perceptions of social status and social class of the old age people. Socio-economic status can encompass quality of life attributes as well as the opportunities and privileges afforded to old age people within society. Poverty, specifically, is not a single factor but rather is characterized by multiple physical and psychosocial stressors. Further, SES is a consistent and reliable predictor of a vast array of outcomes across the life span, including physical and psychological health of the old age people. Thus, SES is relevant to all domains of behavioral and social science, including research, practice, education and advocacy. The study finds that the people aged 60 and above felt discomfort with their health issues because of their low economic conditions. Also it found that SES affects overall human functioning, including our physical and mental health. Low SES and its correlates, such as lower educational achievement, poverty, and poor health, ultimately affect our society. Society benefits from an increased focus on the foundations of socioeconomic inequities and efforts to reduce the deep gaps in socioeconomic status of the old age people.

Keywords: Socioeconomic conditions, Social inequality, Health inequality, Health issues

Introduction:

The scientific literature contains many examples of socioeconomic factors such as income, education and ethnicity directly contributing to the development of disease. Recently, the journal *Ethnicity and Disease* (Winter 2011) found that increased obesity was linked to income below poverty level, receipt of food stamps, and lower income in general. The researchers concluded that lower income levels equated to poorer food quality and less consumption of healthy foods like fruits and vegetables. A May 2011 study featured in the journal *Sleep Medicine* found that people with the least amount of education had the most sleep complaints. In addition, those who were unemployed or making less than \$75,000 a year also had significantly more sleep complaints than those who were gainfully employed and making at least \$75,000 annually. Of course, we now know that lack of sleep can weaken the immune system, increase obesity, and put us at risk of developing diabetes and heart disease. A 2011 study in the journal *Clinical*

**A GEO-ECONOMIC IMPACT OF MNREGS ON MINORITIES:
A CASE STUDY OF DHARWAD DISTRICT**

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Abstract

Rural employment is inextricable bound with the challenge of meeting the first Millennium Development Goal of reducing half of the proportion of people living on less than a dollar a day. Ways to improve existing rural jobs and to create additional jobs for more than 100 million new workers are expected in the decade leading up to 2015, need to be found. Employment generation in rural India has emerged as one of the most crucial socio-economic issues in India in recent years. The government had initiated a number of rural development policies, including rural employment generation schemes since the 80's. Different innovation schemes and programmes have been from time to initiated time and again in different Five Year Plans. In the past, a number of schemes have provided temporary employment in public works programmes at the government's discretion, but the present-day scenario brings with it legislation and right-based approach for implementing pro-people development policies in the country.

Key words: MNREGS, Minority communities, Dharwad district, Socio-economic

Introduction

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) launched in 2005 has yielded the best results and is now the largest employment generation scheme in the country. This research aims is to discuss the success and scope of employment generation government schemes in the organized and unorganized sectors. During the Fifth Five Year Plan that removal of unemployment and poverty alleviation was recognized as one of the principal objectives of economic planning in the country. The seventies, eighties and the nineties saw emergence of special schemes in the rural development sector such as integrated Rural Development Program (IRDP), National Rural Employment Program (NREP), Rural Landless Employment Guarantee Program (RLEGP), Jawhar Rozgar Yojna (JRY) etc. to tackle the problem of rural unemployment and poverty through expanding livelihood opportunities and creation of durable assets in rural areas.

National Rural Employment Guarantee Scheme (NREGS) [2006] launched to provide 100 days of guaranteed employment to one member from each rural household and create community assets. The objective of the programme is to generate employment opportunity in



MAKE IN INDIA AND INDIAN RAILWAYS-POLICY IMPLICATIONS

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Abstract: *The Make in India is a very bold policy initiative undertaken by BJP government under the leadership of Prime Minister Narendra Modi in September 2014. The policy was devised to transform India into a global design and manufacturing hub. Make in India represents a comprehensive and unprecedented overhaul of outdated processes and policies. It also brings a change in government mindset- "a shift from issuing authority to a business partner", in keeping with Prime Minister's slogan "Minimum Government and Maximum Governance"*

Make in India aimed at,

- a) Inspire confidence in India's capabilities among potential partners abroad, the India business Community and citizens at large.*
- b) Strengthening the financial and technical support to 25 selected sectors to make them globally competitive.*
- c) To reach out to a vast local and global audience via social media and constantly keep them updated about the opportunities and reforms.*

Of the 25 selected sector Indian Railways also attracted the attention of planners and given importance. Indian government has undertaken various initiatives to provide impetus to make in India program and also encourage Foreign Direct Investment in developing the strong Railway infrastructure through investor friendly policies. Under Make in India 100 percent Foreign Direct Investment has been allowed which has opened up private participation in developing the railway infrastructure. This paper highlights that how the largest public sector commercial establishment which has been monopoly of union government since independence with minimalistic private participation will get a financial and technical boost through Make in India. This paper highlights the needs of investing in Indian Railways, the present scenario and likely implication of this move on the sector. This paper also tries to prove that how FDI may lead to generate much needed funding to the cash strapped Indian Railways and enable them to introduce major reforms in developing railway Infrastructure.

Introduction:

The Make in India initiative was launched by Prime Minister in September 2014 as part of a wider set of nation-building initiatives. Make in India was launched by Prime Minister against the backdrop of economic crises, and quickly became a rallying cry for India's innumerable stakeholders and partners. It was a powerful, galvanizing call to action to India's citizens and business leaders, and an invitation to potential partners and investors around the world. It represents a comprehensive and unprecedented overhaul of out-dated processes and policies. Most importantly, it represents a complete change of the Government's mindset – a shift from issuing authority to business partner, in keeping with Prime

Minister's tenet of 'Minimum Government and Maximum Governance'.

Make in India needed a different kind of campaign as it aims at (a) inspire confidence in India's capabilities amongst potential partners abroad, the Indian business community and citizens at large; (b) provide a framework for a vast amount of technical information on 25 industry sectors, and (c) reach out to a vast local and global audience via social media and constantly keep them updated about opportunities, reforms, etc. The Department of Industrial Policy & Promotion (DIPP) worked with a group of highly specialized agencies to build brand new infrastructure, including a dedicated help

The Indian Education Sector: Reforms And Steps Required

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Abstract:

Education is one of the significant factors instrumental to the development of a country. It should be transformed to the needs of the time and changing scenario of the world. It provides an opportunity to critically reflect upon the social, economic, cultural, moral and spiritual issues facing humanity. India needs more efficient and educated people to drive our economy forward. There are many Indian around the corner who known for their capabilities and skills. To develop India as an education hub or to become a prosperous partner in global economy, India has to qualitatively strengthen education in general and higher education with research and development in particular.

The educational activities have to be involved in the protection of environment through the control of environmental pollution, food adulteration to enhance the life and for the survival of our self and country. University and colleges have to be develop through the proper placement of staffs to their specialized subjects will have the chance of development and satisfactory service .Reform of higher education lead to attain the needful aim and challenges. Higher education need to upgrade of syllabus as per present situation to solve present problems of the country.

Introduction:

India is famed for population size, complexity and diversity, it may be socioeconomic, geographical, political, cultural, or developmental, all of which effect on every face of life, including education, training, employment and workforce considerations. In the world, India is one of the youngest countries. After China's Workforce of India's is the second largest in the world. Population growth is not an obstacle to economic growth and development. India is still facing several problems like population growth, unplanned rural urban migration causing urban poverty, high school dropout rates illiteracy, unemployment, poverty, medical infrastructure etc. National skill development Programme is the delivery of skills, knowledge and vocational training to youth at the affordable costs to various sections of disadvantaged and low-income groups of society by opening a several training centres at several places. India has, for a long time, recognized the importance of youth in social and economic imperative has made an enormous contribution's in economic development by introducing innovative ways to empower the poor and employment. In the world, India has the one of the youngest population profiles with over 65% of its population below the age of 35 years. Our country recognize the importance of youth in the society so that various step taken to ensure that the workforce of tomorrow has future-ready skills. Therefore, the Honorable Prime Minister Narendra Modi of India in March 2015 introduced a skill India concept and it was launched by them on 15th July 2015 on the Occasion of World Youth Skills Day. Skill India is an initiative of the Government of India. Government of India has initiated various programmes over the years like National Skill Development Mission (NSDP),

Pradhan Mantra Kaushal Vikas Yojana (PMKVY) and Skill Loan Scheme etc. under skill India. The main objective of the national skills India development programme is to provide employment for the youth by enabling them to undertake viable economic activities. It considers the income generations activities as avenues for providing gainful employment to the youth. Most of the trainees were unemployed during the skill training Programme. But, after taking skill training period, all of them got some employment or they able to generate an opportunities of self-employment.

Government of India taking some important decision to promote skill development Programme by making some international collaboration with developed and industrialized countries like, Germany, U.K.

