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IMPACT OF FOREIGN CAPITAL INFLOW ON INCOME INEQUALITY ECONOMICS

DR. HINA M. PATEL PRINCIPAL, MANIBEN M.P. SHAH MAHILA ARTS COLLEGE, KADI

SUBJECT: ECONOMICS

ABSTRACT

Globalization is basically a process which is preferably inter linked with the economies, different cultures and social structure through three significant means which involves trade, transportation as well as communication. It has been identified in the number of research studies that has welcomed the these flows which significantly fills the gap in reference to domestic saving as well as investment which ultimately results in higher growth. However the concept is globally recognized and tends to incurred universally. It has been identified that Western and East Asian marketplaces are preferably the marked as the higher capital inflows for which there are wide range of reasons. The major risk is that most of the societies globally improved due to the basic reason that there are wide ranges of crisis that have affected economies with respect to risk premiums down.

In reference to the concept of internationalization, In terms of economics, internationalization is a process by which firms increase their influence in international markets due to which the internal flow of capital in cross countries takes place, however, there is no proper definition of the approach but can be explained on the bases of various theories.

Such as Adam Smith determines that country can achieve absolute advantage of capital inflow through various developed countries by producing commodity in less input cost and then become trading partner of it, similarly, the country can import commodities in which tends to have absolute disadvantage (Dunning, 46-66).

On the other hand, David Ricardo determines that it is not necessary for a country to establish absolute advantage that means to have higher production efficiency that will result in increased advantage for both the country. In contrast, both the countries can also be mutually beneficial in terms of trade if they represent to have relative advantage in manufacturing (Crespo, 2007).

In contrast, John Dunning was the first economist who presented approach relating ownership, location and advantages of internalization (Aitken, 1999). He presented eclectic paradigm theory of economics which is established by further development in theory of internationalization; however theory of internalization is developed on basis of transaction cost theory according to which internationalization is a process that reveals when transactions are increases with there is increase in transaction costs in the free market in comparison with internal costs. In relation to his approach of cross country analysis, multinational enterprises accepts FDI in the presence of four significant situations; in conditions when seizes ownership advantages more than other firms in a particular market, higher the competitive advantage of the firm more will be foreign manufacturing (Isobe, 2006). Similarly, location advantages provide supports to firms in order to generate competitive advantages. Internalization advantages refer to firm own production capabilities that facilitates enterprise to be engage in foreign manufacturing that provide benefits to internalize in foreign product market rather rendering opportunities to others by making partnership agreements or licensing. The fourth essential condition stimulates foreign investment with the FDI is in relevance with long term objectives of the business venture (Driffield, 2012).

The theory determines that if a firm tends to have ownership advantages which means they have excessive knowledge regarding target market can encourage licensing that involves lesser cost for

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internalization. In contrast, if company reveals to have internalization advantages it can invest larger capital in terms of export subsidiary. On the other hand, FDI represents to be the most cost intensive internalization method and locational advantages reflect to be supports for companies in reference with FDI and the condition seems to be favorable for firms that are bought or wholly developed abroad (Franco, 2012).

Ronald Harry Coase is well known for his two popular articles; The Nature of the Firm and The Problem of Social Cost. In 1937 he wrote short but very influential article to determine the nature of the firms, in which he demonstrated reasons due to which economy occupied by a large number of business enterprises(Hausmann, 2000). It means the argument of the essay was based on reasons on why developing economies is surrounded by firms that do not represents a significant growth the developing countries remain lies at the similar position. He explained briefly that there are number of transaction costs involve to use market such as, acquiring cost of goods or services, other than that, searching costs, bargaining costs, keeping trade secrets and enforcement costs which are significantly added to cost when obtaining something (Onyeiwu, 2004). The essay also determines that in modern economy entrepreneurs tend to evolve business in distinctive geographical locations or likely to perform different functions due to increase in transactions in order to enhance the , however, development in technology that moderate the cost related to organizing transactions will support firms to enhance their size (Kokko, 1998).

In reference to the significance of inflow of capital and its impacts on income inequality particular identified as the cross country analysis Multinational enterprises are firms that represents phenomenon of globalization and hence operates more than one country. These organizations have effectively part of everyday lives and enabled prospects available in the market to make purchases of required products or services. Organizations in terms of globalization make foreign direct investments in the country where likely to expand production operations. It means that an operation of Multinational enterprise and foreign direct investment goes side by side. International capital flow is often refers as foreign direct investment. There are two basic forms of FDI that are horizontal FDI and the other is Vertical FDI. In explanation, horizontal FDI refers to the investment made by organization in the similar operating sector in various countries, such as Toyota Motors Corporation is well known as automobile manufacturers around the globe. In contrast, vertical FDI comes out when firms make investments in supplier sector in global market, such as Intel is also engage in chip assembly and thus having plant in Malaysia.

Nowadays, multinational enterprises are highly concern for business diversification ranging from consumer goods to technological tools. Pacific Asian market is showing rapid growth as well as changing dominancy in the global economy. Such as China and India representing dominancy in finance industry due to higher is saving rate and flexible government policies the countries effectively encouraging overseas investment. Similarly, Japan, China and Taiwan demonstrate greater strengths in manufacturing industry and improve performance in respective economies, however, seem weaker in services industry (Greenaway, 2004).

Foreign direct investment represents is the meant by which multinational corporations expands their businesses. MNE's determines behaviors in terms of taking appropriate decisions which effectively prove to be profitable in future. Contemporary economists determine two major advantages lie in establishing subsidiary that is demand factors and costs factors. In reference with demand factors, organization having foreign subsidiary will generate capability to respond directly to changing occurring in efficient manner and will also help organization to maintain market share in foreign competition (Dietrich, 2004). In contrast with costs factors, company relocates production locations to develop advantages by catering lower labor cost as well as involve lower production costs due to availability of resources in bulk such as, operations of oil companies in Mexico and Libya. The most attractive feature for organizations in relevance with FDI is exemption of trade restrictions in comparison n with export agreement that comes out with higher barriers (Borensztein, 1998). Similarly, with changes in behaviors of multinational organizations there is also rapid development in technology that represents changes in comparative advantages of different nations because

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international demand for products and services facilitates foreign investments. It determines that multinational organizations are engages in fulfilling demands arising from international market (Cushman, 1985). Other than that, the motive of organization to use these investments is to generate strategic assets essential for their long term strategy and hence unavailable at parent country as well as FDI can support organization to attain ownership advantages that will facilitate company in expansion in both, home and international market. It can also be stated as strategic asset seeking investment depicts negative impacts on the position of significant competitors of the organization. organizations in terms of international operations determines that specialization of employees results in increase business efficiency as labor is able to perform tasks by utilizing lesser time as performance the activity repetitively and thus results in higher outputs in global operations (Hosseini, 2005).

Companies in such modern economy tends to grow as there is extensive growth in international trade system due to availability of modern and flexible manufacturing techniques, improved transportation and distribution network, outsourcing approach of production and fast industrialization. However, it is not new concept and hence it confers power to nations to attain control over world economy. Current economists determine the ways in which expansion will be beneficial for all the parties; country, company and people. Modern economists demonstrates that the behavior of multinational organization in terms of business expansion and increase decisions of foreign direct investment will support nation to enhance the competitive advantage in global market and stimulate organizations to extend sales and business profitability. It has also been discovered that the behavior also provides support to stabilize market fluctuation for seasonal products as well as provides support to host country by creating additional job opportunities. Such as according to Leontief paradox, country that demonstrates to have higher capital per worker tends to have reduced capital ration in terms of export in comparison with imports (GLOBERMAN, 1999). In contrast with Paul Samuelson approach who determines that international expansion of organizations effectively reduces differences in wages in the nations that are involve in international trading as demonstrates that trade effectively improves the total income of a nation. Statics reveals that the GDP of real world has grown at the rate of 2.5 percent annually from 1996 to 1999. Similarly, United Nations determined that inward flow of FDI has been increased at the rate of 17.7 percent at the same time span.

In analyzing critical behavior of multinational organizations it has also been determines transfer of managerial abilities and professional specializations from large business ventures to small and medium size export companies (STROBL, 2001). However, the transfer of knowledge depends upon the vertical communication channels as well as with geographical closeness and frequency of exchange of ideas that must be higher that supports the transference of knowledge to organization supplier's network. The analysis also determines that such foreign investments made by Multinational organizations raise benefits to host countries. Multinational organizations depicts two major forces in making decision for entry into foreign market that are legitimacy and competition as well as are also influence by organization own prior entry and exit assessments. Prior investigations made by UNCTAD in 2011, determines that inward flow of foreign investment is continuously decreasing as MNC's seems to highly interested now in making more investment in under development countries.

Anderson and Gatignon effectively determine that there are four steps followed by multinational organization to enter into new prospect market. The process involves, firstly no prior export, next the company starts exporting as an independent, activity followed by development of sales subsidiary and finally organization introduces production plant in the region. Economists determines that the entry of organization into new market depends upon experience, information, growth level and risk based knowledge gathered before entering and thus when enters determines influence due to capital financing activities and performance of investment. Furthermore, Luo a well known economist in 1999 established that flow of skills and managerial knowledge and technological enhancement of organization represents to be factor that enhances returns and international performance of company. MNC's greatly encourages making investment in countries that tends to have flexibility industrial policies, stable political and economic situations and buyers execute higher buying power and results in enhancement of their standards of living and countries facilitating these factors stimulates opportunity for them to become attractive market for foreign investment in the world.

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Economists functioning in modern economy depicts that organizations effectively manages supply chain hires individual having expertise in the international region, this means companies explore for masters of market who are familiar and spent most of their life in the same locations can results to be a great consultant. Studies also identifies that supervising global supply chain does not affects certain parts of organization in results but executes results for whole organization (Bovet, 1998).

Corporate Ethics are ethical and legal issues existing in business environment that are necessary to follow. As the ultimately goal of every business is to achieve profitability, as various economists determines that the major social responsibility of any organization is to increase its profits in contrast with laws that are meant to assure open competition without any fraud or dishonesty. It means the main task of business people is to perform their duties according to business ethics.

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DR. HINA M. PATEL

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Chief Editor Research Matrix





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AUTHORED/CO-AUTHORED BY PROF/DR/MR/MRS/MS

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A INITIAL STUDY OF : CHINA VS. INDIA MACROECONOMIC PERFORMANCE

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ABSTRACT

In comparable random samples of manufacturing businesses drawn from the two countries, Chinese establishments are found to have higher total factor productivity on the average than their Indian counterparts. Controlling for initial size, age, and line of industry, the average employment growth rate is higher for Indian establishments. Chinese plants grow faster in value added terms, nonetheless. This is mainly because the average net investment rate in fixed assets is higher in Chinese businesses. To a lesser extent, it is also because productivity grows faster on the average in Chinese plants. Partly because of this, the aggregate productivity growth rate that we compute industry by industry is larger for the Chinese sample. A second reason why the aggregate productivity growth rate is higher for the China sample is that allocative efficiency gains are larger in Chinese industry. By this we mean that market shares are reallocated from less productive plants to the more productive more rapidly (or steeply) in the Chinese sample. This is consistent with another finding: catch up effects and life cycle effects in productivity and growth, are stronger in the Chinese sample than in the Indian sample. Lastly, such key elements of the business climate as labor market flexibility and access to finance are major sources of the productivity and growth gaps between Chinese and Indian plants. If nothing else mattered, the average Chinese businesses would be more productive and would grow faster than its Indian counterparts on account of business climate differences between the two countries. This is not so much because business climate indicators are better in China than in India as because the marginal return to improvements in indicators is higher in China.

INTRODUCTION

China's and India's are among the largest economies in the world today. They have also been among the fastest growing over the last two decades and a half. They both entered the 1980s at comparable levels of per capita income following three decades of growth-China at an average rate of 4.4 percent per annum, and India at a rate of 3.75 percent (Srinivasan, 2003). Since then China's economy has taken off to a state of unprecedented growth that averaged 10.1 percent per annum in the 1980s, 10.3 per cent per annum in the 1990s, and has yet to show any sign of slowing down. India's GDP growth has also picked up to an averaged 5.6 per cent a year in the 1980s, 6 percent per annum in the 1990s', and even higher since. Although India's growth rate has been remarkably high by any standard, the sustained growth gap between the two countries has intrigued observers, especially given what seemed to be significant similarities in their initial conditions. According to Srinivasan (2003), India's GDP per capita stood at 853 in 1990 international dollars in 1973 as compared to China' 839. The divergence in growth rates since then has created a widening income gap in China's favor, which stood at 3,117 dollars versus 1746 dollars by 1998 (Srinivansan, 2003). Figure 1 shows the evolution of the gap in Purchasing Power Parity terms computed from data in the World Bank's World Development Indicators.

In this paper we analyze data from comparable samples of manufacturing businesses drawn from the two countries in order to help shade light on two complementary questions: Why is per capita income so much higher today in China than in India? And why is China's GDP growing so much faster? One hypothesis is that China's better performance on both scores reflects differences in the quality of institutions or in the immediate policy environment in which businesses operate. Another is that the contrast is partly a consequence of China's earlier investments in superior physical infrastructure

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paying off. These are no doubt macro economic issues in the investigation of which the analysis of available national aggregate data has yet to be brought to bear. At the same time a key limitation of aggregate analysis has to be recognized in this particular context. This is that, at this stage, available time series are bound to be too short on key variables for problems of econometric identification to be resolved satisfactorily based solely on the observation of cross-country differences in national or sector aggregates. To this should be added what seems to be widespread skepticism about the comparability of China's national account aggregates with India's.

Part of the remedy to this should be the exploitation of sub national variation in economic performance and its determinants as an additional means of identification. An obvious instance or component of such a strategy of is the analysis of firm level data, which are regularly generated in both countries by a variety of agencies. The data on the analysis of which we report in this paper come from business surveys that the World Bank sponsored in the two countries in 2003. The India survey covered 1860 manufacturing establishments sampled from the country's top 40 industrial cities and its major exporting industries. The China survey covered 2400 enterprises sampled from 18 cities and 5 regions, and a wider set of industries including most of those covered by the India survey. Both surveys include production, employment and investment data on each business on annual basis for the three years leading to the year of survey. This is in addition to data on the local business and policy environment of each establishment as of the survey year, including indicators of the quality of the financial, regulatory, infrastructural, and labor market settings in which it operated at the time of the survey.

What does information of this kind have to do with the (macro economic) questions of growth and development we just raised? Per capita income is probably used far more often as indicator of wellbeing than anything else, but one obvious interpretation of it is also as an index aggregate labor productivity, as is the case in, for example, Hall and Jones (1999). Thus the fact that it is presently twice in China of what it is India means that China's labor productivity is at least higher than India's. In general this should mean that output per worker is greater in the average Chinese firm than it is in its Indian counterpart, either because production is more capital intensive in the Chinese firm, or because total factor productivity is higher, or both. Likewise, China's higher GDP growth rates should be reflected in faster growth of the average Chinese firm or faster allocative productivity gains in China's industries. Like its aggregate analogue, growth at the firm level can only originate in one of two sources, namely, growth in factor inputs, and growth in their productivity. If the average Chinese firm is indeed growing faster than the average Indian firm, then it must be investing at a higher rate in physical or human capital, or its net job creation rate must be higher, or it must have greater total factor productivity growth.

Our analysis is focused on two issues. The first concerns whether or not the performances of Chinese and Indian firms differ significantly in terms of productivity and growth, as should be expected from the macro-economic performance contrast between the two countries. Secondly, assuming that such differences do exist, how far can they be attributed to differences in "business environment"? The first issue can be broken down into a series of subsidiary questions the answers to which describe the linkages between business climate and firm level determinants of aggregate productivity and growth. These include, first, whether or not there is significant productivity gap between Chinese and Indian firms as the per capita income gap between the two countries suggests. Secondly, do Chinese firms grow faster as should be expected from China's better GDP growth performance? Third, assuming they do, what are the proximate sources of their faster growth: is it that they invest at a higher rate, or that they are getting more efficient in factor use more quickly, or some combination of both?