ಡಾ. ಎನ್.ಬಿ. ನಾಲತವಾಡ
 ಸಹಪ್ರಾಧ್ಯಾಪಕರು, ಭೂಗೋಳಶಾಸ್ತ್ರ ವಿಭಾಗ
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ಶ್ರೀ. ರೆಹಮಾನ ಆಯ್. ಗೋರಜನಾಳ
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 ಧಾರವಾಡ

ಪ್ರಸ್ತಾವನೆ:

ಆದಿ ಮಾನವನು ತನ್ನ ಬದುಕಿನ ಬದಲಾವಣೆ ವಲಸೆ ಹೋಗುವುದು ಮತ್ತು ಕೌಶಲ್ಯ ಯುತದಿಂದ ಆಹಾರ ಸಂಪಾದನೆಯ ಸಂವಹನವೇ ಈ ಪ್ರವಾಸ ಮತ್ತು ಭಾಷೆಯ ಸಂಕೀರ್ತದಿಂದ ನಾಗರಿಕೆಯ ಪಲ್ಲಟವು ಆಗಿದೆ. ಪ್ರವಾಸ ಎಂಬುದು ಮಾನವನ ಹುಟ್ಟು ಗುಣ. ಮೂಲಭೂತ ಹುಟ್ಟಿಕೊಳ್ಳುವುದಕ್ಕೆ ಹುಡುಕಾಟದಲ್ಲಿ ಬದುಕಿನ ಹೋರಾಟದಲ್ಲಿ ಮತ್ತು ನೆಲೆಯನ್ನು ಹುಡುಕುವಲ್ಲಿ ಜನ್ಮ ವಾದಂತಹದು. ಇದು ಗುರಿಯ ಸಾಧನೆಗೆ ಪ್ರವಾಸ ಮತ್ತು ಭಾಷೆಯೂ ಮಧ್ಯಮವಾಗಿ ಸಹಕರಿಸಿ ಅಂತರ್ಗತವಾಗಿರುವುದು. ಅನಾಗರಿಕ ಸ್ಥಿತಿಯಿಂದ ನಾಗರಿಕ ವ್ಯವಸ್ಥಿತ ಸಮಾಜದ ಕಾಲಚಕ್ರದಲ್ಲಿ ಸಂಚಾರವೇ ಉದ್ದೇಶಗಳು ವೈವಿಧ್ಯತೆಯಿಂದ ಸೇರಿದಾಗಿದೆ.

ಪ್ರವಾಸವು ಉದ್ಯಮವಾಗಿ ಬೆಳೆದುಬಂದಿದೆ. ಹೇಗೆಂದರೆ ಉದಾಹರಣೆಗೆ ತೀರ್ಥಯಾತ್ರೆ, ಪ್ರವಾಸದ ಒಂದು ಮಜಲು, ಅದರಂತೆ ವ್ಯವಹಾರ ಮತ್ತು ವ್ಯಾಪಾರದ ಸಂವಹನ ಎಂದರು ತಪ್ಪಾಗಲಾರದು. ಇದಕ್ಕೆ ಭಾಷೆಯ ಅಗತ್ಯವು ಇದೆ. ಇದರಿಂದ ತಿಳುವಳಿಕೆ ಮತ್ತು ಸಂಪರ್ಕ ಪಡೆಯಲು ಸಾಧ್ಯವಾಗುತ್ತದೆ. ಜ್ಞಾನಸಂಪಾದನೆಗೆ, ವ್ಯವಹಾರ ದೃಷ್ಟಿಯಿಂದ, ಇದರ ಸಮಸ್ಯೆಗಳು, ಪರಿಹಾರಗಳ ಪೂರ್ವಸಿದ್ಧತೆ, ಅನುಭವಗಳು ತುಂಬಾ ವೈಶಿಷ್ಟ್ಯದಿಂದ ಸೇರಿವೆ. ಪ್ರವಾಸೋದ್ಯಮವು ಆರ್ಥಿಕ ಸಬಲತೆ ಪಡೆಯುತ್ತದೆ. ಭಾಷೆಯ ವೈಶಿಷ್ಟ್ಯತೆ ತಿಳಿಸುತ್ತದೆ. ಇವೆರಡು ತಿಳುವಳಿಕೆಗಿಂತ ಭಿನ್ನವಾದುದು ನೋಡುವ ದೃಷ್ಟಿಯಲ್ಲಿ ಭಿನ್ನತೆ ಇದ್ದರೂ ಯಾವುದೇ ಗೊಂದಲವಿಲ್ಲದ, ಹೊಸದೃಷ್ಟಿ, ಹೊಸ ಸೃಷ್ಟಿಗೆ ಪೂರಕವಾಗಿದೆ. ಪ್ರವಾಸೋದ್ಯಮ ಮತ್ತು ಭಾಷೆಯಿಂದ ಈ ರೀತಿಯ ನೋಟದಿಂದ ಭೂಗೋಳಶಾಸ್ತ್ರ, ಮಾನವಶಾಸ್ತ್ರ ಇತಿಹಾಸ ಮತ್ತು ಸಮಾಜಶಾಸ್ತ್ರ, ಸಂಸ್ಕೃತಿಗಳೊಂದಿಗಿನ ಸಂಬಂಧ ಮತ್ತು ಪ್ರವಾಸ ವಿಶೇಷತೆಯನ್ನು ಪಡೆದುಕೊಂಡಿವೆ.

ಪ್ರವಾಸೋದ್ಯಮ:

೧) ಮನುಷ್ಯನಲ್ಲಿಯ ಪ್ರವಾಸ ಚಪ್ಪಲ:

ಮನುಷ್ಯನು ಆಹಾರ ಸಮಸ್ಯೆಯಿಂದ ರಾಜಕೀಯ, ಸಾಮಾಜಿಕ, ಧಾರ್ಮಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಕಾರಣಗಳಿಂದ ಒಡಗೂಡಿದ ಪ್ರವಾಸದ ವಿವಿಧ ಮಜಲುಗಳನ್ನು ದಾಟುವಷ್ಟರಲ್ಲಿ ಪ್ರವೃತ್ತಿ ಹವ್ಯಾಸವಾಗಿ ಮಾರ್ಪಟ್ಟಿದೆ. ಸಾಮಾನ್ಯ ಜೀವನದ ನೀತಿ ನಿಮಯಗಳಿಂದ ಕೆಲಸಲವಾದರೂ ದೂರಾಗಿದ್ದು ಸ್ವಭಾವಗತವಾದ ಸ್ವಾತಂತ್ರ್ಯ ಅಭಿಲಾಷೆಯನ್ನು ಪೂರೈಸಿಕೊಳ್ಳಬೇಕೆಂದು ಮನುಷ್ಯನಲ್ಲಿಯ ಪ್ರವಾಸದ ಚಪ್ಪಲಕ್ಕೆ ಕಾರವಾಗಿರಬಹುದು. ಆದರೂ ಕೂಡ ಪ್ರವಾಸೋದ್ಯಮವು ಕರ್ನಾಟಕ ಸಂಸ್ಕೃತಿಗೆ ತನ್ನದೇ ವೈಶಿಷ್ಟ್ಯತೆಯೊಂದಿಗೆ ಮೈನಸನ್ನು ಸೆಳೆಯುತ್ತದೆ. ಇದರಿಂದ ಭಾಷೆ ವೈವಿಧ್ಯತೆಯ ಅನುಭವ ದೊರೆಯುತ್ತದೆ.

Skill Development in India

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Abstract:

Skill development (Skill India) initiated by the Indian government is considered to be as a major policy agenda in the past few years. Countries having higher & better skilled people can easily face challenges and grab opportunities in their work. The demographic status of India consists 54% of population below the age of 25 years, their aspirations and industry demand had led to focus on skill development.

In India, the informal sector employs nearly 90% of the workforce, most of whom are either non-skilled or inadequately skilled, and there is very little investment or opportunity for formal „skilling“. According to a National Sample Survey Organization (NSSO) report, two types of vocational training are available in India: (i) formal and (ii) non-formal. According to the NSSO report, vocational training is received by only 10% of persons aged between 15 and 29 years. Out of this, only 2% receives formal training and non-formal training constitutes the remaining 8%. In case of formal training received by that particular age group, only 3% is employed.

Introduction:

Skill development refers to imparting an individual with required set of skills. Skills and knowledge are important factors for economic growth of the country. Skills are equipped through the process of learning by doing in the means of on-job-training.

The Indian economies are highly dependent on the availability of jobs and the quality of the labor force. This has resulted in an increased demand for skilled labor over the past few years. India is the world's fastest growing economy, expected to grow at 7.2 percent in 2017-18, and at 7.7 percent by 2019-20. The government of India has ambitious plans to transform India into a competitive, high-growth, high productivity middle-income country.

Skill development plays a major role. Skill is required:

- To improve employment
- Reduce poverty
- Provide livelihood opportunities
- Enhance productivity
- Promote environmentally sustainable development

Skill Development Landscape in India:

India is one of the few countries in the world where the working age population will be far in excess of those dependent on them and as per the World Bank, this will continue for at least three decades till 2040. This has increasingly been recognized as a potential source of significant strength for the national economy, provided we are able to equip and continuously upgrade the skills of the population in the working age group.

People need a broad range of skills to contribute to a modern economy. A joint ASTD and U.S. Department of Labor study showed that through technology, the workplace is changing, and identified 16 basic skills that employees must have to be able to change with it. Three broad categories of skills are suggested and these are technical, human, and conceptual. The first two can be substituted with hard and soft skills, respectively.

**Contribution of Dr. B. R. Ambedkar to
Social Sciences -**

**Dr. Rahath Unnisa
Mobile - 9342659919**

Abstract-

Dr. B.R Ambedkar was a mongthe most outstanding intellectuals of India of the 20th century He was a great nationalist, socialthinker, political reformer, Economist, philosophical writer with progressive ideas.He stood for all political, social, culturaland economicactions which increas edt here as on of human developmentan dhappiness. He was the soul for the constitution of India. He crusaded for the betterment of the exploited and depressed classes. He played important role for himself between the leading architects of modern India. In this process, Dr. Ambedkare merges not on lyasa Valliant upholder of the Indiand emocraticre public, but too captures the outstanding lyd distinctive place in the Indian Pantheon as an unusual intellectual mass leader who awakened the social conscience of contemporary India.

Objectives -

1. To know there evolutionary work of Dr. B. R. Ambedkaras the social reformer of modern India.
2. To assess his Contribution as nation builder, an architect of Indian constitution and as an eminent economist and educationist to Modern India.