Since the data we analyze here are entirely on manufacturing firms, our answers to these questions are most pertinent to the comparative performance of the manufacturing sectors of the two economies. However, given the weight of manufacturing in each economy, and given that China has done particularly well in this sector compared to India, knowledge of the factors behind the contrast between the performance of Chinese manufacturers and their Indian counterparts should help us

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better understand of the relative performance of the broader national economies. In the context of manufacturing, the projection of the performance indicators of the average firm to its aggregate analogues would be strictly valid only on two assumptions. One is that the structure of manufacturing production is the same between the two countries. The second is that the equilibrium size distribution of plants within individual industries is the same for both countries. Since we are working with samples of observations from the selected industries rather than census data on all sectors, we have no way of testing either of these assumptions. We have nonetheless sought to make our conclusion robust to the possible failure of the first assumption by confining our comparison of businesses to industries that are common to both countries.

The actual size distribution of businesses could vary between the two countries in any of the industries from which our data are drawn as result of policy induced distortions, or as a consequence of differences in the stages of industry evolution observed at the time of the surveys. This in turn should drive a wedge between the (sample) average firm's performance we observe and the aggregate performance we ultimately care about-that is, between (sample) average firm level productivity and (aggregate) industry productivity, on the one hand, and between the average firm growth rate and the industry growth rate, on the other. In order to eliminate this distortion we compute mean firm level performance indicators conditional on firm size and firm age. By helping us to control for differences in catch up and life cycle effects stemming from differences in the stages of industry evolution between the two countries, this should help us get at true industry effects in performance gaps. In addition we computed market share weighted (sample) mean levels and growth rates of productivity in order to separate the dynamics of firm level productivity from intra-industry reallocation effects on aggregate productivity, which, together with the relative strength of catch up and life cycle effects, provide a picture of the comparative dynamism of industry in the two countries.

To highlight our main results, we find that output per worker is higher for the China sample than for India sample. This is in part because the average Chinese plant is more capital intensive. It is partly because total factor productivity is higher in for the China sample. The average Chinese establishment is also about the same age as its Indian counterpart, but much larger by all three measures of scale, that is, sales revenue, fixed assets and employment. This is consistent with a second set of results, namely, that output and fixed assets growth rates are higher for the Chinese sample than for the Indian sample, while employment growth rates are higher for the Indian sample. Third, of the two sources of the growth advantage of Chinese sample, higher rate of investment is by far the more important. It accounts for more than four times the growth advantage explained by faster TFP growth. China's faster productivity growth at the firm level has meant that the growth rate of aggregate (or industry level) productivity has been higher for Chinese sample. This effect of on the growth rate of aggregate productivity has been reinforced by allocative efficiency being higher in the China sample. Consistent with this catch up and life cycle effects are found to be stronger in the Chinese sample.

To investigate how far differences in business environment could explain the first three sets of results we estimate various firm performance equations. The main business climate influences in the TFP gap between Chinese and Indian firms are differences labor market flexibility, in access to finance, and in levels of skill and technology. Differences in access to finance and in skills and technology are also powerful influences in the growth performance gap between the two groups. This finding is consistent with results of other cross-country firm level studies based on the World Bank's investment climate surveys including Dollar et al. (2005), Eifert et al. (2005).... A novelty of our estimation strategy compared to existing work is that we allow for the possibility that the marginal effects of individual elements of business climate could vary between the two countries even if all business climate indicators had assumed the same values in both countries. . It turns out that while the better performance of Chinese firms in our sample is partly on account of "better business environment", this less because China's business climate indicators are better than India's than because the marginal effect of a better business climate on firm productivity or on firm growth is higher in China.

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The rest of the paper is organized as follows. We lay out the empirical framework of our analysis in the next section. We discuss our data in Section 3 along with the econometric issues arising from them. Our findings are reported in detail in Section 4. We conclude in Section 5.

DATA AND ECONOMETRIC ISSUES SURVEY DATA SOURCES

Although the World Bank Surveys from which our data are drawn were quite similar in sample design and survey instrument, they were planned and executed independently and had significant differences in both respects. The India survey covered 1860 manufacturing establishments, sampled from the top 40 industrial cities in the country. The forty cities were selected from 12 of the largest 15 states by picking the largest 3 or 4 industrial centers from each state. These 12 states were Andhra Pradesh, Delhi, Gujarat, Karnataka, Kerala, Haryana, Maharashtra, Madhya Pradesh, Punjab, Tamil Nadu, Uttar Pradesh, and West Bengal. Between them the 12 states account for well over 90 percent of India's industrial GDP. The 3 or 4 cities covered in each state also accounted for the bulk of manufacturing outputs of their respective states. In each city, samples were drawn from the main exporting or import competing manufacturing industries, namely: food processing, textiles, garments and leather goods, chemicals and pharmaceuticals, household electronics, electrical equipment and parts, auto and parts, metallurgical products and tools. The total sample was allocated between states in proportion to state's share in the national employment total of the eight industries. Each state's allocation was then drawn by systematic sampling from a consolidated list of registered firms employing at least 10 workers and belonging to one of the eight industries. The list was restricted to the selected 3 to 4 industrial cities within each state and sorted by ascending employment size. The systematic sampling rule set an establishment's probability of selection proportional to the establishment's number of employees.

FIRM CHARACTERISTICS: INDUSTRY, SIZE, AND AGE PROFILES

To ensure comparability, our analysis is confined to manufacturing firms drawn from industries that were covered both by the India survey and the China survey. As a result we have excluded textiles producers from the India sample and all service sector establishments and producers of transport equipment from the China sample. The businesses on which we actually analyze data are consequently 1565 firms from China and 1735 firms in India.

The average business age is about 16 years in both samples. However, the median age is significantly lower for the China sample. The average Chinese business is also several times larger than its Indian counterpart by all three measures, namely, number of employees, book value of fixed assets, and annual value added. Both surveys provide information on all these and other financial indicators for a period of 2 or 3 years for most establishments. We have therefore been able to measure the growth performance of most businesses in the dataset in terms of all three measures of size. We have also been able to estimate for most businesses total factor productivity in levels as well as its annual growth for a period of up to two years.

MEASURING GROWTH AND PRODUCTIVITY

As one of our two primary performance indicators, the rate of growth of output is measured here as the log difference in annual value added. Likewise the employment growth rate is the log difference in the annual average number of employees. The rate of growth of capital stock is the log difference between the book value of fixed assets at the end of a fiscal year from that at the beginning of the year. We define the growth rate of productivity as the annual log difference in total factor productivity.

One drawback of our using the Levinsohn-Petrin estimator to address the endogeneity problem is that we have to use value added as our output measure since material inputs is the only non-state input that we can use to control for unobservables. The problem with using value added as our measure of output is that it is a computed variable rather than one that is reported in company records. As it turns out, reported sales and purchase figures imply negative value added in many cases. It seems that the natural thing to do is not to consider these as valid entries. This could lead to bias in our estimates of China-India performance gaps since it would seem that we would have to drop more Indian firms than

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Chinese firms from the survey samples. In order to avoid the bias this would lead to in our estimates of the China-India performance gaps we have decided to drop 8 percent of firms on the lowest end of the distribution of value added per employees from each country sample in estimating the production function.

GAUGING BUSINESS CLIMATE

There have been two primary considerations behind our selection of the business climate variables used as regressors in our performance equations. One is the list of factors that the policy literature identifies to be significant determinants of economic performance in the institutional setting of business operations in either country. The second is the availability of comparable indicators at the micro level in both countries. The quality of physical infrastructure, access to finance, labor market flexibility, predictability of government regulation, and levels of technology or workforce skills are all considered to be important influences in economic performance either in China or in India. We also happen to have at least one common proxy in both the China and the India samples of our data.

China is reported to have invested far more than India in physical infrastructure almost since the 1980s. The share of investment in this particular sector is believed to have averaged 15 to 20 percent of GDP since the mid 1990s as compared to India's less than 7 percent of GDP, which China's investment at about 8 times India's in absolute terms (Ahya and Xie, 2004). At the same time, infrastructure is often cited as one of the key bottlenecks to growth in India. Within the category of infrastructure, the blame has particularly been focused on the problem of expensive and unreliability of power supply to industry (World Bank, 2004). We therefore use as our proxy for the quality of infrastructure the proportion of annual sales that businesses report in surveys to have lost due to power outages.

The literature suggests that access to finance might be more of a growth bottleneck in China than in India. Although China's higher investment rate is claimed to have been facilitated by low interest bank loans in the 1980s and the 1990's, the financial system has been plagued recently by extremely high rates of non-performing loans and very low rates of return on bank assets compared to the Indian banking system (Ahya and Xie, 2004). Possibly because the credit restraining measures that Chinese authorities are reported to have taken in response are taking effect, our indicators suggest that Chinese firms have poorer access to finance than their Indian counterparts. One of these indicators is whether or not a business has an active bank overdraft facility. Since firms could substitute trade credit when faced with tight bank credit, we use this along side a second indicator, which is the proportion of inputs purchased on credit.

Deepak Lal's reference to 'second generation reforms' in the opening quote almost certainly includes making India's labor market more flexible than it is today. Although there are outstanding labor market reform issues in China as well, reforms that took place in the mid 1980s and mid 1990s are believed by many to have made the Chinese labor market more flexible than India's in terms of the ease with which firms can adjust staffing levels to product market and technological developments. (Ahya and Xie, 2004). In India one of the key provisions of the existing labor code requires businesses employing more than 100 workers to seek the permission of the state government for closure or the retrenchment of workers, which permission, critics point out, is rarely granted (Sachs et al., 1999). This is believed to have added significantly to duration of insolvency procedures in the country. It is also claimed to force firms to maintain suboptimal scale of operation. Related items of the labor law include the 'servicerules' provisions of the Industrial Employment Act of 1946 and the provisions of the Contract Labor (Abolition and Regulation) Act of 1970. The Industrial Employment Act provides for the definition of job content, employee status and area of work by state law or by collective agreement, after which changes would not be made without getting the consent of all workers. Zagha (1999) points out that this has always made it difficult for businesses 'to shift workers not only between plants and locations, but also between different jobs in the same plant.' As a way out of such restrictions businesses may resort to contract workers, as per the provision of yet another law, namely, the Contract Labor Act. This law gives state governments the right to abolish contract labor in any industry in any part of the state.

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In states where recourse to contract labor has been more restricted as a result, keeping employment below the threshold level of 100 employees or contracting out jobs has been the only way of maintaining flexibility in the allocation of manpower.

The immediate consequence of China's labor market reforms of the mid 1980s and mid 1990's has been to increase the proportion of workers on temporary contracts (Ahya and Xie, 2005). As well, variations in the strictness of the enforcement of the labor law in India seem to be highly correlated with the same proportion. We therefore use the proportion of non-permanent employees in the workforce as one of our indicators of labor market flexibility. A complementary indicator on which we have observations on both the China and the India samples is the overstaffing ratio reported by managers at the time of the survey. This is the proportion of current employees that managers could lay off without reducing output. While overstaffing of this kind could be a result of voluntary labor hoarding, the India survey gives indications that restrictive labor laws are part of the list of reasons behind the phenomenon. The values of both indicators in Table 2 are consistent with the Chinese labor market being more flexible. Although the difference between the mean proportions of non-permanent workers is not statistically significant, the median proportion in China is more than twice that of India. Both the mean and median overstaffing ratios are also significantly larger in the Indian sample.

In both countries recent growth has benefited from rapid expansion of exports. Martin and Manole (2004) note that in both countries exports have progressively shifted to more skill intensive and more high tech manufactures, this being more so in China, where the growth rate of exports has also been a great deal faster. As they point out this suggests that there must have been significant increase in the availability or utilization of skills and technology. However, the question of how far difference in this respect explains the performance gap between the two economies has yet to be addressed explicitly. The picture that emerges from a comparison of conventional indicators of availability between the two countries is rather mixed. China clearly has the advantage on adult literacy and school enrollment rates (including those for tertiary education), but India is also believed to have more qualified engineers and other categories (Deutsche Bank Research, 2005). The indicator of firm level skill levels that we use in our performance equations is the proportion of workers that regularly use computers on their jobs.

Our last indicator of business climate relates to the predictability of government regulation of industry to maintain environmental, safety, health, and labor standards. Many of these standards are enforced through inspection visits by government officials. While the standards are probably not much different from what is enforced routinely in developed economies, individual government officers seem to have far more discretion in enforcement in the developing world. In many cases inspection visits are arbitrary or too frequent, and are viewed by business people as a form of veiled demand for bribes, as the price of avoiding future visits. The price is sometimes worth paying to avoid disruption to production plans or save valuable staff time, including that of senior management.

ENDOGENEITY OF BUSINESS CLIMATE INDICATORS TO FIRM PERFORMANCE

Unlike our measures of performance on which we typically have 2 to 3 annual observations for each firm, all seven of our indicators of business environment are observed only for the year of the survey. We have therefore estimated equation (2) on a cross-section by pooling the performance indicators over time and assuming that the business environment indicators are constant over the three year period leading up to the survey. This means that business environment indicators included in the equation would very likely be correlated with the error term if these are measured at the firm level. This is because the error term will probably include unobservables that drive both the performance of a firm and the business environment indicators it reports. It is possible, for example, that inherently more productive firms cope better with frequent power outages through the use of more flexible processes and production schedules. They could consequently lose less in potential output than other firms. Similarly, our indicators of labor market flexibility could be correlated with business growth or productivity if, for example, labor regulation is a more binding constraint on more innovative firms, which may have less scope for manipulating the share of non-permanent employees in their labor force. Likewise with the other indicators: inherently high growth firms could be more attractive to

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potential lenders; or could rely more on information technology; or better control the behavior of government inspectors; and so on.

To alleviate the bias that these instances of endogeneity would lead to in the estimation of performance equations by OLS we measure all business climate indicators as city averages of firm level observations. This would be equivalent to the use of city dummies as instruments for the indicators, and should remove the bias, if we can assume that the location decision of firms is exogenous to performance. This would be a reasonable assumption if either location decisions are irreversible once made, or that there are no unobservables that influence both the performance of firms and their choice of location. Otherwise the estimation of the performance equation would be biased. Because the vast majority of firms are small and medium sized we think the assumption of irreversible location is a reasonable one.

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A INITIAL STUDY OF: CHINA VS. INDIA MACROECONOMIC PERFORMANCE

AUTHORED/CO-AUTHORED BY PROF/DR/MR/MRS/MS

DR. HINA M. PATEL, PRINCIPAL, MANIBEN M.P.SHAH MAHILA ARTS COLLEGE, KADI

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National Education Policy (NEP) 2020 : Opportunities, Challenges and Road Ahead

Dr. Hina M. Patel

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1. Introduction

According to Muralidharanet al. (2020), "Social Development and egalitarian democratic processes" are significantly affected by the dynamic changes performed in the educational system according to the desire of people which is dependent on cultural expectations. Changes in the educational system are one of the important tools to make reform in the society that is directly related to economic growth and development of a nation. Education is the fundamental thing that is inevitable for achieving the full potential of humans and developing society for national development. The major purpose of reform in the education system of a nation is to provide universal access to quality education according to the peripherals and parameters of the international standard to accumulate the students and educators of the country in the worldwide forum of the segment. The aim and objective of the implementation of the NEP 2020 lies in the holistic enhancement of the macro factors affecting the structural prospects of the educational system. In terms of the students the aim lies in the facilitation of the international standards of education and in terms of the educators the aim lies in the enhancement of the skills and capabilities to make them as per the standards of professionalism to the extensive level.



Figure 1: NEP 2020 and its major highlights in higher education (Source: NEP, 2020)

2. Review of literature

Structural Reforms are Relevant for the Development of India

The meaningful and sustainable development of the economy of a nation is dependent on the fair and equitable educational practices performed in the nation. It has been highlighted in the National curriculum framework 2005 that the curriculum of the education system should have a holistic approach to learning and development of students which is effective in making the connections between their physical and mental development along with interpersonal and intrapersonal relationships (NCERT, 2020). To mitigate this problem, the ministry of education of the Indian

government has framed NEP, 2020.

The higher education system of a nation is playing a considerable role in terms of promoting the welfare of society. It has been stated that the purpose of structural reform in the higher education system in India is to develop individual skills and values. In addition, the purpose of this structural reformation is to incorporate those necessary skills for developing India into an individual in every stage of learning. The major focus has been given in NEP 2020 to developing large and multi universities and colleges, multidisciplinary undergraduate programs, development of a national research foundation for financial assistance to outstanding period review research in Indian universities and colleges, availability of online education and open distance learning for students belonging from the disadvantaged groups (MHRD, 2020).

Active Participation of students in research and development is essential for developing India

As per the opinion of Sheikh (2017), there are a very minimum number of scholars in Indian universities and colleges whose writing is cited by famous writers from Western countries. The research also indicated that the inadequate focus on research and development programs in higher education institutes in India is one of the major problems that result in research output which are not adequate for the development of society. It has been mentioned that a maximum number of research scholars in India are working without fellowships or not receiving their fellowships on time. The higher education institutions of India are not properly connected with the research centres. The lack of coordination is another challenge that should be added to mitigating these problems in the section of research and development in India.

Teachers and Society are two determining factors of educational reforms

According to Datnow (2020), teachers are the pillar of society who have the ability to influence the young mind and their effort is always appreciated due to their commitment to every kind of reform including the education sector. Teachers are acting as the agency that has the power to inculcate new ideas among the young mind that is valuable for upcoming generations and also to input in the development of the nation and society. Educators are always part of reform because the knowledge gathered by an educator is valuable for bringing necessary modifications in the policy developed by the government for the improvement of society and nation.

A major shift from the traditional teachers-cantered learning system to pupil centric learning system is the main area of concentration in the NEP, 2020 (Swapna. and Biradar, 2017). The role of the teacher is not to compromise in the student-centric learning system. It has been found that the role of the teacher becomes a facilitator of students in the teaching-learning process. The new education system is focusing on the active participation of students in the classroom to inculcate creativity, critical thinking skills, and curiosity that are essential for future accomplishment and also to compete in the global market. It can be stated that the education system of India has changed due to the influence of modifications that came into action in developed countries like Australia, the UK, and the USA. DIAEDCU IL model.

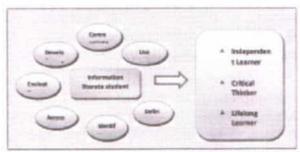


Figure 2: DIAEDCU IL Model for the Higher Education System in India

(Source: Swapna and Biradar, 2017)

3. Materials and Methodology Data Collection

The secondary data collection has been applied. Secondary data refers to the data that has been already published by researchers in journals and articles (Martins et al. 2018). Using secondary data is a very cost-effective method of research methodology and also saves time compared to the primary data collection process.

Data Analysis

Qualitative data analysis has been applied to conduct the study. Among different types of qualitative data analysis, thematic analysis has been selected. Thematic analysis of qualitative data is a process by which a researcher finds similarities between the collected resources and identifies the pattern of information to develop a theme (Lowe et al. 2018). It is a highly appreciable method for qualitative data analysis.

Research Approach

A deductive research approach has been applied to complete the study. The deductive research approach is dealing with the process by which the researcher will identify what other researchers have done already and go through the existing theories and information to prove the hypothesis (Woiceshyn and Daellenbach, 2018).



Figure 3: Deductive research approach (Source: Internet)

4. Results and Discussion Financial Assistance

Structural reform cannot be accomplished with the outer financial assistance from the Government of a nation. According to Saravanakumar and Padmini Devi (2020), the opportunities for higher education in India are increased by several folds due to increasing the participation of

private entities in the education system. Recently the prime minister of India announced of investment of 1 lakh crore rupees for education reform. He has emphasized the need for education reform should be performed within 2022. As the economic and technological background of India is developing, necessary assistance in the higher education system for research and development become mandatory. MHRD of India has been found to take the necessary initiative for providing financial assistance through different schemes that can be available to deserving candidates.

Vocational Education and Training

Higher education institutions in India will be developed in the context of the multidisciplinary subject in every district according to the new NEP of 2020 (MHRD, 2020). It has been highlighted that the aim is to improve the gross enrolment ratio of students in vocational courses "from 26.3% in 2018 to 50% in 2035". It implies that the Government of India is changing the traditional rote learning method of the Indian education system toward practical and reallife-oriented problems. Vocational courses are playing an important role to develop essential skills and knowledge that will improve the job opportunities of a student in near future. Pilz and Regel (2021), has been highlighted that for the growing economy of India and the corresponding shortage of the skilled workforce in the educational system have been modified. The government has planned the NEP for achieving these goals by "consolidating, substantially expanding, and also improving" education institutions in India.

Length of Degree Programs

The length of the degree program for undergraduate education will be either 3 or 4 years. The modification is that a student can use multiple exit options within the tenure and the institution will provide an appropriate certificate for completing "1 year,

a diploma for 2 years and a bachelor's degree for 3 years" (MHRD, 2020). The four-year degree program with the research certificate will be provided to students if a student completes a regular research project in their major topics within the tenure.

Massive Open Online Courses (MOOC)

According to Mohan et al. (2020), MOOC is popular as a unified platform for students that can effectively reduce the digital divide and improve the accessibility of education to all. It has been found that open and distance education will be emphasized after the implementation of NEP. Eminent agencies of India like NIOS, IGNOU, IIT, and NIT have been instructed by the government to perform pilot studies for online education and improve the digital infrastructure on a large scale.

Open Schooling

Chauhan and Goel (2017), have highlighted that the initiatives of open education in India were limited only to libraries, educational media files, and eBooks. The government has changed the idea of open schooling by implementing new strategies. "National Institute of Open Schooling (NIOS) and State Open Schools" will be modified and expanded to meet the increasing demand of learning needs of citizens of India who are not capable of attending physical schools.

Teacher Training Education

According to Jan (2017), teacher preparation programs in India are intended to provide necessary assistance to educators with different types of tools and hands-on experience at the beginning of their teaching career to effectively execute the new teaching strategies. NEP will provide opportunities for teachers in India in terms of shorter post-B. Ed certificate programs in different multi-disciplinary colleges and universities that can be adopted by teachers for specializing in any particular field of teaching. The teacher

training aspects are directly related with the prospects of providing the peripherals according to the structural changes that are being done in the educational system in India. The changes that had been done are directly related with the arrays of related enhancements in the system to make it at par with that of the international standard. In the new policy there had been the provision for the students to do multiple channel education persuasion in the same degree. Thus, this is a matter of importance for the enrichment of the related skills for the teachers and educators so that they are capable to train and impart education to the students.

5.Conclusion and Future Scope

It can be concluded after the report that NEP has a strong background for reforming the education system of India to develop their presence in the global economy, research and development, technological advancement and so on. The major highlights of this policy regarding higher education reflect that the Government of India is committed to improve the condition of the education system running for a decade.

6. Recommendations

The recommendations are as follows:

- Research in technical education and management education should be promoted. Research in management education in India is not significant compared to the developed countries.
- Fellowship of research scholars should be given to them on time. A proper monitoring committee should be developed by the government for proper vigilance of fund allocation and its utilization.
- Education in sports science should be promoted by the government.
- The application for the learners has to be given in the importance of providing the basic knowledge of what the new

- policy is implying so that the adjustment in the new framework can be ascertained by the learners and to cope up with the changes.
- The other most important recommendation that can be provided in this aspect lies in the taking of a long-term approach in the implementation process s this will help in getting adjusted with the new framework over a period of time and thus the various issues in the process can be identified and mitigated.

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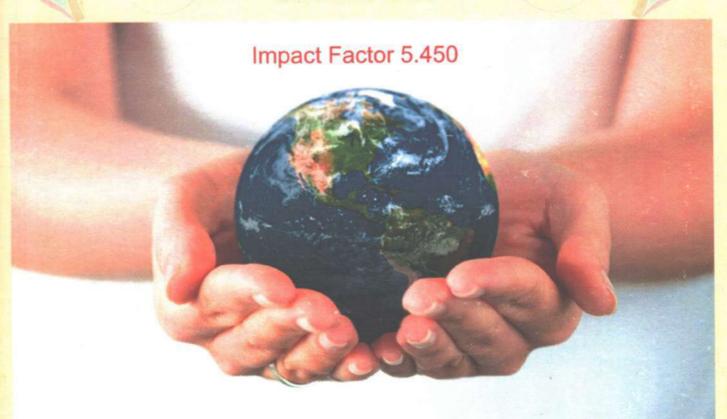


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પ્રજાપતિ ભારતીએન રમેશભાઈ, પીએચ.ડી.સ્કોલર, અર્થશાસ્ત્ર વિભાગ,

ડો.ધવલ જે. પંડયા, આસિસ્ટન્ટ અધ્યાપક, અર્થશાસ્ત્ર વિભાગ, ઉધના સીટીઝન કોમર્સ કોલેજ,

સારાંશ:

ભારતમાં ગરીબી એક મોટો પડકાર છે. ગરીબી એક પ્રકારની અભાવની સ્થિત છે. જેમાં પ્રાથમિક જરૂરિયાતની વસ્તુઓ ખરીદવા પુરતી આવક ન હોય તો એ પરિસ્થિતિને ગરીબી ગણાય છે. ખોરાક, પાણી અને રહેઠાણને મૂળભૂત જરૂરીયાત ઉપરાંત આરોગ્ય, શિક્ષણ, નીયું જીવનધોરણ અને સ્વચ્છતાનો ઉમેરો કરવામાં આવ્યો છે. ભારતમાં ગરીબી માપન માટે આવક અને વપરાશ પર ભાર મુકવામાં આવ્યો છે. ભારત જે વિશ્વની સૌથી ઝડપથી વિકસતી અર્થવ્યવસ્થા તરીકે ઓળખાય છે જે સ્વંતંત્રતા પછી ઈ.સ. ૧૯૭૩-૭૪ માં સરકારના વિવિધ ઉપાયો અને કાર્યક્રમો દ્વારા ગરીબી નાબુદ કરવા માટે સંઘર્ષ કરી રહ્યું છે. પ્રસ્તુત સંશોધન માટે ગૌણ આંકડાનો ઉપયોગ કરવામાં આવ્યો છે અને આ સંશોધન પેપરનો મુખ્ય ઉદ્દેશ ભારતમાં ગરીબીનું પ્રમાણ જાણવું, ભારતમાં ગરીબીના સ્વરૂપો (પ્રકારો) અને તેની અસરો જાણવાનો છે.

શબ્દકોશ: ગરીબી, આવક, વપરાશ, શિક્ષણ, આરોગ્ય, રહેઠાણ.

૧. પ્રસ્તાવના :

આજનો યુગ વિજ્ઞાન અને અદ્યતન ટેકનોલોજીનો છે. આજે આવા યુગમાં સમગ્ર વિશ્વ વિકાસ માટે વિચારે છે અને વિકાસ સાધવા માટે વિવિધ પ્રયત્ન પણ કરે છે. આજે ભાવિ પેઢીના વિકાસના મુદ્દાઓમાં ઘણા બધા મુદ્દાઓ છે જેવા કે આર્થિક વિકાસ, માનવ વિકાસ, શિક્ષણ, કૃષિ વિકાસ વગેરે. કોઇપણ દેશ માટે આર્થિક વિકાસ સાધવો એ મહત્વનું ધ્યેય છે. આઝાદી પછી ભારત દેશ પોતાના માનવ સંસાધનો અને કૃદરતી સંસાધનો, વિવિધ આયોજનનો ઉપયોગ કરીને વિકાસની દિશામાં પ્રયાસ કરે છે. વૈશ્વિક સ્તરે પર્યાવરણ અને ઉર્જા, કાયામાલની પ્રાપ્તિ, સંદેશાવ્યવહાર, વિજ્ઞાન અને ટેકનોલોજી જેવા વિવિધ ક્ષેત્રોમાં શક્તિશાળી વિકાસ થયો ત્યારે બીજી બાજુ આજે ગરીબી, ભિરક્ષરતા, વસ્તી વધારો, સંસાધનોનો મહત્તમ અને ઇષ્ટ ઉપયોગનો અભાવ, આરોગ્ય જેવા ક્ષેત્રો ચિંતાના વિષયો છે અને તેમાં ગરીબી આર્થિક વિકાસમાં અવરોધ ઉલું કરતુ મહત્વનું એક પરિબળ છે.

ર.સૈદ્ધાંતિક માળખું

ગરીબીનો અર્થ:

ગરીબી એ કુદરતી ઘટના નથી પરંતુ માનવસર્જિત સમસ્યા છે. તે અનેક આર્થિક-સામાજિક પાસા ધરાવે છે. ગરીબીએ બઠુપરીમણીય ઘટના છે જેમાં વ્યક્તિ પાસે જીવનની મૂળભૂત જરૂરિયાતો કે નાણાકીય સાધનોનો અભાવ હોય છે. ગરીબીમાં નબળું આરોગ્ય, શિક્ષણ, પાણી, ભૈતિક સુરક્ષાનો અભાવ વ્યક્તિના જીવનધોરણ સુધારવાની તકોનો સમાવેશ થાય છે.

આમ "સમાજના અમુક લોકો પોતાના જીવનની પાયાની જરૂરિયાતોથી વંચિત રહીને જીવન ગુજારતી હોય ત્યારે તેને ગરીબ ગણવામાં આવે". ગરીબીનો ખ્યાલ જીવનની અલ્પતમ જરૂરિયાતોનો અભાવ સૂચવે છે.

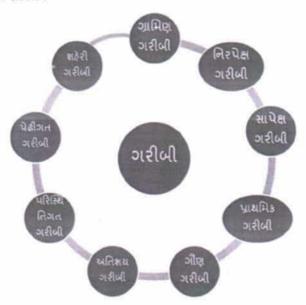
"વ્યક્તિ લધુત્તમ જરૂરિયાનો પણ મેળવી ન શકે ત્યારે તેને ગરીબ ગણવામાં આવે છે". દા.ત.રોટી, કપડા અને મકાન.

પ્રો.મિલનના મતે'અપૂરતી આવક તથા યોગ્ય ખર્ચોને લીધે જેઓ શારીરિક-માનસિક કાર્યક્ષમતા જાળવવા,જરૂરી સગવડો પ્રાપ્ત ન કરી શકે તેઓ ગરીબ છે."

"પ્રાથમિક જરૂરિયાતોના આધારે વ્યક્તિની આવક કે ખર્ચની લઘુત્તમ સપાટી નક્કી કરવામાં આવે છે તેને ગરીબીરેખા કહેવામાં આવે છે."

ગરીબી શબ્દના બે અર્થધટનો છે. (૧) પરંપરાગત અર્થઘટન: જેમાં લધુત્તમ જરૂરી આવક કે ખર્ચ પર ભાર મુકવામાં આવે છે. (૨) આધુનિક અર્થઘટન: જેમાં આવક ઉપરાંત જ્ઞાન, આરોગ્ય અને જીવન ધોરણનો સમાવેશ શાય છે.

ર.૧. ભારતમાં ગરીબીના પ્રકારો :



ર.૧.૧.નિરપેક્ષ ગરીબી:

નિરપેક્ષ ગરીબીને સંપૂર્ણ ગરીબી તરીકે પણ ઓળખવામાં આવે છે. "જીવનની લઘુત્તમ જરૂરિયાતો સંતોષવા માટે જરૂરી ચીજવસ્તુ અને સેવાઓ ખરીદવા માટે નક્કી કરવામાં આવેલ આવક કે ખર્ચની લઘુત્તમ સપાટી એટલે ગરીબી રેખા". ગ્રામ્ય ક્ષેત્રે ૨૪૦૦ કેલરી અને શહેરી ક્ષેત્રે ૨૧૦૦ કેલરી નક્કી કરવામાં આવી છે.

ર.૧.૨.સાપેક્ષ ગરીબી:

સાપેક્ષ ગરીબીનો ખ્યાલ આવકની અસમાનતા સાથે સંકળાયેલો છે,એટલે કે કોઈ એક વ્યક્તિ કે કોઈ એક જૂથની આવકનો હિસ્સો બીજી વ્યક્તિ કે બીજા જૂથ કરતા ઓછો હોય ત્યારે તેને બીજા વ્યક્તિની સરખામણીમાં સાપેક્ષ રીતે ગરીબ ગણવામાં આવે છે.