Methodology -

The present study is basically descriptive and an alyticalin nature. In this paper an attempt as been taken to analyze the Contribution of Dr. B. R. Ambedkar in the field of social sciences. Dataused initispurely from secondary source.



MAKE IN INDIA : INDIAN TEXTILE AND APPAREL INDUSTRY

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Introduction:

The history of apparel and textiles in India dates back to the use of mordant dyes and printing blocks around 3000 BC. The foundations of the India's textile trade with other countries started as early as the second century BC. A hoard of block printed and resist-dyed fabrics, primarily of Gujarati origin, discovered in the tombs of Fostat, Egypt, are the proof of large scale Indian export of cotton textiles to the Egypt in medieval periods. The apparel and textile industry occupies a unique and important place in India. One of the earliest industries to come into existence in the country, the sector accounts for 14% of the total Industrial production, conduces to about 30% of the total exports and is the second largest employment creator after agriculture. Textile and apparel sector is the second largest employment provider in the country employing nearly 51 million people directly and 68 million people indirectly in 2015-16.

The Indian textile industry covers an extensive spectrum of segments, from hand-woven/hand-spun, unorganized segment on one end to capital and technology intensive organized segment on the other. It also exhibits rich cultural heritage of India. India is the second largest producer of silk and cotton globally.

Following are the initiatives which Government of India, adopted to uplift this industry under **Make in India** Programme.

Policy initiatives and investments:

Exports: A variety of tax reforms and benefits have been introduced in the past two years to promote the sector, Even in Exports we could see its growth from 13% in 2013-14 to 15% in 2015-16.

- **Merchandize Exports from India Scheme (MEIS):** Launched in April 2015, the MEIS provide duty rewards to eligible textile and apparel categories to an extent of 2-5% of Free on Board (FOB) value. This has now been extended to all countries and covers the entire textiles sector.
- **Interest Equalization Scheme:** The Government has approved Interest Equalization Scheme on pre and post shipment rupee export credit for five years, starting from April 1, 2015.
- **Basic Customs Duty (BCD):** Basic Customs Duty has been reduced to 2.5% for raw materials used in the manufacture of technical textiles and specialty fibers and yarns. • BCD has been exempted on the import of certain fabrics of value equivalent to 1% of FOB value of exports in the preceding year for the manufacturing of textiles meant for exports.
- **Tex-Venture Capital Fund:** The fund which was set up in June 2014 as a SIDBI venture, to last for a period of seven years with a corpus of INR 35 crore, has chosen 5 companies for investment and a sum of INR 13.43 crore has been committed. Upward revision of duty drawback rates: All Industry Rates (AIR) of Duty Drawback has been revised for various products from November 23, 2015. The revised rate encourages the industry to follow the CENVAT route as exporters opting CENVAT facility would get enhanced drawback rate

The government has approved a INR 6,000 crore 'special package' for the textiles sector with the aim of creating one crore jobs in the next three years and to attract investments worth USD 11 billion and generate USD 30 billion in exports. Facilitating Technology up- gradation With an eye on attracting

generation and productivity improvement, by judiciously harnessing technology and resources.

- State Governments will also be encouraged to set up similar organisations at the state level.

New Skill and Entrepreneurship Policy:

Vision:

To create an ecosystem of empowerment by skilling on a large scale at speed with high standards and to promote a culture of innovation-based entrepreneurship, it generates wealth, employment and sustainable livelihoods for all citizens in the country.

Skill development guidelines among 21 ministries and departments streamline the Skill India mission and reap a better demographic dividend.

Skill development and entrepreneurship policy:

- To improve the efficiency of human resources
- Clearing the institutional framework for the National Skill Development Mission in keeping with the commitment made in the Union Budget
- The hours and cost of training will become uniform.
- Currently, training courses offered by ministries range from 80 to 675 hours.
- As per new rule minimum of 200 hours' training is required for fresh skilling courses and 80 hours for re-skilling programmes.

Three-Tiered National Skill Development Mission:

- **High-powered decision-making structure**, at its apex, its governing council, chaired by the Prime Minister, will provide overall guidance and policy direction.
- **The steering committee**, chaired by the minister in charge of skill development, will review the mission's activities in line with the direction set by the governing council.
- **The mission directorate**, with secretary-skill development as mission director, will ensure

References:

- Website:** www.skilldevelopment.gov.in
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<http://twitter.com/MSDESkillIndia>
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www.youtube.com/PMOfficeIndia

implementation, coordination and convergence of skilling activities across central ministries and departments as well as state governments.

Skill India Mission Targets 40.2 Crore Workers by 2022:

Skill India Mission, launched on the **World Youth Skills Day July 15**, by Prime Minister Narendra Modi. That aims to converge and monitor skill development schemes across the Country as well as to provide subsidized loans to students for vocational training.

Data from the Census 2011 and 68th round of the National Sample Survey revealed;

- Crore fresh workers would enter the labour market and require skill training by 2022.
 - 29.8 Crore of the existing workforces will require additional skill training over the same time period.
- The Government initiated a number of schemes including;

- Launch of **National Skill Development Mission**
- For convergence and coordination of skilling activities across India.
- Release of **National Policy For National Skill Development and Entrepreneurship 2015**
- For skilling on a large scale at speed with high standards and to ensure sustainable livelihood for all.
- Launch of **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)**
- Flagship skill training programme to cover 24 lakh youth.
- Launch of **Skill Loan Scheme**
- 34 lakh youths of India, who seek to attend skill development programmes over the next five years.
- Loans ranging from Rs 5,000 to Rs 1.5 lakh will be available.

12. Empowerment of Women Issues and Challenges

Dr. Mrs. Rahath Unnisa

Associate Professor in Economics, Anjuman Arts, Science & Commerce College, Dharwad.

Abstract

A nation cannot develop and democracy will not function smooth when half of its population is deprived of the rights and remains undeveloped. Women empowerment helps women to become independent and also to earn for their family which grows country's economy. Women empowerment does not mean to deify women. Rather it means replacing patriarchy with parity. Women Empowerment elaborates social Rights, Political rights; Economic stability, judicial strength and all other rights should also be equal to women. There should be no discrimination between men and women

The concept of empowerment is not a new one. References to the term date back to the 1960s, particularly in the Afro-American movement and in Paolo Freire's theory based on the development of a critical conscience. But the concept of empowerment was adopted after the Beijing Conference (1995). The Beijing Declaration presents women's empowerment as a key strategy for development: "Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace".

Introduction

The position and status of women all over the world has risen incredibly in 20th century. We find that during 18th and 19th century women in India and elsewhere in the world were treated like objects that can be bought and sold. For long time women in India and elsewhere remained within four walls of their household. But the women in India are not properly honored by their male counter parts and other male members of the family including the society at large. Women are still considered as weaker section of the society. The Beijing Declaration presents women's empowerment as a key strategy for development: "Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace".

Higher Education Sector In India: Problems And Prospects.

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Introduction:

Higher Education provides opportunities to the people to reflect on the critical social, cultural, moral, economic and spiritual issues facing humanity. Higher education provides specialized knowledge and skilled persons for national development. Higher education being the highest point of education provides quality researchers, teachers and professors for better education system. Literacy being a key for socio-economic progress, Indian literacy rate has grown to 74% (2011 Census figure), with recent reports of 80% literacy approaching the world average rate of 84%. As of February 2017, statistics from the UGC website states that, there are **789 universities, 37,204 colleges** and **11,443** stand-alone institutions in India, which makes India's higher education system in the world third largest in terms of students, next to China and the United States. In future, India will be one of the largest education hubs. The 'Right to Education Act' which stipulates compulsory and free education to all children within the age groups of 6-14 years, has brought about a revolution in the education system of the country with statistics revealing a staggering enrolment in schools over the last four years. The involvement of private sector in higher education has seen drastic changes in the field. Today over 60% of higher education institutions in India are promoted by the private sector.

Objectives:

Following are the objectives aimed through this platform of "one day interdisciplinary International Conference"

- Accommodates diversity and protects learners from inferior and non-relevant skills development for people from all socio-economic backgrounds and genders;
- Improve the quality of all education and training in India by inclusive quality frame work
- Provide greater transparency and consistency across the entire skill development system

The National Quality Assurance Framework aims to

- a. Improve the consistency and industry relevance of NSQF graduates through closer partnerships with industry and other social partners;
- b. Accommodates diversity and protects learners from inferior and non-relevant skills development for people from all socio-economic backgrounds and genders;
- c. Provide a structure for continuous improvement of the overall education and training system in India;
- d. Improve the quality of all education and training in India, even those delivered by institutions that have limited resources, by an inclusive quality framework, which permits such institutions to achieve the quality standards laid down in the NQAF.
- e. The objective is not to exclude large number of participants in the skills development process by an exclusive framework that set benchmarks that exclude education and training provision;
- f. Develop a skilled India of highly valued productive multi-skilled workers; and Provide greater transparency and consistency across the entire skills development system as it provides a common framework for the system as a whole to improve, monitor and evaluate the management, provision and outcomes of skill.

Research Methodology:

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze the challenges, need and opportunities for skill development in India. Data used in it is purely from secondary sources according to the need of this study.