ર.૧.૩. પ્રાથમિક ગરીબી:

પ્રાથમિક ગરીબી એવું સ્થિતિ છે જેમાં પૈસા સમજદારીપૂર્વક ખર્ચ કરવામાં આવે તો પણ માત્ર ભૌતિક અસ્તિત્વ જાળવવા માટે આવક અપૂરતી હોય છે.

ર.૧.૪. ગૌણ ગરીબી:

આ ગરીબી એવી સ્થિતિ છે જેમાં ભૌતિક અસ્તિત્વ ટકાવી પુરતી છે પરતું તે સમજદારીપૂર્વક ખર્ચ ન કરે. દા.ત. એક કુટુંબ દરરોજ \$૨૦ કમાય છે તો તેને ખોરાક, પાણી, દવા માટે ઓછામાં ઓછા \$૪ ની જરૂર પડે છે. આ કુટુંબ \$૧૮ મોજશોખ પાછળ ખર્ચી નાખે તો બાકીના \$૨ મૃળભૃત જરૂરિયાતો માટે પુરતા નથી.

ર.૧.૫. પરિસ્થિતિગત ગરીબી:

પ્રાથમિક ગરીબી એવું સ્થિતિ છે જેમાં પૈસા સમજદારીપૂર્વક ખર્ચ કરવામાં આવે તો પણ માત્ર ભૌતિક અસ્તિત્વ જાળવવા માટે આવક અપૂરતી હ્યેય છે. દા.ત.એક કુટુંબ દરરોજ \$૧ કમાય તો તેને ખોરાક, પાણી, દવા, શિક્ષણ વગેરે માટે ઓછામાં ઓછી \$૪ ની જરૂર પડે.

ર.૧.૬. પેઢીગત ગરીબી:

આ પ્રકારની ગરીબી વારસામાં મળેલી હોય છે. પરિણામે બે કે ત્રણ પેઢી ગરીબીમાં જ જન્મે છે અને તેમને આવકનું કોઈ સાધન હોતું નથી.

ર.૧.૭. ગ્રામિણ ગરીબી:

આ પ્રકારની ગરીબી ૫૦,૦૦૦ થી ઓછી વસ્તીવાળા વિસ્તારોમાં જોવા મળે છે. ઓછી વસ્તી ને લીધે આવકના સાધનો અભાવ જોવા મળે છે. ગ્રામિણ વિસ્તારોમાં ખેત મજુરો, કામયલાઉ કારીગરો, ભીખારીઓ, જમીનવિઢોણાં લોકો ગરીબીરેખા નીચે જીવતા ઢોય છે.

ર.૧.૮. શહેરી ગરીબી:

આ પ્રકારની ગરીબી ૫૦,૦૦૦થી વધુ વસ્તી ધરાવતા વિસ્તારોમાં જોવા મળે છે. ગંદા વસવાટો, પાણી જેવી સુવિધાનો અભાવ ક્ષેય છે. શહેરી વિસ્તારમાં કામચલાઉ મજુરો, બેરોજગાર, દૈનિક શ્રમિકો, ધરનોકર, રીક્ષાયાલક, ભિક્ષુકો, ઝુપડપટ્ટીમાં રહેતા લોકોનો સમાવેશ થાય છે.

ર.૧.૯. અતિશય ગરીબી:

વિશ્વબેંકના મતે પૃતિ વ્યક્તિ પૃતિ દિવસ \$૧.૯૦ કરતા પણ ઓછી આવકમાં જીવતા હોય તેને અતિશય ગરીબી કહે છે. ભારતમાં અંત્યંત ગરીબીમાં જીવતા લોકો ઘટી રહ્યા છે. વર્લ્ડ પોવર્ટી ક્લોક મુજબ ૨૦૧૫ માં અત્યંત ગરીબી રેખા નીચે જીવતી વિશ્વની વસ્તી 35% થી ઘટીને ૧૦% થઈ ગઈ છે. એટલે કે ૧.૯ બિલિયન લોકોથી ઘટીને લગભગ ૭૩૬ મિલિયન થઇ ગયા છે. જે ૨૦૨૧માં આશરે 5% અથવા ૮૬,૭૯૯,૪૯૮ (૮૬.૮ મિલિયન) વસ્તી ગરીબીમાં જીવે છે

3.સંશોધન પદ્ધતિ:

કોઈપણ સંશોધન કાર્ચમાં અભ્યાસને અનુરૂપ પહિત પસંદ કરવી પડે. પ્રસ્તુત અભ્યાસ ગૌણ માહિતીનો ઉપયોગ કરવામાં આવ્યો છે. આ માહિતી ગુજરાત રાજ્યના અર્થશાસ્ત્ર અને આંકડાકીય વિભાગોના અહેવાલો, સરકારી કે અર્ધસરકારી પ્રકાશનો, સમાચાર પત્રો, મેગેઝીન, આર્ટીકલ, વર્લ્ડબેન્કના રિપોર્ટ, પુસ્તકો અને ઓનલાઈન માહિતીનો ઉપયોગ કરવામાં આવ્યો છે.

3.૧. અભ્યાસના મુખ્ય હેતુઓ:

આ સંશોધન અભ્યાસના મુખ્ય હેતુઓ નીચે પ્રમાણે છે.

- ૧. ભારતમાં ગરીબીનું પ્રમાણ જાણવું.
- ર. ભારતમાં ગરીબીનું સ્વરૂપ (પ્રકારો) જાણવું.
- 3. ભારતમાં ગરીબીની અસરો જાણવી.

૪.ભારતમાં ગરીબી :

ભારત દેશ એ ગરીબીની સમસ્યા ધરાવતો દેશ છે. ભારતમાં ગરીબીનું પ્રમાણ અને તેના વલણો સમજવા માટે અલગ-અલગ સંશોધનાત્મક અભ્યાસો થયેલા છે. જે પૈકી દાંડેકર અને રથ, મીન્હાસ અને તેન્ડ્રલકરનું સ્થાન મોખરે રહેલ છે. આ અભ્યાસો પ્રમાણે ૧૯૬૦ થી ૧૯૮૦ ના સમય દરમિયાન દેશમાં ગરીબીનું પ્રમાણ ૪0% થી ૬૦% જેટલું હતું. જે ૧૯૯૧ પછી વિવિધ નિષ્ણાતોએ કરેલા સંશોધનો પ્રમાણે ૧૯૯૦ નાં દાયકામાં ભારતમાં ગરીબીનું પ્રમાણ ૩૬% ની આસપાસ રહ્યું છે. આયોજન પંચની મુજબ દેશમાં ૧૯૯૬-૯૭ માં ગરીબીરેખા હેઠળ વસ્તી ૨૯.૨% હતી. તેન્ડ્રલકર સમિતિ ગરીબીરેખા પદ્ધતિ દ્વારા ૨૦૨૦માં ભારત દેશની વસ્તીના ૨૦.૮% લોકો ગરીબીમાં હતા.

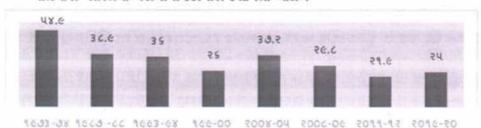
કોષ્ટક ૪.૧ ભારતમાં ગરીબીની ટકાવારી પ્રમાણ

વર્ષ	ગરીબીનુ પ્રમાણ (ટકાવારીમાં)	
1693-98	чх.е	
9669-66	36.6	
1663-68	35.0	
1666-00	95.0	
२००४-०५	3.9.2	
5002-06	26.6	
5044-45	29.6	
9016-90	₹ 4. 0	

स्त्रोतः १. आर्थिङ सर्वेक्षण २००१-२००२ भारत सरहार

₹. https://www.theglobalstatistics.com/poverty-in-india-statistics-2021/

આલેખ:૧. ભારતમાં ગરીબીની ટકાવારી દર્શાવતો આલેખ



■ગરીબીનું પ્રમાણ (ટકામાં)

કોષ્ટક નંબર ૪.૧ માં દર્શાવ્યા પ્રમાણે ૧૯૭૩-૭૪ માં ૫૪.૯% લોકો ગરીબ હતા. આ પ્રમાણ ૧૯૮૭-૮૮ માં ઘટીને ૩૮.૯% થયું હતું. વર્ષ ૧૯૯૩-૯૪ માં ૩૬.૦% થયું હતું જે ૧૯૯૯-૨૦૦૦ માં ઘટીને ૨૬.૧% થઇ હતી. વર્ષ

૨૦૦૪-૦૫ માં ગરીબીનું પ્રમાણ ૩૭.૨% થયું હતું અને વર્ષ ૨૦૦૮-૦૯ માં આ પ્રમાણ ૨૯.૮% જોવા મળ્યુ હતું. વર્ષ ૨૦૧૧-૧૨ માં ૨૧.૯% જે વર્ષ ૨૦૧૯-૨૦ માં ૨૫% થયું હતું. જે ૧૯૭૩-૭૪ વર્ષથી લઈને ૨૦૧૯-૨૦ દરમિયાન ધટાડો થયો છે જે સારી બાબત ગણી શકાય છે પણ બીજા વિકાસશીલ દેશોની સરખામણીમાં આ ઘટાડાનો દર નીચો જોવા મળે છે.

કોષ્ટક:૪.૨. ભારતમાં ગ્રામિણ અને શફેરી ગરીબીનું પ્રમાણ

ક્રમ	વર્ષ	ગરીબીનું પ્રમાણ ટકામાં		
		ગ્રામીણ	શહેરી	કુલ
٩	1693-98	45.8	86.0	૫૪.૯
5	25-6298	36.9	3 6.2	36.6
3	5008-0A	3.88	રપ.૭	3 .9. ?
8	5011-15	e. P5	13.0	₹9.6
ч	2093-96	26.5	6.2	2.55

સ્ત્રોત.૧. આર્થિક સર્વેક્ષણ ૨૦૦૧-૨૦૦૨ (ભારત સરકાર)

ર. જુદા જુદા વર્ષના NSSO Report રાજસ્થાન પત્રિકા તા. 08/9 ૨/૨૦૧૯

કોષ્ટક ૪.૨. પરથી ખ્યાલ આવે છે કે ભારતમાં વર્ષ ૧૯૭૩ ૭૪ માં ગ્રામીણ ગરીબીનું પ્રમાણ ૫૬.૪% જયારે શહેરી ગરીબીનું પ્રમાણ ૪૯.૦% હતું અને ભારતમાં કુલ ગરીબીનું પ્રમાણ ૫૪.૯% જેટલું હતું. વર્ષ ૧૯૮૭-૮૮માં ગ્રામીણ વીસ્તારમાં ગરીબી ૩૯.૧% શહેરી વિસ્તારમાં ગરીબી ૩૮.૨% અને કુલ ગરીબી ૩૮.૯% જેટલી હતી. વર્ષ ૨૦૦૪-૦૫માં ગ્રામિણ વિસ્તારમાં ગરીબી ૪૧.૮% અને શહેરી વિસ્તારમાં ૨૫.૭% અને કુલ ગરીબી ૩૭.૨% જેટલી હતી. વર્ષ ૨૦૧૧-૧૨માં ગરીબીનું પ્રમાણ ઘટીને ગ્રામીણ વિસ્તારમાં ૨૫.૭% અને કુલ ગરીબીનું પ્રમાણ ૨૧.૯% જોવા મળ્યું હતું. વર્ષ ૨૦૧૭-૧૮માં ગ્રામીણ ગરીબીનું પ્રમાણ ૨૯.5% શહેરી ગરીબીનું પ્રમાણ ૯.૨% અને કુલ ગરીબીનું પ્રમાણ ૨૨.૮% જોવા મળેલ છે. વર્ષ ૨૦૧૧-૧૨થી ૨૦૧૭-૧૮ ગ્રામીણ ગરીબીના દરમાં વધારો જોવા મળી રહ્યો છે, જયારે શહેરી ગરીબીના દરમાં ઘટાડો જોવા મળ્યો છે. આ સમયગાળા દરમિયાન દેશમાં કુલ ગરીબીના દરમાં લગભગ ૧% નો વધારો મળ્યો છે. શહેરી ગરીબી ઘટવા પાછળનું મુખ્ય કારણ ઔદ્યોગિક ક્ષેત્રેનો વિકાસ છે. હવે પછી આપણે ભારતમાં રાજ્યવાર ગરીબીનું પ્રમાણ જોઈએ

કોષ્ટક:૪.૩. ભારતમાં ૨૦૨૧-૨૨ માં રાજ્યવાર ગરીબી

કમ	રાજ્ય	ગરીબીનુંપ્રમાણ (ટકાવારીમાં)
٩	બિહાર	49.69%
5	ઝારખંડ	82.95%
3	ઉત્તરપ્રદેશ	3.9.96%
8	મધ્યપ્રદેશ	35.54%
ч	મેધાલય	32.59%
S	અસમ	32.59%
9	છત્તીસગઢ	26.64%
۷.	રાજસ્થાન	26.85%
e	ઓડીસા	₹6.34%

90	નાગાલેન્ડ	24.23 <i>%</i>
99	અરૂણાયલ પ્રદેશ	२४.२७%
9 2	પશ્ચિમબંગાળ	29.83%
93	ગુજરાત	96.50%
98	મણિપુર	13.66%
94	ઉત્તરાખંડ	13.32%
16	ત્રિપુરા	15.54%
9.9	તેલંગણા	93.98%
96	કર્ડોઝક	13.19%
96	આંધ્રપ્રદેશ	12.31%
50	ફરિયાણા	12.26%
२९	મિઝોરમ	6.60%
5.5	હિમાયલ પ્રદેશ	3.52%
53	પંજાબ	4.46%
58	તમિલનાડુ	8.66%
રપ	સિક્કિમ	3.62%
58	ગોવા	3.95%
59	કેરલ	0.3%

स्रोत: https://www.theglobalstatistics.com/poverty-in-india-statistic-2021/

કોષ્ટક ૪.૩ માં જોઈ શકાય છે કે ભારતમાં રાજયવાર ગરીબીના પ્રમાણમાં સૌથી વધુ પ્રમાણ ધરાવતું રાજ્ય બિહાર છે જે ૫૧.૯૧ ટકા અને સૌથી ઓછું ગરીબીનું પ્રમાણ ધરાવતું રાજય કેરળ છે જેનું ટકાવારી પ્રમાણ ૦.૭ ટકા છે.

કોષ્ટક ૪.૪. ભારતમાં કેન્દ્રશાસિત પ્રદેશમાં ગરીબીનું પ્રમાણ

	કેન્દ્રશાસિત પ્રદેશ	ગરીબીનું પ્રમાણ (ટકાવારીમાં)
٩	દાદરા અને નગર હવેલી	20.35
2	જમ્મુ અને કાશ્મીર અને લદાખ	12.66
3	દમણ અને દીવ	5.62
Х	ચંડીગઢ	ч.еэ
ų	દીલ્હી	8.36
5	અંદમાન અને નિકોબાર	8.30
9	લક્ષદીપ	9.68
c	પાંડુચેરી	9.02

स्रोत: https://www.theglobalstatistics.com/poverty-in-india-statistics-2021/

કોષ્ટક ૪.૪ માં જોઈ શકાય છે કે ભારતમાં કેન્દ્રશાસિત પ્રદેશમાં સૌથી વધુ ગરીબીનું ટકાવારી પ્રમણ દાદરા અને નગર હવેલી માં ૧૭.૩૬ ટકા જોવા મળે છે તેમજ સૌથી ઓછુ પ્રમાણ પાંડુચેરી જોવા મળે છે જેનું પ્રમાણ ૧.૭૨ ટકા છે.