STUDENT PROGRESSION: HIGHER EDUCATION IN INDIA

Dr. Rahath unnisa
&

Dr. SalmaShaheen

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Abstract

The economic success of any nation is directly determined by their education systems. Education is a Nation's Strength. A developed nation is inevitably an educated nation. India with vast young Population need well skilled and highly developed education system to educate people who can drive our economy forward. Today, the country has the largest higher education system in the world in terms of the number institutions. It is the second-largest in terms of enrollment. Though India has shown impressive growth in the number of institutes and enrollment in the country, but still the country is facing Challenges continuing to plague Higher education Sector. According to the latest report on the All India Survey on Higher Education 2015; there are 799 Universities, 39,701 colleges and 11,923 standalone institutions in India. Whereas India's GER of 16% was much below the world average of 27%, as well as that of other emerging countries such as China (26%) and Brazil (36%) in 2010. Faculty shortage is 40% and 35% shortage of faculty in state and central universities, respectively. Accredited institutions of the NAAC show that 62% of universities and 90% of colleges being average or below average. In this present studies an attempt is made to high light need and responsibility of Society and family to improve the higher education, and the measures taken by the government during plans to improve the higher education in India.

Keywords: Students progression, Higher education, present scenario.

Student Progression: Higher education in India



Higher Education - India
2015

Gender Equality: For Better Society

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Abstract

Healthy development of a society in Particular and nation in general depends upon the gender equality. The difference in sex and physical form denotes no difference in status. Men and Woman are complement of each other. The origin of gender inequality is the root cause of male dominance society. At least in India, a woman still needs the anchor of a husband and a family. Men's dominating nature was all practiced from the beginning and is followed till date.

Some argue that Gender inequality in India is a multifaceted issue that concerns men and women. And say gender equality indices place men at a disadvantage. However, when India's population is examined as a whole, women are at a disadvantage in several important ways. In India, discriminatory attitudes towards either sex have existed for generations and affect the lives of both sexes. Although the constitution of India grants men and women equal rights, still gender disparities remain. As per UNDP report, India ranks 132 out of 187 countries on gender inequality index (GII). India ranks low partly because of its skewed ratio, with only 914 females for every 1000 males, according to Indian government data. As per UNDP report, only 29% of Indian women above the age of 15 in 2011 were part of labour force, as compared to 80.7% men. In parliament, only 10.9% of law makers are women, 80% of Indian women didn't have bank account in 2016 as per UNDP report Every day 39000 girls are forced for early marriage i.e. 27 girls are married a minute.

This paper highlights the multi-dimensional context of gender inequalities prevalent in India. Overall, the study indicates the inequality in economic, social, cultural and legal biasness which are of a great challenge for policy-makers and social scientists to establish proper equality in the entire social field. An attempt has been made to find out those factors and suggestions which are responsible for this problem in India.

Keywords: gender differences, infanticide, undignified treatment, sexual harassment, occupational hazards

Introduction

The origin of the gender inequality is the root cause of male dominance society. In India, a woman still needs the anchor of a husband and a family. It was all practiced from the beginning and is followed till date. In many parts of India, women are viewed as an economic and financial liability by their families despite contribution in several ways to our society, economy. The crime against women is increasing day by day. Domestic Violence, Rape, Sexual harassment, molestation,

eve-teasing, forced prostitution, sexual-exploitation at work places are a common affair today. So, it is an alarming issue for our country. The reality of gender inequality in India is very complex and diversified, because it exists in every field like education, employment opportunities, income, health, cultural issues, social issues, economic issues etc

Objectives:

Following are the objectives aimed through this platform of national seminar,

6. E - Banking Services and Challenges

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Electronic banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar institution. Banks today operate in a highly globalized, liberalized, privatized and a competitive environment. In order to survive in this environment banks have to use IT. IT has introduced new business paradigm. The electronic medium has always provided the innovative base to the banking institutions in their progressive journey of providing better, safe, and easy services to the customers. The earliest mode of transactions the cheques, was first introduced in Indian banking system by Bengal Bank in 1784. Then came ATMs in 1987. HSBC took the initiative of introducing ATM in India. In India, ICICI introduced internet banking facility in 1997. Information Technology has become a necessary tool in today's organizations. It is increasingly playing a significant role in improving the services in the banking industry. Indian banking industry has witnessed a tremendous developments due to sweeping changes that are taking place in the information technology.

Objectives of the study

1. To highlight various e-banking services/products adopted by Indian banks.
2. To analyze and study the progress made by Indian banking industry in adoption of technology.
3. To find out the challenges faced by Indian banks in adoption of technology and make recommendations to tackle these challenges.

Research Methodology & Database

The study is analytical in nature and secondary source. Statistical and mathematical tools such as simple growth rate, percentages and averages are used. The sources of data are Report on Trends and Progress of Banking in India published by Reserve Bank of India, Mumbai. To analyze progress made by Indian banking industry in adoption of technology, averages, percentages and simple growth rate is calculated.

Evolution of E-banking

E-banking came into being in UK and USA in 1920s. It became prominently popular during 1960s through electronic funds transfers and credit cards. The concept of web-based

Dr. A. I. Sadarbhai

National Conference on Skill Development in Higher Education : Issues and Challenges
Organizer :- Anjuman Arts, Science, Commerce College and P.G. Studies, Dharwad

9th March
2019

Skill Development in India

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Abstract:

Skill development (Skill India) initiated by the Indian government is considered to be as a major policy agenda in the past few years. Countries having higher & better skilled people can easily face challenges and grab opportunities in their work. The demographic status of India consists 54% of population below the age of 25 years, their aspirations and industry demand had led to focus on skill development.

In India, the informal sector employs nearly 90% of the workforce, most of whom are either non-skilled or inadequately skilled, and there is very little investment or opportunity for formal „skilling“. According to a National Sample Survey Organization (NSSO) report, two types of vocational training are available in India: (i) formal and (ii) non-formal. According to the NSSO report, vocational training is received by only 10% of persons aged between 15 and 29 years. Out of this, only 2% receives formal training and non-formal training constitutes the remaining 8%. In case of formal training received by that particular age group, only 3% is employed.

Introduction:

Skill development refers to imparting an individual with required set of skills. Skills and knowledge are important factors for economic growth of the country. Skills are equipped through the process of learning by doing” in the means of on-job-training.

The Indian economies are highly dependent on the availability of jobs and the quality of the labor force. This has resulted in an increased demand for skilled labor over the past few years. India is the world’s fastest growing economy, expected to grow at 7.2 percent in 2017-18, and at 7.7 percent by 2019-20. The government of India has ambitious plans to transform India into a competitive, high-growth, high productivity middle-income country.

Skill development plays a major role. Skill is required:

- To improve employment
- Reduce poverty
- Provide livelihood opportunities
- Enhance productivity
- Promote environmentally sustainable development

Skill Development Landscape in India:

India is one of the few countries in the world where the working age population will be far in excess of those dependent on them and as per the World Bank, this will continue for at least three decades till 2040. This has increasingly been recognized as a potential source of significant strength for the national economy, provided we are able to equip and continuously upgrade the skills of the population in the working age group.

People need a broad range of skills to contribute to a modern economy. A joint ASTD and U.S. Department of Labor study showed that through technology, the workplace is changing, and identified 16 basic skills that employees must have to be able to change with it. Three broad categories of skills are suggested and these are technical, human, and conceptual. The first two can be substituted with hard and soft skills, respectively.

Dr.(Smt). Salma Shaheen

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Shri. I. R. Yakundi

Interdisciplinary National Seminar on Indian Democracy & Its Challenges
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2018

Challenges And Opportunities For Rural Women Entrepreneurship in Karnataka With Special Reference to Dharwad District

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Abstract

Empowerment is an active process, which enables women to realize their identity and power in all aspects of life. It enables women to have more access to knowledge and resources, greater autonomy in decision making, greater ability to plan their times, free them from the clutches of irrelevant customs built and practices. This study was conducted in Dharwad District of Karnataka State on 50 women respondents on the basis of proportionate random sampling technique. A semi-structured schedule was used to collect the data from rural women. Various constraints, which were observed in empowerment of rural women, were social constraints, political constraints, economic constraints and psychological constraints. The main reason for poor empowerment of rural women was noted as 'lack of knowledge about new technology'. The results of the study indicate lack of supportive network, financial and marketing problems were the major problem areas for rural women entrepreneurs and major demotivator for other women to initiate entrepreneurial activity.

Introduction:

Women's Empowerment is critical to ensure the socio-economic development of any community. As per 2001 census, women constitute 48 % of the total population. Women as an important human resource were recognized by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. Women and poor women in particular are the most vulnerable segments of developing societies. This is because men have been considered in these societies to be the income earners those who go out to work while women's work has been confined to the household. Women are thus invisible and unremunerated for their household work. When, due to economic pressures, women have been forced to go out to work, it has given rise to multiple burdens on women of household work, children's welfare and wage earning. The multiple burdens have resulted in women making the adjustments, at great cost to their own health and well-being. While women have increasingly become important economically to the household and have been recognized to be contributors to the household economy, they lose the most when economic forces negatively affect livelihoods.

Rural Women Entrepreneurship Development:

Women entrepreneurship development is an essential part of human resource development. Entrepreneurship amongst women has been a recent concern. The development of women entrepreneurship have become aware of their existence their rights and their work situation. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Women entrepreneurs are motivated by internal factors such as the family background, education background, and the desire to do something independently. The emergence of rural women entrepreneurs and their contribution to the national economy is quite visible in India. Rural women entrepreneurs are those entrepreneurs who actually reside in rural areas and mobilize human resources requirements from those areas in which they live. Women from middle class and upper middle class are themselves included in income earning activities at their own level. Such rural women are involved in number of entrepreneurial activities. Self-employment gives economic status to rural women. Economic status paves way for social status. About 66 per cent of the female population in the rural sector is idle and unutilized.

Prof. M. M. Javali

DEMOCRACY AND DIVERSITY: A CRITICAL ANALYSIS

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The Indian Constitution and polity have provided for the wide diversities in India. The three main organs of our polity, i.e. the Executive, the Legislature and the Judiciary have evolved to deal with diversities in our large country. There is a need of an action plan to strengthen these institutions, so that they can meet their challenges more creatively and successfully in the development of our country.