કોષ્ટક ૪.૫. ભારતમાં સૌથી વધુ પાંચ ગરીબ રાજ્યો

રાજ્ય	ગરીબ વસ્તીના ટકાવારી
બિહાર	49.69%
ઝારખંડ	82.95%
ઉત્તર પ્રદેશ	39.96%
મધ્ય પ્રદેશ	35.54
મેઘાલય	32.59%

સ્ત્રોત:૧. 'નીતિ આયોગ'ના પ્રથમ બહુપરીમાણીય ગરીબી સ્યકાંક રીપોર્ટ

ર. https://www.theglobalstatistics.com/poverty-in-india-statistics-2021/ આલેખ:૨ ભારતમાં સૌથી વધુ પાંચ ગરીબ રાજ્યો

* બિહાર * ઝારખંડ * ઉત્તર પ્રદેશ * મધ્ય પ્રદેશ * મેધાલય

કોષ્ટક ૪.૫ માં જોઈ શકાય છે કે ભારતમાં સૌથી વધુ ગરીબી ધરાવતું રાજ્ય બિહાર છે. જેનું પ્રમાણ ૫૧.૯૧% છે. પછી ઝારખંડ રાજ્યમાં ગરીબીનું પ્રમાણ ૪૨.૧૬%, ઉત્તર પ્રદેશમાં ૩૭.૭૯%, મધ્ય પ્રદેશમાં ૩૯.૬૫% અને મેઘાલયમાં ૩૨.૬૭% ગરીબીનું પ્રમાણ જોવા મળે છે.

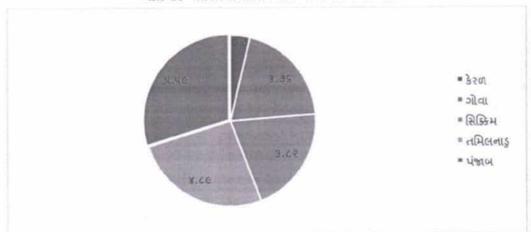
કોષ્ટક:૪.૬. ભારતમાં સૌથી એછા પાંચ ગરીબ રાજ્યો

રાજ્ય	ગરીબ વસ્તીના ટકાવારી
કેરળ	0.91%
ગોવા	3.05%
સિક્કિમ	3.62%
તમિલનાડુ	8.66%
પંજાબ	4.46%

સ્ત્રોતો : અર્થસંકલન અંક ૬૨૪

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આલેખ:૩ ભારતમાં સૌથી ઓછા પાંચ ગરીબ રાજ્યો.



કોષ્ટક ૪.૬ માં જોઈ શકાય છે કે સૌથી ઓછી ગરીબી ધરાવતા રાજ્યોમાં અનુક્રમે કેરળમાં શ્ન્યવત કઠી શકાય. જેનું પ્રમાણ ૦.૭૧%, ગોવા ૩.૭૬%, સિક્કિમ ૩.૮૨%, તામિલનાડું ૪.૮૯% અને પંજાબ ૫.૫૯% ગરીબીનું પ્રમાણ જોવા મળે.

- વિશ્વ બેંકના સર્વે મુજબ દર ૫ માંથી ૧ ભારતીય ગરીબ છે. જે ૮૦% ગરીબો ગ્રામિણ વિસ્તારોમાં રહે છે.
- કેન્દ્રીય કેબીનેટ ગરીબી રેખા (બી.પી.એલ.) પરિવારને ૨૭,૦૦૦ વ્યાખ્યાયિત કરે છે. આનાથી વધુ કમાવનાર લોકો બી.પી.એલ.ની યાદીમાંથી બાકાત રહે છે.

માનવ વિકાસ અફેવાલ ૨૦૨૦ મુજબ ૧૦૭ દેશોનું MPI શોધવામાં આવ્યું હતું, જેમાં ભારતમાં બઠુપરીમાણીય ગરીબીમાં જીવતા લોકોનું પ્રમાણ ૨૦૧૮માં ૨૭.૯ ટકા હતું. ભારતમાં ૨૦૨૧માં નીતિ આયોગના બઠુપરીમાંણીય ગરીબી સ્પયકઆંક રીપોર્ટમાં ભારતનો રાષ્ટ્રીય MPI સ્કોર ૦.૧૧૮ હતો

વર્ષ ૨૦૨૨ના વિશ્વબેંકના રિપોર્ટ મુજબ ભારતમાં ગરીબ વ્યક્તિઓની સંખ્યા અડધાથી વધુ થઇ ગઈ છે. ભારતમાં ગરીબી આંકડા નીચે મુજબ છે.

૪.૭ ભારતમાંવર્ષ ૨૦૨૨ના વિશ્વબેંકના રીપોર્ટ મુજબના આંકડા

કુલ વસ્તી	1,805,945,266
અત્યંત ગરીબીમાં જીવતા લોકો	८३,०५८,५७७ (५.७१%)
પુરુષો	30,050,803 (84.80%)
સ્ત્રીઓ	84,309,928 (48.43%)

स्रीतः https://www.theglobalstatistics.com/poverty-in-india-statistics-2021/

કોષ્ટક૪.૭ પરથી કહી શકાય કે કુલ વસ્તીના ૧,૪૦૬,૧૫૬,૨૮૮ જે ૮૩,૦૬૮,૫૯૭ એટલે કે વસ્તીના આશરે 5% અંત્યંત ગરીબીમાં જીવતા લોકો છે. ભારતમાં ૩૭,૭૬૭,૪૭૩ પુરુષો જેની ટકાવારી પ્રમાણ ૪૫.૪૭ છે અને ૪૫,૩૦૧,૧૨૪ સ્ત્રીઓ ગરીબીમાં છે. જેનું ટકાવારી પ્રમાણ ૫૪.૫૩ છે. તેમજ પુરુષો કરતા સ્ત્રીઓનું વધુ પ્રમણ જોવા મળે છે.

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વિશ્વબેંકના મતે પૃતિ વ્યક્તિ પૃતિ દિવસ \$૧.૯૦ કરતા પણ ઓછી આવકમાં જીવતા હોય તેને અતિશય ગરીબી કહે છે. ભારતમાં અંત્યંત ગરીબીમાં જીવતા લોકો ઘટી રહ્યા છે. વર્લ્ડ પોવર્ટી ક્લોક મુજબ ૨૦૧૫ માં અંત્યંત ગરીબી રેખા નીચે જીવતી વિશ્વની વસ્તી 35% થી ઘટીને ૧૦%થી થઈ છે. એટલે કે ૧.૯ બિલિયન લોકોથી ઘટીને લગભગ ૭૩૬ મિલિયન થઇ ગયા છે. જે ૨૦૨૧માં આશરે 5% અથવા ૮૬,૭૯૯,૪૯૮ (૮૬.૮ મિલિયન) વસ્તી ગરીબીમાં જીવે છે

૫.ભારતમાં ગરીબીની અસરો:

- ગરીબીના લીધે ઓછી આવકને લીધે બાળમૃત્યુદરનું પ્રમાણ વધ્યું છે અને અયોગ્ય સંભાળ તરફ દોરી જાય છે.
- ગરીબીને લીધે બાળ મજુરીનું પ્રમાણ વધે છે. તેમજ શાળાએ મોકલવાનું વલણ ઓછું જોવા મળે છે.
- ગરીબીના કારણે કૃપોષ્ઠણ, માનસિક અને શારીરિક વિકલાંગતા, ખોરાકની ખામીને લીધે થતા રોગો ગરીબીની અસરો ગણી શકાય છે.
- ઓછી આવક તેમજ રોજગારી માટે થઈને સ્થળાંતરના પ્રશ્નો જોવા મળે છે જે ગરીબીની અસર કહી શકાય.
- નિરક્ષરતાના લીધે જાગૃતિનો અભાવ જોવા મળે છે.

૬.ભારતમાં ગરીબીના ઉપાયો

- કષ્ત્રિક્ષેત્રેના વિકાસને પ્રોત્સાહન માટે વિવિધ યોજનાઓ અમલમાં મુકવી જોઈએ.
- સરકાર દ્વારા વિવિધ રોજગારલક્ષી કાર્યક્રમથી તેમજ યોજનાઓથી રોજગારીમાં વધારો કરે છે.
- વસ્તીવધારાને નિયત્રિત કરવું.
- માનવશક્તિનું આયોજન તથા માનવ સંશાધનોનો ઉપયોગ કરવો જોઈએ.
- સરકારની વિવિધ યોજનોઓ ગરીબ માણસ સુધી પોહ્યાડવી જોઈએ
- પછાત વિસ્તારોમાં ઔદ્યોગીકરણને વધુ તકો આપવી જોઈએ જેથી ગરીબીનો દર ઓછો થઇ શકે.

૭.તારણો

- ભારતમાં ૧૯૭૩-૭૪માં ગરીબીની ટકાવારી ૫૪.૯ હતી જે વર્ષ ૨૦૧૯-૨૦માં ઘટીને ટકાવારી પ્રમાણ ૨૫ થયું છે. જે સરકારના વિવિધ ગરીબી નિવારણની યોજના અને કાર્યક્રમની અસર ઘણી શકાય છે.
- ર. ભારતમાં સૌથી ઓછું ગરીબીનું પ્રમાણ ધરાવતું રાજ્ય કેરળ છે જે ૦.૭૧ટકા ધરાવે છે. અને સૌથી વધ ગરીબીનું પ્રમાણ ધરાવતું રાજ્ય બિહાર છે જેની ટકાવારી ૫૧.૯૧ છે.
- ભારતમાં વર્ષ ૨૦૧૭-૧૮ માં શફેરી ગરીબી (૯.૨%) કરતા ગ્રામિણ ગરીબીનું પ્રમાણ (૨૯.5%) વધુ જોવા મળે છે.જેનું મુખ્ય કારણ ગ્રામિણ વિસ્તારમાં રોજગારીનો અભાવ છે.
- ભારતના કેન્દ્રશાસિત પ્રદેશોમાં સૌથી ઓછું ગરીબીનું પ્રમાણ પાંડુચેરીમાં ૧.૭૨ ટકા જોવા મળે છે.
- પ. આરોગ્ય, શિક્ષણ, માથાદીઠ આવકમાં વધારો કરવામાં આવે તો ગરીબીની સમસ્યા હળવી કરી શકાય છે.

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૮.ઉપસંહાર

ગરીબી એ કુદરતી નહિ પણ માનવસર્જિત ઘટના છે. જેમાં સમાજનો એક વર્ગ મૂળભૂત જરૂરિયાતો પૂરી કરી શકતો નથી. આમ ગરીબી અભાવની સ્થતિ છે. ગરીબી દૂર કરવા માટે સરકારે અનેક કાર્યક્રમો અમલમાં મુક્યા છે. આમ છતાં ગરીબીના પ્રમાણમાં નોધપાત્ર ઘટાડો થયો નથી. ગરીબીને કારણે કુપોષ્પણ, નિરક્ષરતા, નીચી આવકને લીધે દેશનો આર્થિક વિકાસ અવરોધાય છે. આમ ગરીબી એ એક ગંભીર સમસ્યાએ પૈકીની એક સમસ્યા છે.

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GLOBALIZATION AND POVERTY

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ABSTRACT

Poverty is a state or condition in which one lacks the financial resources and essentials for a certain standard of living. Poverty can have diverse social, economic, and political causes and effects. When evaluating poverty in statistics or economics there are two main measures: absolute poverty compares income against the amount needed to meet basic personal needs, such as food, clothing, and shelter, relative poverty measures when a person cannot meet a minimum level of living standards, compared to others in the same time and place. The definition of relative poverty varies from one country to another, or from one society to another.

Statistically, as of 2019, most of the world's population live in poverty: in PPP dollars, 85% of people live on less than \$30 per day, two-thirds live on less than \$10 per day, and 10% live on less than \$1.90 per day. According to the World Bank Group in 2020, more than 40% of the poor live in conflict-affected countries. Even when countries experience economic development, the poorest citizens of middle-income countries frequently do not gain an adequate share of their countries' increased wealth to leave poverty.

INTRODUCTION

Absolute poverty, often synonymous with 'extreme poverty' or 'abject poverty', refers to a set standard which is consistent over time and between countries. This set standard usually refers to "a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services." Having an income below the poverty line, which is defined as an income needed to purchase basic needs, is also referred to as primary poverty.

The "dollar a day" poverty line was first introduced in 1990 as a measure to meet such standards of living. For nations that do not use the US dollar as currency, "dollar a day" does not translate to living a day on the equivalent amount of local currency as determined by the exchange rate. Rather, it is determined by the purchasing power parity rate, which would look at how much local currency is needed to buy the same things that a dollar could buy in the United States. Usually, this would translate to having less local currency than if the exchange rate were used.

From 1993 through 2005, the World Bank defined absolute poverty as \$1.08 a day on such a purchasing power parity basis, after adjusting for inflation to the 1993 US dollar and in 2009, it was updated as \$1.25 a day (equivalent to \$1.00 a day in 1996 US prices) and in 2015, it was updated as living on less than US\$1.90 per day, and moderate poverty as less than \$2 or \$5 a day. Similarly, 'ultra-poverty' is defined by a 2007 report issued by International Food Policy Research Institute as living on less than 54 cents per day. The poverty line threshold of \$1.90 per day, as set by the World Bank, is controversial. Each nation has its own threshold for absolute poverty line; in the United States, for example, the absolute poverty line was US\$15.15 per day in 2010 (US\$22,000 per year for a family of four), while in India it was US\$1.0 per day and in China the absolute poverty line was US\$0.55 per day,

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each on PPP basis in 2010. These different poverty lines make data comparison between each nation's official reports qualitatively difficult. Some scholars argue that the World Bank method sets the bar too high, others argue it is too low.

Globalization, or globalisation (Commonwealth English; see spelling differences), is the process of interaction and integration among people, companies, and governments worldwide. The term globalization first appeared in the early 20th century (supplanting an earlier French term mondialization), developed its current meaning some time in the second half of the 20th century, and came into popular use in the 1990s to describe the unprecedented international connectivity of the post-Cold War world. Its origins can be traced back to 18th and 19th centuries due to advances in transportation and communications technology. This increase in global interactions has caused a growth in international trade and the exchange of ideas, beliefs, and culture. Globalization is primarily an economic process of interaction and integration that is associated with social and cultural aspects. However, disputes and international diplomacy are also large parts of the history of globalization, and of modern globalization.

Economically, globalization involves goods, services, data, technology, and the economic resources of capital. The expansion of global markets liberalizes the economic activities of the exchange of goods and funds. Removal of cross-border trade barriers has made the formation of global markets more feasible. Advances in transportation, like the steam locomotive, steamship, jet engine, and container ships, and developments in telecommunication infrastructure, like the telegraph, Internet, mobile phones, and smartphones, have been major factors in globalization and have generated further interdependence of economic and cultural activities around the globe.

EARLY MODERN

"Early modern" or "proto-globalization" covers a period of the history of globalization roughly spanning the years between 1600 and 1800. The concept of "proto-globalization" was first introduced by historians A. G. Hopkins and Christopher Bayly. The term describes the phase of increasing trade links and cultural exchange that characterized the period immediately preceding the advent of high "modern globalization" in the late 19th century. This phase of globalization was characterized by the rise of maritime European empires, in the 15th and 17th centuries, first the Portuguese Empire (1415) followed by the Spanish Empire (1492), and later the Dutch and British Empires. In the 17th century, world trade developed further when chartered companies like the British East India Company (founded in 1600) and the Dutch East India Company (founded in 1602, often described as the first multinational corporation in which stock was offered) were established. An alternative view from historians Dennis Flynn and Arturo Giraldez, postulated that: globalization began with the first circumnavigation of the globe under the Magellan-Elcano expedition which preluded the rise of Global Silver Trade.

Early modern globalization is distinguished from modern globalization on the basis of expansionism, the method of managing global trade, and the level of information exchange. The period is marked by such trade arrangements as the East India Company, the shift of hegemony to Western Europe, the rise of larger-scale conflicts between powerful nations such as the Thirty Years' War, and the rise of newfound commodities—most particularly slave trade. The Triangular Trade made it possible for Europe to take advantage of resources within the Western Hemisphere. The transfer of animal stocks, plant crops, and epidemic diseases associated with Alfred W. Crosby's concept of the Columbian Exchange also played a central role in this process. European, Muslims, Indian, Southeast Asian, and Chinese merchants were all involved in early modern trade and communications, particularly in the Indian Ocean region.