Unity in Diversity: India is a continental country accounting for about of one sixth of global population. In fact, the population of India is almost equal to the population of three continents namely, Africa, North America and South America. India is no wonder, home to wide diversities with fifteen major languages and several religious persuasions. How can one Parliament successfully represent the unities and diversities of more than 128 crores of people? A wise policy of decentralization is the best under the circumstances, to strike an optimal balance between the political security and fiscal unification needed as a single nation on the one hand, and social, cultural and other diversities which are bound to exist in a large nation. The Constitution of India is the best manifestation of our unity in diversity. It seeks to provide justice, liberty, equality and fraternity to a nation of presently more than 128 crores of people, with different faiths, languages, customs, traditions and economic capabilities.

The Preamble: The Preamble to our Constitution brings out the essential ideals of Indian polity.

"We the people of India, having solemnly resolved to constitute India in to SOVEREIGN, SOCIALIST, SECULAR, DEMOCRATIC, REPUBLIC and to secure all its citizens: JUSTICE, social, economic and political; LIBERTY of thought, expression, belief, faith and worship; EQUALITY of status and of opportunity; and to promote among them all FRATERNITY assuring the dignity of the individual and unity and integrity of the nation.

Fundamental Rights: The Constitution of India protects diversities of different kinds in our society, which have been a part of our tradition and culture of tolerance and co-existence. Article 15 prohibits any discrimination by the State on the grounds of religion, race, caste, sex or place of birth. Article 16 guarantees equality to all sections of the population in respect of public employment. Article 17 prohibits the pernicious practice of untouchability. Article 18 abolishes all kinds of titles, which made some people superior to others. Articles 19 to 22 provide fundamental rights to life, liberty; speech and also freedom from arbitrary arrest. Articles 25 to 28 guarantee the freedom of religion. The minorities are assured of cultural and educational rights, under Articles 29 and 30. Legal remedies are provided under Article 32 in case of these fundamental rights is infringed by the government or by anyone else.

Directive Principles of State Policy: The Indian Constitution has also prescribed duties to successive governments in the shape of Directive Principles of State Policy (DPSP), thus preventing future governments from following discriminatory policies and practices which can undermine national unity. These principles call for continued efforts by the state to secure equal justice and free legal aid, decentralized governance through Local Bodies, promotion of educational and economic interests of scheduled castes and scheduled tribes and other weaker sections. Constitutions of very few countries have provided so extensively to protect the weak and to prevent destruction of traditional diversities in social and economic systems.

Coping with Diversities: When India became independent in 1947, many people in the world who thought that India would not survive long as a united, given the tremendous diversities of religions, languages, customs, traditions etc. The Indian political leadership right from early years of freedom had a sound vision: a vision to carry with them all sections of the population. As a result, we have substantially succeeded in continuing as united one, without any trauma of secession or separation. It doesn't mean that we had no problems. We could cope with the problem of languages by forming states on linguistic basis. "Unity in Diversity" is the policy of Indians. The people of India should abide by the famous Lincoln dictum, "Malice towards none & Charity for all!"

A Democratic Global Government: The 20th century has witnessed the triumph of democracy in coping with diversity. After the Second World War, the victorious powers of the world avoided the mistakes of the victors of First World War, by avoiding retribution from the vanquished. The defeated nations like Germany and Japan were realized to see the importance of democracy and became vibrant democracies. The western powers wholeheartedly and socialist powers somewhat half-heartedly supported United

**Criminalization of Politics
and**

Judicial Activism

(Collected Papers of Paper presenters in the UGC
sponsored Two Day National Level Seminar)

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CRIMINALISATION OF POLITICS

Prof. M. M. Javali

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INTRODUCTION :

Apart from terrorism, the most serious problem being faced by the Indian democracy is criminalization of politics. Elections aim at providing the power to select the one by whom we want to be governed. Looking the present statistics, are we really choosing the adroit body to govern us or the candidates are besmirch to the constitution, the elections, and the Indian freedom struggle?

The political parties and the candidates appraise and spend a huge amount compared to the meager limits. They incur the capital through funds and donations. The questions pings, who furnishes such funds and donations? These funds generally come from underworld or the business bizarre. After becoming the MP or MLA they become altruist and venerate to the supporting factors before the elections and victory.

The number of political parties in India has been phenomenally increasing. The mushroom growth of political parties is not the result of improvement in political standard; nor is it because more qualified and service-minded persons are entering the field of politics, determined to serve the country and its people. On the contrary, it is a definite indication of political standards going down to abysmal levels. The field of politics nowadays does not attract selfless gentlemen, eager to use their expertise and time for nation-building; it attracts rowdies and criminals with proven record of

New Dimensions Of Public Administration In The Age Of Globalization

*DR. UMAPATI. K. L.

**DR. V. R. BETGAR

***MR. M. M. JAVALI

Administration is an instrument of a state and the state is the instrument of society. We cannot have a civilized society without government. It is a necessary pre-condition for good society. Public administration is a discipline concerned with the organization and procedures of the government for formulation and effective implementation of public policy. The major concerns of public administration are:

- Organization of permanent civil service and work methods
- Public finance and accountability to the political leaders.
- Management of personnel.

Thus, the major concerns of public administration are focused upon order and efficiency, recruitment and performance of permanent civil servants, supplies of materials and funds and financial management. The problem of governance in the modern state has become extremely complex on account of fast changing technical and economic parameters. Science & technology, Economy & ecology, Education & health, Finance and banking all require specialized knowledge of particular departments of government. It is difficult to think of a modern state without a sophisticated network for public administration. It is no exaggeration to say that while many countries manage their affairs without elections, parties and parliaments. But no state can exist without public administration. At present the public administration is very much concerned with cultural values, social objectives and culturally acceptable means. Public administration is therefore, acquiring more and more the character of scientific discipline or policy science.

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ESSENTIALS FOR EFFECTIVE FUNCTIONING OF INDIAN DEMOCRACY

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India is the seventh largest (by area) and the second most populous country in the world, with roughly one-sixth of its population, of about a billion and a quarter. It is the world's largest democracy. It is one of the world's oldest civilizations yet, a very young nation. Elections to its Parliament are held once every 5 years. India is a constitutional republic governed under the world's longest written constitution, federally consisting of 29 states and six centrally administered union territories, with New Delhi as the nation's capital. The country has six main national parties: the Indian National Congress (INC), Bhartiya Janta Party (BJP), Communist Party of India (CPI) and the Communist Party of India (Marxist) (CPI (M)), Bahujan Samaj Party (BSP) and the Nationalist Congress Party (NCP). The Indian National Congress has governed the country for 3/4th's of the time since independence from Britain in 1947, under the de facto one party system⁽¹⁾ and now, under the Dominant-party system. Now it is governed by non-congress party under the leadership of Shri. Narendra Modi as the prime minister.

Indian democracy is framed and designed with certain ideologies, principles and strategies. But some factors are really hindering for its effective functioning. Some of them are History, Religion, Regions and other factors as mentioned below.

Factors Affecting Indian Democracy

I. History:

Indian democracy is best understood by focusing on how power is distributed. The earliest forms of Republics and Kingdoms in India were called Janapada and Mahajanapada. Since India is bestowed with great Epics and Vedas and the contents of those Epics and Vedas are having solid belief and reflection over the Indian democracy. As the time gone up, the interpretation of history is linked with communal factors like fundamentalism, regionalism and communalism. This has been a very serious threat to the national unity and integrity of the country.

II. Religion:

Religion as a major cultural influence plays an important role in politics. Political party support depends greatly on differentiating the electorate along religious lines. The major religious communities are those of the Hindus (although not a homogeneous block), the Muslims (again they too are differentiated as Shias and Sunnis) and the Sikhs; and many political parties are identified by the religion of their supporters. Many national religious issues are the key points of the success in elections.

III. Regionalism:

At the international level, regionalism refers to transnational cooperation to meet a common goal or to resolve a shared problem or it refers to a group of countries such as Western Europe, or Southeast Asia, linked by geography, history or economic features. Used in this sense, regionalism refers to attempts to reinforce the links between these countries economic features.

The second meaning of the term is regionalism at national level refers to a process in which sub-state actors become increasingly powerful; power devolves from central level to regional governments. These are the regions within country, distinguished in culture, language and other socio-cultural factors.

To understand regionalism, we need to know various dimensions of the region. Region as a geographical unit, is delimited from each other. Region as a social system, reflects the relation

RURAL WOMEN EMPOWERMENT IN INDIA: A CRITICAL ANALYSIS**Smt. Rabiabalu B. Nadaf**Associate Professor,
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Pol. Science Anjuman Arts
Sci/Com, College & P.G.
Centre. Dharwad (Karnataka)**Abstract:**

Women should be equipped with all the necessary rights and then to make women conscious about their rights, also to their economic equality and social justice applies to women. Basically empowerment of women is a human rights issue. When women are economically and socially empowered, they become a change agent. In rural areas women is the nucleus of the family and play an important role not only in running day to day house hold activities but in other areas too. The present study has been focusing towards women empowerment related policies initiated by the Central and State Governments for the upliftment of women.

Introduction:

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles of State Policies. The Constitution of India not only grants equality to women but also empowers the state to adopt measures of positive discrimination in favor of women. The Government of India has implemented several programmes through its various departments to bring about women's development and their empowerment.

Objectives of the Study:

1. This paper mainly aims at providing information about rural women empowerment in India.
2. To understand various constitutional provisions for the empowerment of women.
3. To know and evaluate why woman in India is ignored and the reasons for the ignorance.
4. To study the ways and means to rural women empowerment.

Methodology:

Keeping in view the specific objectives of the study analyzes the rural women empowerment in India. The study is primarily based on secondary sources of the data collected from various books, magazines, journals, reports and articles.

Constitutional Provisions:

The Asian and Pacific Center for Women and Development (APCWD) defines "empowerment as a process that aims at creating the conditions for the self-determination of a particular people or group". The Constitution of India guarantees Right to Equality to all women (Article - 14), no discrimination by the state (Article -15 (1)), Equality of opportunity (Article - 16), equal pay for equal work (Article - 39(D)), renounce practices derogatory to the dignity of women (Article -51 (a) and (e)). The Constitution also allows the state to make special provision in favor of women and children (Article -15 (3)) and securing just and humane conditions of work and maternity relief (Article -42). The Indian Government declared 2001 as the "Year of Women's Empowerment" and national policy for the empowerment of women came into effect from 2001.

Women Empowerment:

When women are socially and economically empowered, they become really a change agent. In rural areas women is the nucleus of the family and play an important role not only in running day to day house hold activities but in other areas too. Despite, many efforts made by the governments, the inequalities still exists in the areas of education, health, sharing the property, control over the resources. Today women empowerment is need of the hour because of increasing sex based criminal activities. Women need to be highly literate and aware about their social and economic rights which can help them to make right decisions. India today is on the edge of paradigm shift in its economic growth and position in the emerging world. Women especially lag behind man in many social indicators like health, education and economic opportunities. Hence they need special attention due to their vulnerability and lack of access to resources. Women can only be empowered if they have enough educational and employment opportunities. Long

The History Of Freedom Movement in Karnataka State : Role of Gadag District Literary Elites.

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Introduction

The Freedom Movement was unique as it was fought on shared experience under alien rule from Bengal Presidency to other segments in a sustainable passion since 1830. It commenced through reformative and revival process in the first phase and later under INC since 1885. Raja Ram Mohan Roy, Dayanand Saraswati, Justice M.G. Ranade, Sir Ahmed Khan and several enlightened elites provided the base at the national level. In a similar way, the local literary elites to come out of suffocating atmosphere that was dominated by Marathi culture and pathetic alien rule engaged in native culture revival exercise by educating the masses. Sakkari Balacharya, Narayanrao Huilgol, Achutrao Huilgol and Garud Sadshivarao were prominent who provided the platform for forthcoming political activities.

Statement of the Problem:

British divided Kannada speaking areas and handed over to different Provinces after the downfall of Tipu Sultan. "The break of Karnataka which brought Kannadigas under Maharashtrian influence in North under Muslim influence in North - East, under Dravidian influence in East and South produced a sense of frustration among people"¹.

Gadag district comprises of five talukas. Gadag, Ron, Nargund and majority areas of Mundaragi taluka was under the direct rule of British administration, where as Shirahatti and few villages of Mundaragi taluka were ruled by Maratha Princely States. The district was utterly neglected by the British administration and parts ruled by Princely States faced linguistic, administrative and educational problems, situated far away in Maharashtra with no direct link thus unable to exercise proper control and develop the territory. In this backdrop the paper is aimed to ascertain and analyse the role and achievements of elites prior to the existence of INC and during freedom movement. It is based on primary as well as secondary data and relies on historical and documentary method. The relevant data of study area pertaining Gadag - Betgeri is collected from the M Phil dissertation.

Role of Literary Elites:

The Indian National Congress, the official voice of Indian Freedom movement did not have its own identity and a office in the Kannada speaking areas. "There was not a single member representation from Karnataka in the Bombay Provincial Congress Committee"². It's base was established in Northern Karnataka during 1920, prior to that, the condition of the entire Northern Karnataka was under the mercy of Non Karnataka leaders. In this backdrop, the literary elites played an instrumental role to promote patriotic fervour among the public. The primary aim of them was not directly connected with freedom movement but their goal, desire and motive was latent. The programmes undertaken by them in their initial years provided a platform for the rejuvenation of native language and unification process of Karnataka and to organize political activities in the forthcoming years. They laid the foundation stone through various stages

Indian democracy: Issues and Challenges

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Prof.M. M. Javali

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Abstract

Democracy is the best form of government ever devised, but this does not mean that every democracy does well in practice. Many countries with an elected government are held back by the absence of a democratic tradition, or by such problems as poverty, crime, corruption, environmental degradation, and civil strife.

India is the largest democracy in the world. In the last more than 6 decades it has worked successfully well to some extent. But in modern India, it has to face many challenges that need to be tackled in order to ensure true democracy. These challenges may include: overpopulation, poverty and the huge gap between rich and the poor, proper sanitation, corruption, illiteracy and right to education, violence communal, religious, etc., terrorism, naxalism, caste related violence, law and order, economic reforms, good governance, voter turnout, relationship with neighbouring countries, diplomatic issues, protection of human rights, womens and children rights and right to development, implementation of various welfare schemes, protection of freedoms guaranteed under the Constitution of India, environment protection, apathy of media, frequent dharnas, strikes, walkouts, non-cooperative movements, etc. The present paper is an attempt to take the various issues and challenges in Indian democracy.

Introduction:

Democracy means rule by the people to ensure that every citizen takes part in the decision making process either directly or indirectly through elected representatives. India is the largest democracy in the world. In the last more than 6 decades it has worked successfully well to some extent. But in modern India, it has to face many challenges that need to be tackled in order to ensure true democracy. These challenges may include: overpopulation, poverty and the huge gap between rich and the poor, proper sanitation, corruption, illiteracy and right to education, violence communal, religious, etc., terrorism, naxalism, caste related violence, law and order, economic reforms, good governance, voter turnout, relationship with neighbouring countries, diplomatic issues, protection of human rights, womens and children rights and right to development, implementation of various welfare schemes, protection of freedoms guaranteed under the Constitution of India, environment protection, apathy of media, frequent dharnas, strikes, walkouts, non-cooperative movements, etc. India needs to develop new legal, political and social proposals to reform democracy. Law plays important role in political reformation and may help to prevent wrong practices and encourage good ones. But mere legal changes alone does not help as the changes in laws may sometimes prove counterproductive and may result into negative impact on society. Therefore, besides good laws, the political ruling and the opposition must work in with a true parliamentary spirit toward meeting these challenges and hence restoring the true democracy in India. To ensure this Right to Information Act, is the best example that serves as a watchdog against abuse of democratic principles by the politicians and the beaurocrats. In this paper, the author has attempted to study and analyse the existing democratic setup in India and suggest necessary reforms in order to ensure and sustainable democracy in India.

Objectives of the study: The present paper is an attempt to diagnose the various issues and challenges in Indian democracy. The specific objective are.

- 1) To understand the meaning of democracy ;
- 2) To study and analyze various issues and challenges, that are being faced by the Indian democratic republic.
- 3) To recognize the measure for effective implementation of democracy and
- 4) To suggest measures to meet the challenges effectively and help restore Indian Democracy in its true spirit.

2. To study and analyze various essential conditions for successful working of Indian democracy.
3. To point out Remedies to cure if democracy defects and
4. To recognize the measure for effective implementation of democracy.

How does a democracy work?

In India democracy has worked properly when measured in its own right. When evaluated by democracy's minimum definition and procedural conditions (as outlined by Bobbio, 2008; Dahl, 2000; Schmitter and Karl, 1996) - as a system with free, fair and frequent elections, universal suffrage and that guarantees certain freedoms and rights to its citizens - Indian democracy is successful. However, fulfilling these procedural conditions is not enough for measuring the general success of Indian democracy. Given India's particular context as a country with many languages, cultures, religions and social structures with tensions between them, an evaluation of democracy as an instrument for conflict prevention and resolution is a must. In this respect, democracy, as a system of rights that protects, incorporates and respects minorities, allows expression and is responsive to citizen's demands, is effectively instrumental, and thus successful, for the peaceful resolution of conflicts. However, Indian democracy still has many challenges, especially at the sub-national level. When democracy stops listening and responding to people's demands, starts going against freedoms and rights, and doesn't respect minorities, conflicts arise. Therefore, for preventing these conflicts and avoid „a million mutinies“ (Naipaul, 1990), democracy has to work. Consequently, if India wants to overcome its conflicts and prevent others from happening it should expand the success of its model. It is in the combination of these two features (democracy measured by its definition and as instrumental) where Indian democracy's success lies.

There are two fundamental principles of democracy: the majority rules, but the minority still has rights. The latter part is often ignored, however (as, for example, when the majority of voters in the state of California decided to deny same-sex couples the right to marry, after the courts had correctly ruled that same-sex marriages must be allowed, in order to give equal rights to everyone).. Democracy works only to the extent that people make it work. The price of liberty is eternal vigilance.

Sound System of Education:

Where there is illiteracy, it becomes difficult to make democracy successful because many qualities are needed to make democracy a success. The citizens can acquire these qualities only through literacy. The people should have the sense of understanding political problems. They should possess such qualities as sacrifice, sympathy, selfless service of the country discipline, fraternity, etc. As far as possible, education should be free and the rich and the poor should be given equal opportunities for their development.

Enlightened Citizenship: People should have the knowledge of their rights and duties to make democracy as success. So long as the citizens do not perform their duties, the question of the success of democracy cannot arise. If the performance of duties is essential, it is equally essential for the citizens to become conscious of their rights, without which there is every possibility of the government becoming autocrat. Therefore, it is said that 'Eternal vigilance is the price of liberty.'

Political Awareness : It is essential to inculcate political awakening among the citizens to make democracy a success. Where there is no political awakening, the citizens fail to understand the political problems. They are also unable to elect their representatives properly. Political disinterestedness does not help the citizens to understand the economic and political problems of the day and contribute their mite to the implementation of various national plans defence efforts of the country.