RELATIVE POVERTY

Relative poverty views poverty as socially defined and dependent on social context. It is argued that the needs considered fundamental is not an objective measure and could change with the custom of society. For example, a person who cannot afford housing better than a small tent in an open field would be said to live in relative poverty if almost everyone else in that area lives in modern brick homes, but not if everyone else also lives in small tents in open fields (for example, in a nomadic tribe).

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Since richer nations would have lower levels of absolute poverty, relative poverty is considered the "most useful measure for ascertaining poverty rates in wealthy developed nations" and is the "most prominent and most-quoted of the EU social inclusion indicators".

Usually, relative poverty is measured as the percentage of the population with income less than some fixed proportion of median income. This is a calculation of the percentage of people whose family household income falls below the Poverty Line. The main poverty line used in the OECD and the European Union is based on "economic distance", a level of income set at 60% of the median household income. The United States federal government typically regulates this line to three times the cost of an adequate meal.

GLOBAL PREVALENCE

According to Chen and Ravallion, about 1.76 billion people in developing world lived above \$1.25 per day and 1.9 billion people lived below \$1.25 per day in 1981. In 2005, about 4.09 billion people in developing world lived above \$1.25 per day and 1.4 billion people lived below \$1.25 per day (both 1981 and 2005 data are on inflation adjusted basis). The share of the world's population living in absolute poverty fell from 43% in 1981 to 14% in 2011. The absolute number of people in poverty fell from 1.95 billion in 1981 to 1.01 billion in 2011. The economist Max Roser estimates that the number of people in poverty is therefore roughly the same as 200 years ago. This is the case since the world population was just little more than 1 billion in 1820 and the majority (84% to 94%) of the world population was living in poverty. According to one study, the percentage of the world population in hunger and poverty fell in absolute percentage terms from 50% in 1950 to 30% in 1970. According to another study the number of people worldwide living in absolute poverty fell from 1.18 billion in 1950 to 1.04 billion in 1977. According to another study, the number of people worldwide estimated to be starving fell from almost 920 million in 1971 to below 797 million in 1997. The proportion of the developing world's population living in extreme economic poverty fell from 28% in 1990 to 21% in 2001. Most of this improvement has occurred in East and South Asia.

In 2012 it was estimated that, using a poverty line of \$1.25 a day, 1.2 billion people lived in poverty. Given the current economic model, built on GDP, it would take 100 years to bring the world's poorest up to the poverty line of \$1.25 a day. UNICEF estimates half the world's children (or 1.1 billion) live in poverty. The World Bank forecasted in 2015 that 702.1 million people were living in extreme poverty, down from 1.75 billion in 1990. Extreme poverty is observed in all parts of the world, including developed economies. Of the 2015 population, about 347.1 million people (35.2%) lived in Sub-Saharan Africa and 231.3 million (13.5%) lived in South Asia. According to the World Bank, between 1990 and 2015, the percentage of the world's population living in extreme poverty fell from 37.1% to 9.6%, falling below 10% for the first time. During the 2013 to 2015 period, the World Bank reported that extreme poverty fell from 11% to 10%, however they also noted that the rate of decline had slowed by nearly half from the 25 year average with parts of sub-saharan Africa returning to early 2000 levels. The World Bank attributed this to increasing violence following the Arab Spring, population increases in Sub-Saharan Africa, and general African inflationary pressures and economic malaise were the primary drivers for this slow down. Many wealthy nations have seen an increase in relative poverty rates ever since the Great Recession, in particular among children from impoverished families who often reside in substandard housing and find educational opportunities out of reach. It has been argued by some academics that the neoliberal policies promoted by global financial institutions such as the IMF and the World Bank are actually exacerbating both inequality and poverty.

EDUCATION

Research has found that there is a high risk of educational underachievement for children who are from low-income housing circumstances. This is often a process that begins in primary school. Instruction in the US educational system, as well as in most other countries, tends to be geared towards those students who come from more advantaged backgrounds. As a result, children in poverty are at a higher risk than advantaged children for retention in their grade, special deleterious placements during the school's hours and not completing their high school education. Advantage breeds advantage. There

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are many explanations for why students tend to drop out of school. One is the conditions in which they attend school. Schools in poverty-stricken areas have conditions that hinder children from learning in a safe environment. Researchers have developed a name for areas like this: an urban war zone is a poor, crime-laden district in which deteriorated, violent, even warlike conditions and underfunded, largely ineffective schools promote inferior academic performance, including irregular attendance and disruptive or non-compliant classroom behavior. Because of poverty, "Students from low-income families are 2.4 times more likely to drop out than middle-income kids, and over 10 times more likely than high-income peers to drop out."

For children with low resources, the risk factors are similar to others such as juvenile delinquency rates, higher levels of teenage pregnancy, and economic dependency upon their low-income parent or parents. Families and society who submit low levels of investment in the education and development of less fortunate children end up with less favorable results for the children who see a life of parental employment reduction and low wages. Higher rates of early childbearing with all the connected risks to family, health and well-being are major issues to address since education from preschool to high school is identifiably meaningful in a life.

Poverty often drastically affects children's success in school. A child's "home activities, preferences, mannerisms" must align with the world and in the cases that they do not do these, students are at a disadvantage in the school and, most importantly, the classroom. Therefore, it is safe to state that children who live at or below the poverty level will have far less success educationally than children who live above the poverty line. Poor children have a great deal less healthcare and this ultimately results in many absences from school. Additionally, poor children are much more likely to suffer from hunger, fatigue, irritability, headaches, ear infections, flu, and colds. These illnesses could potentially restrict a student's focus and concentration

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POVERTY REDUCTION

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SUBJECT: ECONOMICS

ABSTRACT

Various poverty reduction strategies are broadly categorized based on whether they make more of the basic human needs available or whether they increase the disposable income needed to purchase those needs. Some strategies such as building roads can both bring access to various basic needs, such as fertilizer or healthcare from urban areas, as well as increase incomes, by bringing better access to urban markets.

Reducing relative poverty would also involve reducing inequality. Oxfam, among others, has called for an international movement to end extreme wealth concentration arguing that the concentration of resources in the hands of the top 1% depresses economic activity and makes life harder for everyone else—particularly those at the bottom of the economic ladder. And they say that the gains of the world's billionaires in 2017, which amounted to \$762 billion, were enough to end extreme global poverty seven times over. Methods to reduce inequality and relative poverty include progressive taxation, which involves increasing tax rates on high-income earners, wealth taxes, which involve taxing a portion of an individual's net worth above a certain threshold, reducing payroll taxes, which are taxes on employees and employers and reducing this provides workers greater take-home pay and allows employers to spend more on wages and salaries, and increasing the labor share, which is the proportion of business income paid as wages and salaries instead of allocated to shareholders as profit.

INCREASING THE SUPPLY OF BASIC NEEDS

Agricultural technologies such as nitrogen fertilizers, pesticides, new seed varieties and new irrigation methods have dramatically reduced food shortages in modern times by boosting yields past previous constraints. Before the Industrial Revolution, poverty had been mostly accepted as inevitable as economies produced little, making wealth scarce. Geoffrey Parker wrote that "In Antwerp and Lyon, two of the largest cities in western Europe, by 1600 three-quarters of the total population were too poor to pay taxes, and therefore likely to need relief in times of crisis." The initial industrial revolution led to high economic growth and eliminated mass absolute poverty in what is now considered the developed world. Mass production of goods in places such as rapidly industrializing China has made what were once considered luxuries, such as vehicles and computers, inexpensive and thus accessible to many who were otherwise too poor to afford them.

Other than technology, advancements in sciences such as medicine help provide basic needs better. For example, Sri Lanka had a maternal mortality rate of 2% in the 1930s, higher than any nation today, but reduced it to 0.5–0.6% in the 1950s and to 0.6% in 2006 while spending less each year on maternal health because it learned what worked and what did not. Knowledge on the cost effectiveness of healthcare interventions can be elusive and educational measures have been made to disseminate what works, such as the Copenhagen Consensus. Cheap water filters and promoting hand washing are some of the most cost effective health interventions and can cut deaths from diarrhea and pneumonia. [213][214] Fortification with micronutrients was ranked the most cost effective aid strategy by the Copenhagen

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Consensus. For example, iodised salt costs 2 to 3 cents per person a year while even moderate iodine deficiency in pregnancy shaves off 10 to 15 IQ points.

STATE FUNDING

Certain basic needs are argued to be better provided by the state. Universal healthcare can reduce the overall cost of providing healthcare by having a single payer negotiating with healthcare providers and minimizing administrative costs. It is also argued that subsidizing essential goods such as fuel is less efficient in helping the poor than providing that same money as income grants to the poor.

Government revenue can be diverted away from basic services by corruption. Funds from aid and natural resources are often sent by government individuals for money laundering to overseas banks which insist on bank secrecy, instead of spending on the poor. A Global Witness report asked for more action from Western banks as they have proved capable of stanching the flow of funds linked to terrorism.

Illicit capital flight, such as corporate tax avoidance, from the developing world is estimated at ten times the size of aid it receives and twice the debt service it pays, with one estimate that most of Africa would be developed if the taxes owed were paid. About 60 per cent of illicit capital flight from Africa is from transfer mispricing, where a subsidiary in a developing nation sells to another subsidiary or shell company in a tax haven at an artificially low price to pay less tax. An African Union report estimates that about 30% of sub-Saharan Africa's GDP has been moved to tax havens. Solutions include corporate "country-by-country reporting" where corporations disclose activities in each country and thereby prohibit the use of tax havens where no effective economic activity occurs.

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Developing countries' debt service to banks and governments from richer countries can constrain government spending on the poor. For example, Zambia spent 40% of its total budget to repay foreign debt, and only 7% for basic state services in 1997. One of the proposed ways to help poor countries has been debt relief. Zambia began offering services, such as free health care even while overwhelming the health care infrastructure, because of savings that resulted from a 2005 round of debt relief. Since that round of debt relief, private creditors accounted for an increasing share of poor countries' debt service obligations. This complicated efforts to renegotiate easier terms for borrowers during crises such as the COVID-19 pandemic because the multiple private creditors involved say they have a fiduciary obligation to their clients such as the pension funds.

CULTURAL GLOBALIZATION

Cultural globalization refers to the transmission of ideas, meanings, and values around the world in such a way as to extend and intensify social relations. This process is marked by the common consumption of cultures that have been diffused by the Internet, popular culture media, and international travel. This has added to processes of commodity exchange and colonization which have a longer history of carrying cultural meaning around the globe. The circulation of cultures enables individuals to partake in extended social relations that cross national and regional borders. The creation and expansion of such social relations is not merely observed on a material level. Cultural globalization involves the formation of shared norms and knowledge with which people associate their individual and collective cultural identities. It brings increasing interconnectedness among different populations and cultures.

Cross-cultural communication is a field of study that looks at how people from differing cultural backgrounds communicate, in similar and different ways among themselves, and how they endeavour to communicate across cultures. Intercultural communication is a related field of study.

Cultural diffusion is the spread of cultural items—such as ideas, styles, religions, technologies, languages etc. Cultural globalization has increased cross-cultural contacts, but may be accompanied by a decrease in the uniqueness of once-isolated communities. For example, sushi is available in Germany as well as Japan, but Euro-Disney outdraws the city of Paris, potentially reducing demand for

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"authentic" French pastry. Globalization's contribution to the alienation of individuals from their traditions may be modest compared to the impact of modernity itself, as alleged by existentialists such as Jean-Paul Sartre and Albert Camus. Globalization has expanded recreational opportunities by spreading pop culture, particularly via the Internet and satellite television. The cultural diffusion can create a homogenizing force, where globalisation is seen as synonymous with homogenizing force via connectedness of markets, cultures, politics and the desire for modernizations through imperial countries sphere of influence.

ECONOMIC FREEDOMS

Corruption often leads to many civil services being treated by governments as employment agencies to loyal supporters and so it could mean going through 20 procedures, paying \$2,696 in fees, and waiting 82 business days to start a business in Bolivia, while in Canada it takes two days, two registration procedures, and \$280 to do the same. Such costly barriers favor big firms at the expense of small enterprises, where most jobs are created. Often, businesses have to bribe government officials even for routine activities, which is, in effect, a tax on business. Noted reductions in poverty in recent decades has occurred in China and India mostly as a result of the abandonment of collective farming in China and the ending of the central planning model known as the License Raj in India.

The World Bank concludes that governments and feudal elites extending to the poor the right to the land that they live and use are 'the key to reducing poverty' citing that land rights greatly increase poor people's wealth, in some cases doubling it. Providing secure tenure to land ownership creates incentives to improve the land and thus improves the welfare of the poor. It is argued that those in power have an incentive to not secure property rights as they are able to then more easily take land or any small business that does well to their supporters.

Greater access to markets brings more income to the poor. Road infrastructure has a direct impact on poverty. Additionally, migration from poorer countries resulted in \$328 billion sent from richer to poorer countries in 2010, more than double the \$120 billion in official aid flows from OECD members. In 2011, India got \$52 billion from its diaspora, more than it took in foreign direct investment.

EDUCATION AND VOCATIONAL TRAINING

Free education through public education or charitable organizations rather than through tuition, from early childhood education through the tertiary level provides children from low-income families who may not otherwise have the financial resources with better job prospects and higher earnings and promotes social mobility. Job training and vocational education programs that target training in technical skills in specific industries or occupations that are in high demand can reduce poverty and wealth concentration.

Strategies to provide education cost effectively include deworming children, which costs about 50 cents per child per year and reduces non-attendance from anemia, illness and malnutrition, while being only a twenty-fifth as expensive as increasing school attendance by constructing schools. Schoolgirl absenteeism could be cut in half by simply providing free sanitary towels. Paying for school meals is argued to be an efficient strategy in increasing school enrollment, reducing absenteeism and increasing student attention.

Desirable actions such as enrolling children in school or receiving vaccinations can be encouraged by a form of aid known as conditional cash transfers. In Mexico, for example, dropout rates of 16- to 19-year-olds in rural area dropped by 20% and children gained half an inch in height. Initial fears that the program would encourage families to stay at home rather than work to collect benefits have proven to be unfounded. Instead, there is less excuse for neglectful behavior as, for example, children stopped begging on the streets instead of going to school because it could result in suspension from the program

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ANTIPOVERTY INSTITUTIONS

UNITED NATIONS

In 2015 all UN Member States adopted the 17 Sustainable Development Goals as part of the Post-2015 Development Agenda, which sought to create a future global development framework to succeed the Millennium Development Goals, which were goals set in 2000 and were meant to be achieved by 2015. Most targets are to be achieved by 2030, although some have no end date. Goal 1 is to "end poverty in all its forms everywhere". It aims to eliminate extreme poverty for all people measured by daily wages less than \$1.25 and at least half the total number of men, women, and children living in poverty. In addition, social protection systems must be established at the national level and equal access to economic resources must be ensured. Strategies have to be developed at the national, regional and international levels to support the eradication of poverty.

DEVELOPMENT BANKS

A development financial institution, also known as a development bank, is a financial institution that provides risk capital for economic development projects on a non-commercial basis. They are often established and owned by governments to finance projects that would otherwise not be able to get financing from commercial lenders. These include international financial institutions such as the World Bank, which is the largest development bank.

PRIVATE SECTOR

The private sector includes nonprofit nongovernmental organizations as well as for-profit institutions involved in combating poverty. In recent decades, the number of nongovernmental organizations has increased dramatically. The High level forums on aid effectiveness that was coordinated by the OECD found that this leads to fragmentation where too many agencies were financing too many small projects using too many different procedures and that the civil service of the donor countries were overstretched producing reports for each.

The Poverty industrial complex refers to for-profit companies taking over roles previously held by government agencies. The incentive for profit in such companies has been argued to interfere with efficiently providing the needed services.

ENVIRONMENTALISM

important studies such as the Brundtland Report concluded that poverty causes environmental degradation, while other theories like environmentalism of the poor conclude that the global poor may be the most important force for sustainability. Either way, the poor suffer most from environmental degradation caused by reckless exploitation of natural resources by the rich. This unfair distribution of environmental burdens and benefits has generated the global environmental justice movement.