Decentralization of Powers and Local Self-Government: For the success of a democracy, decentralisation of powers is essential. The concentration of power makes the government autocratic.

Responsibilities Of Higher Education Institutions In India

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Abstract:

India has one of the largest higher education systems in the world, primarily dominated by private players who account for 60% of the total institutes and 64% of total enrolment of students. The higher education sector in India has a three-tier structure comprising the university, college and course. This forms a vital link with the regulatory structure, and with accreditation agencies playing the key role in maintaining quality and standards in this sector.

The present paper deals with problems encountered in this direction, the initiatives taken by and role of various stakeholders towards safeguarding values and ethics in Higher Education.

Key words: Skill Development, Quality, Leadership, ICT (Information and Communication Technology), Faculty, Research, UNESCO

Introduction:

However, the system has many issues of concern at present like financing and management including access, equity and relevance, reorientation of programmes by laying emphasis on health consciousness, values and ethics and quality of higher education together with the assessment of institutions and their accreditation. Education has to play a major role in inculcating the values of solidarity, integrity, knowledge about literature and culture through moral science, spiritual/secular education and value education.

The power of information technology is greatly enhanced by communication technology. This means that connectivity (through wireless, cell phone technology or over cables) is the crucial feature that allows access to the Internet and the World Wide Web. These common platforms have stimulated an explosion of social software and cloud services that have made the Internet a highly interactive medium and created new dynamics in computer use. As computing power and communications have improved, mobile devices play an increasingly important role, notably in the developing world.

Objectives:

The main objectives of this paper are as following.

1. To study the role of Higher Education Institutions (HEIs) and ICT
2. To understand the concept of Higher Education Institutions (HEIs) and ICT
3. To highlight on the value, ethics in higher education.
4. To glance over government initiatives to promote HEIs.
5. To suggest recommendations to improve the conditions of HEIs

Methodology:

The present paper is basically a macro level and descriptive study in nature. The data used in it is purely from secondary sources according to the need of this study. Secondary data has been collected from various sources like books, research articles, journals, website and newspapers.

More speed with lower costs:

Computing power continues to increase in speed while costs are being driven down, thus allowing computer users to run more complex programs and graphic-rich applications. These improvements, coupled with the expansion of broadband Internet connections, are providing for richer entertainment and learning

Violence Against Women – Indian and Global Perspective



Social Science

KEYWORDS : women, violence, abduction, honour killing

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ABSTRACT

Violence against women is touching new heights. Major types of violence against women relate to sexual harassment, rape, acid throwing, honour killing, bride burning, domestic violence, etc. The NCRB has mentioned rape as the biggest crime in India with 242006 cases registered in 2011 as against 22172 in 2010. Patriarchal culture which considers females as secondary citizens has been the main cause for crimes against women. Reports of UNICEF, UN Declaration on Elimination of Violence against Women and studies by Time Magazine, CNN and Special Reporter, etc., have confirmed the incidence of violence against women. India and other South Asian, West Asian countries and a few western countries too are found to be the area where different types of violence against women are committed. Legal enactments have not worked effectively as deterrents against violence against women in India. Social awareness and social responsibility in curbing this menace alone can bring about the desired results of women safety and equality of women in society as stipulated in the Indian Constitution.

Violence against women who constitute half the population in India is touching new heights. The National Crime Records Bureau (NCRB) have indicated that rape is the biggest crime in India with 24206 cases registered in 2011 as against 22172 in 2010. The United Nations General Assembly has defined violence against women as:

"any act of gender based violence that results in or is likely to result in physical, sexual or mental harm or suffering to women including threat of such acts, coercion or arbitrary deprivation of liberty whether occurring in public or in private life".

The major types of violence against women include;

- Sexual harassment
- Rape
- Acid throwing
- Honor killing
- Selective abortions
- Bride burning
- Trafficking
- Domestic violence, etc.

Patriarchal Culture and Violence Against Women

Offences against women are acts of aggression. Such offences are committed by male offenders to establish that women are secondary citizens. This patriarchal culture leads to confining women's role to the family for the sake of reproduction and for accumulation of wealth ignoring her contribution to the country's Gross Domestic Product (GDP). The United Nations Declaration on the Elimination of Violence against Women (1993) states:

"Violence against women is a manifestation of historically unequal power relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of full advancement of women and that violence against women is one of the crucial social mechanism by which women are forced into a subordinate position compared with men".

Marriage is considered as the ultimate goal in a women's life. A daughter is considered as a burden as dowry system in the Indian society created tension for the parents. This social malady has led to sex, selective abortions and female foeticides.

Domestic violence is meekly accepted by women as they do not have any alternative and do not enjoy social or economic inde-

pendence to support themselves. A UNICEF Report (2012) says that 57 percent of Indian boys and 53 percent of Indian girls between 15 and 19 years think wife beating is justified. India has been adjudged the fourth most dangerous country in the world for women to live in by Thomson Reuters Foundation Survey in 2011. The UNDP Human Development Report 2011 says that India rank 129 out of 146 countries in the Gender Equality Index behind Bangladesh (112) and Pakistan (115).

Global Dimensions of Violence Against Women

Domestic violence against women has assumed serious proportion in various countries. Two types of violence are identified viz. "Intimate Partner Violence" and "Marital Violence". Under Intimate Partner Violence murders take place by boyfriends. Marital Violence is a major risk factor causing serious injury and even death. In US in 2005, 1181 women in comparison to 329 men were killed by intimate partners. In England and Wales about 100 women were killed by partners or former partners each year. In 2008 in France 156 women in comparison to 27 men were killed by intimate partners.

War and militarism have caused violence against women. Rape was committed during the Bangladesh Liberation such rapes are reported during the World Wars, Bosnia War, etc.

Women in employment are sexually harassed in many countries including India. Violence through acid throwing on women have been widely reported in Cambodia, Afghanistan, India, Bangladesh, Pakistan and other neighbouring countries. Globally at least 1500 people in 20 countries are attacked in this way yearly, 80 percent of whom are females and somewhere between 40 percent and 70 percent under 18 years of age.

Domestic abuse can be triggered by pregnancy for many reasons. Pregnancy itself can be used as a form of coercion. Domestic violence can increase a woman's chances of becoming pregnant and the number of children she has. The adverse effect of violence related pregnancy can cause harm to both mother and the child.

Bride burning is another form of domestic violence most common in South Asia in which bride is killed at home by her husband or husband's family due to his dissatisfaction over the dowry provided by her family. Bride burning has been recognised as an important public health problem in India accounting for around 2500 deaths per year in the country. In 1996 Time Magazine reported that dowry deaths in India increased from



MAKE IN INDIA: ISSUES AND CHALLENGES – A GLOBAL MANUFACTURING HUB

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Introduction:

“Make in India” is an international campaign slogan coined by our Hon’ble Prime Minister to promote India as a destination for foreign investment, thereby featuring India as a global manufacturing hub for addressing country’s multi-socio economic issues.

“Make in India” concept was already in existence in India right from the times of East India Company when the SKF Bearings Company had started its manufacturing plant in Calcutta before 150 years. Thus, this campaign is to boost up Indian manufacturing sector by attracting business from around the world to generate huge employment, increase trade and spur economic growth.

Just one simple example is enough to understand this concept. Ferrari - a Sports and Luxurious Car Company is at present manufacturing all its units outside India. If anyone desires to purchase its car, the customer has to import it, by paying several exorbitant duties. Looking towards the current Indian market potential, if the car company establishes its manufacturing plant in India, besides generating employment and the customer getting the car at very competitive rates, the company will also be benefitted.

In the words of Hon’ble PM Narendra Modi, the FDI does not merely mean “Foreign Direct Investment”, but it should be considered as “First Develop India” concept as well. It is asserted that India should not only be viewed as a market but it should be considered as a holistic opportunity for making India a global economic giant.

Fig. 1: Logo of “Make in India”

The logo of “Make in India” depicts a “Lion” which refers to “King of Forest”. In the same way,

National Seminar on “Make in India: Opportunities & Challenges”

India can become “King in Manufacturing Sector” by converting herself to a self-reliant and self-sufficient country and to give the Indian economy global recognition.

II. Major Issues and Challenges

The concept could face the following major issues and challenges.

1. Creating healthy business environment will be possible only when the administrative machinery is efficient and prompt. India has been very stringent when it comes to procedural mechanisms and regulatory clearances. A business-friendly environment can only be created if India can signal easier approval of projects and set-up hassle-free clearance mechanism. For the issue of unnecessary defunct laws and regulations and making stringent bureaucratic processes easier, shorter, transparent and responsive as well as accountable proceedings, it has emphasized the concept of “single online portal”. This is an extension of exiting “single window system” employed under the Vibrant Gujarat Summit and banking sector as well. As contemplated by the authorities, the system will be lead by an eight member team dedicated to answer investor queries which will facilitate the clearance of projects in a time bound framework.
2. India should be ready to tackle elements that adversely affect competitiveness in manufacturing. To make the country a manufacturing hub, the unfavorable factors should be removed. India should also be ready to give tax concessions to companies which come to set up units in the country.

2. Poverty Alleviation at the Grass Root Level, Self-Help Groups as an Instrument - Case Study of Dharwad Taluka

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Abstract

Self Help Groups (SHGs) evolved through the Grameen Bank model in Bangladesh in the late 1970s. Self Help Group, as the name suggests, was an idea which aimed at women empowerment through "Self Help Group". The SHG model focuses on inter-loaning and group savings generally among rural women to increase financial independence and as a measure for poverty alleviation.