A report published in 2013 by the World Bank, with support from the Climate & Development Knowledge Network, found that climate change was likely to hinder future attempts to reduce poverty. The report presented the likely impacts of present day, 2 °C and 4 °C warming on agricultural production, water resources, coastal ecosystems and cities across Sub-Saharan Africa, South Asia and South East Asia. The impacts of a temperature rise of 2 °C included: regular food shortages in Sub-Saharan Africa; shifting rain patterns in South Asia leaving some parts under water and others without enough water for power generation, irrigation or drinking; degradation and loss of reefs in South East Asia, resulting in reduced fish stocks; and coastal communities and cities more vulnerable to increasingly violent storms. In 2016, a UN report claimed that by 2030, an additional 122 million more people could be driven to extreme poverty because of climate change.

Global warming can also lead to a deficiency in water availability; with higher temperatures and CO₂ levels, plants consume more water leaving less for people. By consequence, water in rivers and streams will decline in the mid-altitude regions like Central Asia, Europe and North America. And if CO₂ levels continue to rise, or even remain the same, droughts will be happening much faster and will be lasting longer. According to a 2016 study led by Professor of Water Management, Arjen Hoekstra, four billion people are affected by water scarcity at least one month per year.

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WOMEN'S ISSUES IN INDIA AND ROLE OF MEDIA

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ABSTRACT

Women's are the wealth of India and they have contributed in almost every field and made country feel proud at every occasion. They are in front, leading the country, making mile stones and source of inspiration for many. However, another reality of Indian society is that there is systematic discrimination and neglect of women's in India, which could be in terms of inadequate nutrition, denial or limited access to education, health and property rights, child labour and domestic violence etc. The fear of sexual violence has been a powerful factor in restricting women's behavior and sense of freedom. The struggle against violence is actually the struggle against the unequal distribution of power both physical and economic between the sexes.

Media is the mirror of society and media reports are reflection of happenings in the society. Media has immense power to influence the masses and communication and IT revolution has further increased its importance. Unfortunately, nowadays media is wavering from its actual role and giving biased information which makes development of the society more difficult. Portraying women as equals in the society is a subject that has been given low priority by the Indian media. The Indian media needs to be sensitized to gender issues and now must focus on women issues in a decisive way as their role is detrimental for the women empowerment in India. In the light of these facts, the present paper focuses on women's issues in contemporary Indian society and role of media in addressing the issues.

INTRODUCTION

In the 21 st century India is fast emerging as a global power but for half of its population, the women across the country, struggle to live life with dignity continues. Women are facing problems in every sphere of life whether employment, access to health care or property rights. The attention required is still not being paid to the issues that concern this section of population. Women empowerment in India is still a distant dream. There still exists a wide gap between the goals enunciated in the constitution, legislation, policies, plans, programs and related mechanisms on the one hand and the situational reality of the status of women in India, on the other hand. India is fast developing but women's in India continue to be discriminated. The declining sex ratio in India amply portrays the discrimination shown towards women at the stage of birth. Women may be have stardom in any stream but are getting harassment every day by their surroundings. They are victims of crime directed specifically at them, rape, kidnapping and abduction, dowry-related crimes, molestation, sexual harassment, eve-teasing, etc. Around 40 per cent of married women in India are victims of domestic violence. The increasing violence against women shown in television and films and their vulgar portrayal as objects of sex is also an important contributing factor in the escalating violence against women in India. The crimes against women in India are growing at a rampant speed. Women, irrespective of their class, caste and educational status, are not safe. The lack of any serious effort to rectify the weaknesses in dealing with the crimes against women further compound the situation and result is that the conviction rate remains abysmally low.

WOMEN ISSUES IN INDIA: CURRENT PERSPECTIVE

Women's are the wealth of India and they have contributed in almost every field and made country feel proud at every occasion. They are in front, leading the country, making mile stones and source of inspiration for many.

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However this is the one face of coin and on the other side of coin is the hard truth of the Indian society. There is systematic discrimination and neglect from early childhood of women's in India, which could be in terms of inadequate nutrition, denial or limited access to education, health and property rights, child labour and domestic violence. The fear of sexual violence has been a powerful factor in restricting women's behavior and sense of freedom. There is an urgent need to pay attention to the issues that concern this section of population. The focus should be on poverty reduction, gender justice, health, nutrition, sustained awareness of rights and redressal, eradication of social evils etc.

POLITICAL ISSUES

Women's equality in power sharing and active participation in decision making, including decision making in political process at all levels will ensure the achievement of the goal of women empowerment. Government of India through 73 rd and 74 th Constitutional Amendment Acts reserved the one-third of seats in all local elected bodies for women as a sign of political empowerment. Over a million women have actively entered political life in India through the Panchayat Raj institutions. There are many elected women representatives at the village council level. The percentage of women in various levels of political activities in India have risen considerably, however women are still underrepresented in governance and decision-making process. Their power is restricted, as it the men who wield all the authority. Their decisions are often over-ruled by the government machinery. It is crucial to train and give real power to these women leaders so that they can catalyst change in their villages regarding women. In recent years there have been explicit moves to increase women's political participation at top level. However, the Women's reservation bill is a sad story as it is repeatedly being scuttled in the parliament. All this shows that the process of gender equality and women's empowerment still has a long way to go.

ECONOMIC ISSUES

Women professionals in India are facing a range of problems. Women have extensive workload with dual responsibility of profession and household and they have to balance household demands with those of their profession. Development policies and programs of the country tend not to view women as integral to the economic development process. This is reflected in the higher investments in women's reproductive rather than their productive roles, mainly in population programs.

Women are engage in economically productive work and earn incomes though their earnings are generally low. Most of the women work in agricultural sector either as workers, in household farms or as wageworkers. It is precisely livelihood in agriculture that has tended to become more volatile and insecure in recent years and women cultivators have therefore been negatively affected. There is urgent need to improve women's economic status because they are fundamental to the process of economic development of the country.

SOCIAL AND CULTURAL ISSUES

The socio-cultural attributes in society have left a deep mark on women empowerment in India. Parents depend on sons for support in old age and looked to them as potential builders of family prestige and prosperity whereas daughters are considered to destine for others. Women's in India need and expect equal access to education, health, nutrition, employment and productive resources. In fact they are fighting for their rights to decide their own path for development.

EDUCATION

The female literacy rate in India is though gradually rising, it's lower than the male. According to the National Survey data (1997), only the states of Kerala and Mizoram have approached universal female literacy rates. The gender gap in education is far greater in northern states of India. Although in states where enrollment rates for girls are higher, many girls drop out of school after a few years of education. Factors such as inhibition on education being imparted by male teachers to girls once they reach puberty, is responsible for drop out. Consequences are that early marriage and child birth pronounced in families of lower socio-economic status.

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HEALTH AND NUTRITION

The socio-cultural practice of women eating last in the family has eminent effect on her health especially if it is a household in low economic status. Most direct effects of poor health and nutrition among women in Indian society are high mortality rates among young children and women of child bearing age. A women health and nutrition status influence her newborn's birth weight and chance of survival. Post neo-natal death is generally caused by infectious diseases. The incidence and severity of most of this disease are affected by controllable factors such as immunization, health care and nutrition. Due to gender biased, these factors are not controlled equally for male and female children. Maternal mortality in India estimated at 437 maternal deaths per 100,000 live births, result primarily from infection hemorrhage, obstructed labour, abortion and anemia.

CRIMES AGAINST WOMEN

Crimes against women are of various natures. It include crimes involving sexual exploitation for economic gains like prostitution & trafficking, adultery, abduction, rape, wrongful confinement, and murder etc on the one hand and crimes related to women's property like dishonest misappropriation, criminal breach of trust, domestic violence, dowry extortion and outraging the modesty of women etc on the other. These crimes are not only injurious and immoral for the women but for the society as a whole.

DOMESTIC VIOLENCE

In Indian society, it is widely accepted that within the family the man is the master and women is the inferior and subordinate partner and societal pressure force women to maintain this status quo. Wife beating is the most prevalent form of violence against women in the Indian society and it is viewed as a general problem of domestic discord. According to National Crime Report Bureau, 1.5 lakh crimes against women are registered annually out of which nearly 50,000 are related to domestic violence in their homes.

FEMALE INFANTICIDE AND FETICIDE

This is playing a significant role in lop sided sex ratio in India. Poor families in certain regions of the country sometimes resort to killing baby girls at birth, to avoid an unwanted burden on family resources. Sex selective abortion has also been common in the country. It's dangerous to abort the foetus after 18 weeks of pregnancy and quiet harmful for mother too at such a late stage. Various techniques of sex determination and sex pre-selection have been discovered during the last fifteen years, such as sonography, fetoscopy, needling, chorion biopsy and the most popular amniocentesis have increasingly become household names in India. Amniocentesis technique is used in the small town and also in some cities of states like Gujrat, Maharashtra, Uttar Pradesh, Bihar, Madhya Pradesh, Punjab, Tamilnadu, Rajasthan etc. Mumbai and Delhi are also the major center for sex determination and sex pre-selection tests

DOWRY

Dowry remains the major reason for discrimination and injustice towards women in India. When dowry demands are not met, it precipitates into serious consequence for the young bride. The Dowry Prohibition Act of 1961 marks the first attempt by the Government of India to recognize dowry as a social evil and to curb its practice. The act was modified with the Dowry Prohibition Amendment Act of 1984, which has again been modified with Dowry Prohibition Bill 1986. Dowry is one of those social evils that no educated woman will own up with pride, still many are adhering to it. Practices of dowry tend to subordinate women in the society. Women should be more economically empowered and should be educated properly regarding the various legal provisions such as Section 498A CrPC, protection from domestic violence etc., only then this evil menace could possibly be eradicated from Indian social system.

RAPE

Rape is the fastest growing crime in India compared to murder, robbery and kidnapping. According to the report of National Crime Records Bureau (NCRB), every 60 minutes, two women are raped in this

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country. The biggest number of such crimes was reported from Madhya Pradesh. One-quarter of the victims were minors, 75 percent of culprits were known to victims and 10 percent were relatives. These figures are underestimations as many incidents go unreported due to fear of stigma and non awareness of rights. There are also the countless cases of eve teasing, indecent gazes, pinching, brushes and comments that infringe upon the rights of women, especially in overcrowded spaces and public transport buses and trains. Major cities in the country have become the hub of misdemeanor because of technological reach. There is a need for a drastic change in attitudes and mindsets towards such incidents. Poor investigations, harsh cross examination of victims, senseless adjournment of cases and faulty assessment of evidence and furnishing of evidence by victims in presence of culprits are areas that need reforms.

ROLE AND IMPORTANCE OF MEDIA

Media is the mirror of society and media reports are reflection of happenings in the society. Media has immense power to influence the masses and communication and IT revolution has further increased its importance. The role of media has become very important in shaping present days society. Media is the part of the life, all around, from the shows one watches on television, music on the radio, the books, magazines and newspapers. It educates people about the current issues and influences the public opinion. The common people rely on media to know about happenings in the society. M edia is often considered as the 4 th pillar of the society and democratic medium of information. Media has the power to pressurize and criticize the drawbacks of democracy.

MEDIA COVERAGE OF WOMEN ISSUES

Media implicitly rank the importance of the public issues according to the amount of press coverage devoted to an issue. Lack of appropriate media coverage of an issue leads to the implication that the topic is not important. Public awareness is significantly lessened if a story is not reported.

Indian media needs to be sensitized to gender issues. It should play proactive role in inculcating gender sensitivity in the country and should ensure that women are not depicted in poor light. It should devote special slots for crimes against women in India and discuss all proactive aspects. The challenge before media is to move beyond clubbing what happens to women with routine crime briefs, on the one hand, and sensational stories, on the other. Media should take a proactive role in creating public awareness on the rights and privileges of women. Constitutional and legal rights should also be advertised and discussed regularly.

This is the time to rethink and revisit the country's mass media policy. There are many issues which should be discussed threadbare to have an unbiased and healthy media policy in the country. But before that materializes, the stalwarts of Indian mass media should exercise prudence and restraint, show the truth, unadulterated, undoctored and unbiased news and views, unbiased analysis and non-sensationalization of events or incidences whether big or small.

CONCLUSION

Though the status of women in India, both historically and socially, has been one of the respect and reverence, but the hard truth is that even today, they are struggling for their own identity, shouting for diffusion of their voices and fighting for their own esteem. And in the era of globalization and with revolution in means of communication and information technology, the media role has become more crucial for women empowerment in India. The Indian media now must focus on women issues in a decisive way as their role is detrimental for the women empowerment in India. It is essential that media should devote a good percentage of their programmes to create awareness among women and the society at large, give information about women's rights and machineries to approach for their all round development.

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THOUGHTS OF DR. B. R. AMBEDKAR ON ECONOMICS

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SUBJECT: ECONOMICS

ABSTRACT

The present analysis is concerned with Dr. B.R.Ambedkar's philosophy regarding economics. It may surprise many to know that Dr. Ambedkar, celebrated as the "Father of Indian Constitution," found economics closest to his heart. The incredible contributions made by him as an economist is only due to his society oriented economic philosophy and relevant policies. Ambedkar's philosophy is couched in social, religious and moral considerations. In this paper author expose the valueable thoughts of Dr. ambedkar regarding agriculture, currency, public finance and taxation. Dr. Ambedkar's model of economic development is based on peaceful eradication of poverty, inequalities and exploitation. The focal point of philosophy is the oppressed and the depressed. The philosophy aims at giving life to those who are disowned, at elevating those who are suppressed, and ennobling those who are downtrodden and granting liberty, equality and justice to all irrespective of their castes.

KEY WORDS: ECONOMIST, AGRICULTURE, CURRENCY, TAXATION

INTRODUCTION

Due to his role in economics, Narendra Jadhav, a notable Indian economist, has said that Ambedkar was "the highest educated Indian economist of all times."

Prof. A. K. Sen has said, "Ambedkar is my Father in Economics. He is true celebrated champion of the underprivileged. He deserves more than what he has achieved today. However he was highly controversial figure in his home country, though it was not the reality. His contribution in the field of economics is marvelous and will be remembered forever...!"

Ambedkar was born in the town and military cantonment of Mhow in Madhya Pradesh. He was the 14th and last child of Ramji Maloji Sakpal, a ranked army officer at the post of Subedar and Bhimabai Murbadkar Sankpal. Ambedkar's ancestors had long been in the employment of the army of the *British East India Company*, and his father served in the *British Indian Army* at the Mhow cantonment. He used his position in the army to lobby for his children to study at the government school, as they faced resistance owing to their caste. Although able to attend school, Ambedkar and other untouchable children were segregated and given little attention or assistance by the teachers.

Dr. Ambedkar was basically an economist by training. His career was characterised by two distinct phases: the first one was up to 1921 as a professional economist contributing scholarly books and the second one as a political leader thereafter until his demise in 1956, during which he made path breaking contributions as a champion of human rights for the untouchables.

DR.AMBEDKAR AS ECONOMIST

Ambedkar was a keen student of economics. He got his M.A. degree for his thesis on 'Ancient Indian Commerce' and M.Sc.(London) for his thesis on 'The Evolution of Provincial Finance in British India' and D.Sc. for his thesis on 'The Problem of the Rupee: its Origin and Solution' (1923) reveals the factors responsible for Rupee fall. He proved the importance of price stability than exchange stability. He analysed the silver and gold rate exchange and its effect on Indian economy.

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Dr. Ambedkar was the first Indian to pursue an Economics doctorate degree broad. According to him the industrialization and agricultural industry growth could enhance the economy of the nation. He stressed on money investment in the agricultural industry as the primary industry of India. According to Sharad Pawar, Ambedkar's vision benefited the government in accomplishing the food security goal. He supported economic and social development of the society for nation's progress. He also emphasised on education, public hygiene, community health, residential facilities as the basic amenities. He found out the reasons for the failure of British Indian economy's public treasury. He found the loss made by British rule on Indian development.