SHG provides a motivation for the building up capabilities on the part of their members in the sample area through providing various income earning sources and shifting their occupational structure. In the χ^2 test analysis on the assessment of SHG on poverty reduction also shows that formulation of SHG and enrolment of the members after the formulation of SHGs have come out as the significant factor of reducing incidence of poverty in the Dharwad taluka. In other words, it can be concluded that participation of members in SHG programme provides a significant impact towards the upliftment of the members from the grief of poverty in the study region.

Keywords: SHG, poverty reduction, Empowerment

Introduction

Self Help Groups (SHGs) are fast emerging as powerful tool of socio-economic empowerment of the poor. An SHG is a self governed peer controlled informal group of people with similar socio-economic background and having a desire to collectively perform common purpose. The SHG concept here is focused on local level organization with specific objectives and the goal of socio-economic sustainable development. Self help group (SHG) is perceived differently by Ojha when he observed that when individuals act a thematic level in a conglom

Higher Education Reforms In Karnataka

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Abstract:

There are number of higher education institutions enrolled in Karnataka state, but the educational quality of these institutions is uncertain. Potential employers have provided a screen value of high selectivity for admissions to these institutions. Graduate education being the base for higher education and the scholarship policy of state government has affected both quality and quantity of higher education. Business classes have opened private higher education institutions as a source of investment for high returns. Considerable progress can be seen in the field of higher education, which comprises of degree colleges, technical colleges, vocational colleges, universities, deemed universities and various private institutions which have importance at national level. There are 25 universities in Karnataka state of which Karnatak University and Mysore University have a long history of providing education. It is very much necessary for the state government to further uplift the system of higher education.

Introduction:

Higher education generally means university level education. It includes undergraduate and postgraduate education. Higher education refers to a level of education that is provided at academies, universities, colleges, seminaries, institutes of technology and certain other collegiate level institutions, such as vocational colleges, trade schools and carrier colleges, that award academic degrees or professional certifications.

Karnataka is known as the hub for Higher Education. The state has National level institutions such as health, management, science and technology, law, social science, education as well as IIM, IISC, NIMHANS, National law school, etc.

Turning towards educational development the Karnataka government is all set to update the state's higher education syllabus to ensure maximum enrolment in the higher education institutions. It has been a long time that the syllabus of higher education has not been changed. Now the state government wants to develop our upcoming youths for becoming the master of fruitful developments.

Higher Education Minister has asked the universities to start skill-development centres and provide necessary trainings to the village youth for higher education via awareness programmes. To increase the GER of higher education and encourage the young generation on getting admissions to higher education institutes to complete their education. If all the examinations that are conducted by the Karnataka Examination Authority are made online, then we can reduce the unethical practices during the exam hours. Plans on developing new software and start the new process in the coming year are in progress.

As one of the prominent knowledge states in India, Karnataka is on top of the list in reforming higher education system. Karnataka has now been globally acclaimed for its achievement in high technology manufacturing service sector, particularly its IT sector, which has been recognized as the second largest in the world. Among the myriad initiatives from the State Government is "Vision 2020: Higher Education Karnataka" prepared by Karnataka State Higher Education Council, which makes Karnataka into a vibrant knowledge society and a hope to build it as a model state in India for excellence in higher education by 2020.

Review of Literature:

Tilak (1997) in the article, "The Dilemma of Reforms in Financing Higher Education in India" observed that the higher education systems all over the world including India are increasingly starved of finances. The trends in financing of higher education are disturbing. Although important proposals are being made in this context both by national governments and international organizations but author is of the view that international experience can help assist a lot in formulating new policies. He further narrated the effect

**Challenges And Opportunities For Rural Women Entrepreneurship in Karnataka With
Special Reference to Dharwad District**

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Abstract

Empowerment is an active process, which enables women to realize their identity and power in all aspects of life. It enables women to have more access to knowledge and resources, greater autonomy in decision making, greater ability to plan their times, free them from the clutches of irrelevant customs built and practices. This study was conducted in Dharwad District of Karnataka State on 50 women respondents on the basis of proportionate random sampling technique. A semi-structured schedule was used to collect the data from rural women. Various constraints, which were observed in empowerment of rural women, were social constraints, political constraints, economic constraints and psychological constraints. The main reason for poor empowerment of rural women was noted as 'lack of knowledge about new technology'. The results of the study indicate lack of supportive network, financial and marketing problems were the major problem areas for rural women entrepreneurs and major demotivator for other women to initiate entrepreneurial activity.

Introduction:

Women's Empowerment is critical to ensure the socio-economic development of any community. As per 2001 census, women constitute 48 % of the total population. Women as an important human resource were recognized by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. Women and poor women in particular are the most vulnerable segments of developing societies. This is because men have been considered in these societies to be the income earners those who go out to work while women's work has been confined to the household. Women are thus invisible and unremunerated for their household work. When, due to economic pressures, women have been forced to go out to work, it has given rise to multiple burdens on women of household work, children's welfare and wage earning. The multiple burdens have resulted in women making the adjustments, at great cost to their own health and well-being. While women have increasingly become important economically to the household and have been recognized to be contributors to the household economy, they lose the most when economic forces negatively affect livelihoods.

Rural Women Entrepreneurship Development:

Women entrepreneurship development is an essential part of human resource development. Entrepreneurship amongst women has been a recent concern. The development of women entrepreneurship have become aware of their existence their rights and their work situation. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Women entrepreneurs are motivated by internal factors such as the family background, education background, and the desire to do something independently. The emergence of rural women entrepreneurs and their contribution to the national economy is quite visible in India. Rural women entrepreneurs are those entrepreneurs who actually reside in rural areas and mobilize human resources requirements from those areas in which they live. Women from middle class and upper middle class are themselves included in income earning activities at their own level. Such rural women are involved in number of entrepreneurial activities. Self-employment gives economic status to rural women. Economic status paves way for social status. About 66 per cent of the female population in the rural sector is idle and unutilized.

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Path Analysis for Women Empowerment Through Self Help Groups

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Abstract

The concept of SHG's started by Prof. Yunus in Chittagong district of Bangladesh in 1976. This study deals with the understanding of role of Self Help Groups (SHG) in Socio-economic development of rural women of state of Karnatak, particularly Dharwad district. The empowerment of women is important for the development and growth of the developing country. Positively motivating women and bringing them into the mainstream of development is a major concern for the Government of India. For that purpose 2001 year was declared as the "Year of women Empowerment" The paper specifically focuses on the Socio-economic development of the SHG members

The path analysis constructed with the help of ten independent variables. For this purpose, the data have been collected from Dharwad district, Karnataka state. These data have been used in the model. We found that four variables are found to be statistically significant on performance of SHG members.

Keyword: Microfinance, Self Help Group, Regression models, Path analysis

Introduction

A Self-Help Group is a group of people from the same socio-economic background up to 20 members. These groups are promoted by Government agencies or NGOs with the aim of solving the common problems of group members either financial or social through mutual help.

SHG movement had a greater vision of empowerment of rural women for overall human development. This movement developed thrift as a habit among the rural poor women and paved the way for decision making power for women in the family. It has also created greater awareness among the women groups about socio-economic and political conditions prevailing in and around their areas.

In recent period, the Self Help Groups has become one of the important tools for

poverty alleviation and employment generation in rural areas. Self Help Group (SHG) has been considering one of the important tools for poverty alleviation and employment generation in the rural areas. In this background, this paper attempts to show the process of formation of Self Help Groups and to assess the performance of SHGs in terms of employment generation. In addition to this, the paper also tries to study the performance of Self Help Groups in Poverty alleviation in Dharwad taluka from Dharwad District, Karnataka. The primary data is used for the study. The findings of the study are clearly shows that SHGs are the effective tools for poverty alleviation and employment generation.

Path Analysis:

In simple, multiple regression analysis, empathizes was on the study of the extent

Impact of Socio-Economic Conditions on Health Issues of the Old Age People

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Abstract

The present study is an attempt to examine the impact of socio-economic conditions of the old age people on health issues in their day today life. The main objectives of the study are to examine living conditions, socio-economic status, social contacts and health conditions of age old age persons. A socioeconomic condition encompasses not just income but also educational attainment, financial security, and subjective perceptions of social status and social class of the old age people. Socio-economic status can encompass quality of life attributes as well as the opportunities and privileges afforded to old age people within society. Poverty, specifically, is not a single factor but rather is characterized by multiple physical and psychosocial stressors. Further, SES is a consistent and reliable predictor of a vast array of outcomes across the life span, including physical and psychological health of the old age people. Thus, SES is relevant to all domains of behavioral and social science, including research, practice, education and advocacy. The study finds that the people aged 60 and above felt discomfort with their health issues because of their low economic conditions. Also it found that SES affects overall human functioning, including our physical and mental health. Low SES and its correlates, such as lower educational achievement, poverty, and poor health, ultimately affect our society. Society benefits from an increased focus on the foundations of socioeconomic inequities and efforts to reduce the deep gaps in socioeconomic status of the old age people.

Keywords: Socioeconomic conditions, Social inequality, Health inequality, Health issues

Introduction:

The scientific literature contains many examples of socioeconomic factors such as income, education and ethnicity directly contributing to the development of disease. Recently, the journal *Ethnicity and Disease* (Winter 2011) found that increased obesity was linked to income below poverty level, receipt of food stamps, and lower income in general. The researchers concluded that lower income levels equated to poorer food quality and less consumption of healthy foods like fruits and vegetables. A May 2011 study featured in the journal *Sleep Medicine* found that people with the least amount of education had the most sleep complaints. In addition, those who were unemployed or making less than \$75,000 a year also had significantly more sleep complaints than those who were gainfully employed and making at least \$75,000 annually. Of course, we now know that lack of sleep can weaken the immune system, increase obesity, and put us at risk of developing diabetes and heart disease. A 2011 study in the journal *Clinical*