Dr. Ambedkar is credit worthy to establish *Finance Commission of India*. He did not support the income tax policy for the lower income group community. He contributed in Land Revenue Tax and excise duty policies to stabilise the Indian economy. He played an important role in the land reform and the state economic development. According to him, the caste system divided labours and it was one of the hurdles for the economic progress. He emphasised on free economy with stable rupee which India has adopted recently. He advocated the birth control rate to develop the Indian economy. This policy has been adopted by Indian government as national policy for family planning. He emphasised on equal rights to women for economic development. He laid the foundation of industrial relations after Indian independence.

Dr. Ambedkar's love for the printed word naturally led him to extensive writing on a variety of subjects with depth and vision. He wrote three scholarly books on economics:

- Administration and Finance of the East India Company,
- . The Evolution of Provincial Finance in British India
- · The Problem of the Rupee: Its Origin and Its Solution

The first two represent his contribution to the field of public finance: the first one evaluating finances of the East India Company (from 1792-1858) and the second books analyses the evolution of the Centre- State financial relations in British India during 1833 to 1921. The third book, which his Magnum Opus in economics, represents a seminal contribution to the field of monetary economics. In this book Dr. Ambedkar examined the evolution of the Indian currency as a medium of exchange covering the period, 1800 to 1893 and discussed the problem of the choice of an appropriate currency system for India in the early 1920s. On his return to India, Dr. Ambedkar did not write any book on economics per se, though several of his other contributions during that period carry a distinctive imprint of the economist in him.

The Reserve Bank of India was based on the ideas that Ambedkar presented to the Hilton Young Commission. His evidence before the Hilton-Young Commission was an important contribution to the discussion of currency problems in India. He gave expression to his thoughts on such issues as small-holdings, collective farming, land revenue and abolition of landlordism. It covered nearly four important decades — 1917 to 1956, and touched on all major political and economic events.

He realised that the solution to the problem of the untouchable landless labours depended upon the solution to Indian agricultural problems or, more broadly, economic problems. He focused on the injustice in basing the assessment of land revenue on income and advocated that land revenue be brought under the income-tax.

His work "The Problem of the Rupee" was considered an instructive treatise. He wrote that closing of the Mints would prevent inflation and disturbances in the internal price level. He advocated that the standard of value should be gold and the elasticity of currency should come from this source. That great scholarship and hard work had gone into this book is evidenced by the rave reviews Ambedkar received from the British Press.

Dr. Babasaheb Ambedkar had made in-depth study of Indian Agriculture. His thoughts on agriculture are found in his article "Small Holdings in Indian and their remidies" (1917) and also in "Status and minorities" (1947) and his other writings. The reform's suggested by him are included in the manifesto

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of the "Swatantra Majdur Paksha" and the Scheduled caste Federation. He recoginzed that small subdivided and fragmented holdings of land is the acute problem of Indian agriculture associated with many evil affects. According to Dr. Ambedkar, centralisation of economic power agriculture land is the root cause of all other forms of exploitation. Hence he suggested collective ownership of land as a fundamental right. Thus Dr. Ambedkar thoughts on agriculture are relevant even in present circumstances. As the existing laws and reforms land ceiling Act, minimum wages Act, Distribution of surplus land etc are not effective it is essential to reconsider them in the context of Dr.Ambedkar's prospective.

Dr. Ambedkar expressed views on taxation in the Manifesto of the "Statantra Majdur Party" (1396). He was opposed to Land Revenue its system and other taxes as their burden fell heavily on the poorer section of the society. He enunciated the principles of taxation as following.

- (a) Tax should be imposed according to the payer's capacity and not on income.
- (b) The Tax should be progressive being less on the poor and more on the rich.
- (c) Tax exemption should be given up to certain limit.
- (d) The land revenue tax should be more flexible.
- (e) There should be equality between different sections in tax imposition.
- (f) The tax should not lead to lowering of standard of living of the people. Dr. Ambedkar suggested that land Revenue Tax should be progressive. It is unjustifiable to levy Land Revenue Tax on Agriculture income.

Dr. Ambedkar was of the opinion that fast development of India is impossible without widespread industrialization according to him creates large-scale employment produces essential consumption goods for mass consumption, along with capital goods, Saves foreign exchange, utilises raw materials on proper and optimum scale offers security to labour enhances Swadeshi Movements, which ultimately leads to all round development of a country, But the private sector industries are unable to perform this task satisfactory for want of large - scale investment secondly They may create monopoly and centralization. There fore government should come forward and start large scale industries of social and national benefits. The small rural and cottage industries should be kept in the private sector. The insurance and transport companies should be nationalised. Rights to strike should be given to labours. All these provisions have been included in the directive Principles of state policy in the constitution processing industries should also be developed Dr. Ambedkar Stressed Rural Industrialization. The industrial policy of the Indian government is in keeping with Dr. Ambedkar expectation.

Dr. Ambedkar believed that the strategy for India's Economic development should be based on Eradication of property, elimination of inequities and ending exploitation of massess. He accepted Marxian view in this respect. Yet did not favour the Marxian paradigm of development. Dr. Ambedkar views on communism are presented in his essay "Buddhism and communism" Unlike Marx he did not accept economic relationship as the be-all and end-all of human life. He emphasized explitation has many dimensions In fact in the Indian Context social or religious exploitation is no less Oppressive than economic exploitation. Dr. Ambedkar rejected Violent and totalitarian directiveship methods of communism. He believed in a classless but not a stateless Society. He perceived an active but well defined role for state in Economic affairs. His concept of democratic state socialism is based on

- (a) State ownership of agriculture and key industries
- (b) Maintenance of productive resources by the state and
- (c) a just distribution of Common produce among different people without caste or creed.

CONCLUSION

Dr. Ambedkar's philosophy is couched in social, religious and moral considerations. The focal point of philosophy is the oppressed and the depressed. The philosophy aims at giving life to those who are disowned, at elevating those who are suppressed, and ennobling those who are downtrodden and granting liberty, equality and justice to all irrespective of their castes. The value of his conclusions is substantial precisely because his analysis was based on sound empirical and historical foundations.

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A STUDY OF: ASSOCIATION OF COMMUNITY IMPROVEMENT FINANCE INSTITUTIONS ECONOMICS

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ABSTRACT

Microfinance is an emerging discipline in the financial world today. It is gaining importance by leaps and bounds not only in India but also internationally. Microfinance is revolutionary in the sense that it aims at servicing the poorest of the poor, who were hitherto considered unfit for any form of financing except charity. Microfinance is about providing financial services to the poor who are traditionally not served by the conventional financial institutions. Three features distinguish microfinance from other formal financial products. These are: (i) the smallness of loans advanced and or savings collected, (ii) the absence of asset-based collateral, and (iii) simplicity of operations (Microfinance Policy, Regulatory and Supervisory Framework for Nigeria, 2005). The term microfinance encourages exploration of the entire range of financial needs and requirements of poor people.

Microfinance institutions currently operate in over 100 countries, serving more than 92 million clients1. The idea of Microfinance arose in Asia as a reaction to the abject rural poverty prevalent in countries such as India and Bangladesh. Over the past decade, the microfinance sector has been growing in India at a fairly steady pace. Though no MFIs2 in India has yet reached anywhere near the scale of the well-known Bangladeshi MFIs, the sector in India is characterised by a wide diversity of methodologies and legal forms. MFIs have been growing over the years. The microfinance market in India is predominantly rural. However, in the recent years, it has been observed that Indian MFIs are also expanding their operations in the urban areas at a fast pace.

According to Sa-Dhan3 Bharat Microfinance Report, Microfinance Focus March 2011, nearly one-third of the MFIs has significant urban orientation (with more than 50% urban clients). Nearly 20% of the MFIs in the sample have more than 75% of their total clients who lives in urban areas. As on 31 March 2010, about 27% of the total clients of the....

- [1]MIX Market .org
- [2] Microfinance Institutions
- [3] Sa-Dhan, The Association of Community Development Finance Institutions (biggest Apex body of Microfinance Institutions in India) sample MFIs reside in urban areas. With increasing migration from rural to urban areas, many MFIs are now also increasing their focus on urban areas, the report says.

Further According to Sa-Dhan, Bharat Microfinance Report, MFIs hold nearly 90% of the total loan portfolio outstanding by MFIs and the 10 largest MFIs have the highest portfolio growth rate among all MFIs from last year to current year. For profit MFIs have also reported the highest growth rate among all legal forms of MFIs. 246 MFIs operates in 517 districts in India spread across 27 states. The total MFI client outreach as of march 2011 was 3.17 crore while the total microcredit outstanding was Rs. 2500 crore which have been scrutinized to bank. During 2010-11, the microfinance through MFI channel has grown 18.75 percent in term of client outreach an 13.15 percent in terms of credit portfolio. MFIs collectively disbursed RS. 33730 crore as loan to clients during 2010-11 and the average loan per client stood at Rs. 9766 crore respectively.

The RBI had brought in a condition of Qualifying Asset by which the MFIs should create loans assets that would meet certain conditions like maximum loans amount of Rs. 50000 atleast 75 percent of loan to be given for income generation purpose etc. for availing loan under priority sector credit scheme s

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from the banks. The data provides evidence to reasonably conclude that Indian MFIs in general possess Qualifying Assets. The cost structure of MFIs showed that the operating costs of MFIs in general are higher than what the Malegam Committee4 had estimated in 2010. MFIs in all likelihood, would find it difficult to contain the margin Cap (Yield over Borrowing Cost) of 12 percent set by RBI. The MFIs in general are self sustainable in meeting their expenses of their income, leaving, of course, just a marginal surplus to meet their growth needs.

The current literature on micro finance is dominated by the positive linkages between micro finance and achievement of Millennium Development Goals5 (MDGs). Micro Credit Summit Campaign's 2005 report argues that the campaigns offers much needed...

[4] Malegam Committee, RBI in 2010 set up a Sub-Committee of its Central Board of Directors , under the Chairmanship of Shri Y H Malegam.

[5] Millennium Development Goals The Millennium Development Goals (MDGs) are eight international development goals that were officially established following the Millennium Summit of the United Nations in 2000.

hope for achieving the Millennium Development Goals especially relating to poverty reduction. IFAD along with Food and Agriculture Organization (FAO) and the World Food Programme (WFP) declared that it will be possible to achieve the eight MDGs by the established deadline of 2015 " if the developing and industrialized countries take action immediately" by implementing plans and projects, in which micro credit could play a major role (Alok Misra, 2006)

KEY PLAYERS IN THE MICRO FINANCE SYSTEM

i) National Bank for Agricultural and Rural Development (NABARD):

NABARD is an apex institution, accredited with all matters concerning policy, planning and operations in the fields of credit for agriculture and other economic activities in rural areas in India. NABARD was established in 1982 as a Development Bank, in terms of the Preamble of the Act, "for providing and regulating credit and other facilities for the promotion and development of agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas."

ii) Reserve Bank of India

The earliest reference to micro credit in a formal statement of monetary and credit policy of RBI was in former RBI President Dr. Bimal Jalan's Monetary and Credit Policy Statement of April 1999. The policy attached importance to the work of NABARD and public sector banks in the area of micro credit.

iii) Self Help Groups

The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus SHG was started and formed in 1975. The establishment of SHGs can be traced to the existence of one or more problem areas around which the consciousness of rural poor is built and the process of group formation initiated.

iv) Micro Finance Institutions (MFIs)

A range of institutions in public sector as well as private sector offers the micro finance services in India. Based on asset sizes, MFIs can be divided into three categories. They secure micro finance clients with varying quality and using different operating models. Regulatory framework should be considered only after the sustainability of MFIs Model as a banking enterprise for the poor is clearly established.

v) Non Government Organizations (NGOs)

The Non Government Organizations involved in promoting SHGs and linking them with the Formal Financial Agencies (FFAs) perform the various functions for economic development. Exhibit 1 Legal Form of Microfinance Institutions in India

TYPES OF MFIS ESTIMATED NUMBER LEGAL ACTS UNDER WHICH REGISTERED

- 1 Not for Profit MFIs Societies Registration Act, 1860 or similar Provincial
- a) NGO MFIs 400 to 500 l Acts Indian Trust Act, 1882
- b) Non-profit Companies 10 Section 25 of the Companies Act, 1956
- 2 Mutual Benefit MFIs

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- a) Mutually Aided Cooperative Societies 200 to 250 Mutually Aided Cooperative Societies Act (MACS) and similarly set up institutions enacted by State Government
- 3 For Profit MFIs 6 Indian Companies Act, 1956
- a) Non-Banking Financial Companies (NBFCs) Reserve Bank of India Act,1934 Source: NABARD, http://www.nabard.org/microfinance/mf_institution.asp

MFIS: CRITICAL ISSUES

MFIs can play a vital role in bridging the gap between demand & supply of financial services if the critical challenges confronting them are rightly addressed.

Sustainability: The first challenge relates to sustainability. It has been reported in literature that the MFI model is comparatively costlier in terms of delivery of financial services. An analysis (Jindal & Sharma, 2000) of 36 leading MFIs shows that 89% MFIs sample were subsidy dependent and only 9 were able to cover more than 80% of their costs. This is partly explained by the fact that while the cost of supervision of credit is high, the loan volumes and loan size is low. It has also been commented that MFIs pass on the higher cost of credit to their clients who are 'interest insensitive' for small loans but may not be so as loan sizes increase. It is, therefore, necessary for MFIs to develop strategies for increasing the range and volume of their financial services (K Kalpana, 2005).

Lack of Capital - The second area of concern for MFIs, which are on the growth path, is that they face a paucity of owned funds. This is a critical constraint in their being able to scale up. Many of the MFIs are (Ajai Nair, 2007) socially oriented institutions and do not have adequate access to financial capital. As a result they have high debt equity ratios. Presently, there is no reliable mechanism in the country for meeting the equity requirements of MFIs. In another study it has been found that MFIs have to raise additional resources from grants or other funds each year to sustain their operations as few are able to survive on the income generated from their lending and related operations (J. Jordan Pollinger, John Outhwaite, and Hector Cordero-Guzmán2007). The Micro Finance Development Fund (MFDF), set up with NABARD, has been augmented and re-designated as the Micro Finance Development Equity Fund (MFDEF). This fund is expected to play a vital role in meeting the equity needs of MFIs.

Borrowings - In comparison with earlier years, MFIs are now finding it relatively easier to raise loan funds from banks. This change came after the year 2000, when RBI allowed banks to lend to MFIs and treat such lending as part of their priority sector-funding obligations. Micro finance is accessing financial services in an informally formal route, in a flexible, responsive and sensitive manner which otherwise would not have been possible for the formal system for proving such services because of factors like high transaction cost emanating from the low scale of operation, high turnover of clients, frequency of transaction etc. (Vijay Mahajan and G. Nagasri, 1999). Micro finance and Self Help Group (SHG) must be evolved to see that SHGs do not charge high rates of interest from their clients and improve access to those who cannot sign by making their use through thumb impression.

Capacity of MFIs - It is now recognised that widening and deepening the outreach of the poor through MFIs has both social and commercial dimensions. Since the sustainability of MFIs and their clients complement each other, it follows that building up the capacities of the MFIs and their primary stakeholders are pre-conditions for the successful delivery of flexible, client responsive and innovative microfinance services to the poor. (Gobind M., 2008)

Bank Partnership Model: This model is an innovative way of financing MFIs. The bank is the lender and the MFI acts as an agent for handling items of work relating to credit monitoring, supervision and recovery. In other words, the MFI acts as an agent and takes care of all relationships with the client, from first contact to final repayment. The model has the potential to significantly increase the amount of funding that MFIs can leverage on a relatively small equity base.

Banking Correspondents: has the potential to significantly increase the amount of ding that MFIs can leverage the proposal of "banking correspondents" could take this model a step further extending it to

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savings. It would allow MFIs to collect savings deposits from the poor on behalf of the bank. It would use the ability of the MFI to get close to poor clients while relying on the financial strength of the bank to safeguard the deposits.

Service Company Model: In this context, the Service Company Model developed by ACCION6and used in some of the Latin American Countries is interesting. The model may hold significant interest for state owned banks and private banks with large branch networks. Under this model, the bank forms its own MFI, perhaps as an NBFC, and then works hand in hand with that MFI to extend loans and other services. MFIs are better equipped to target poor individuals or groups who need resources to finance small scale investments. These credits can be sufficient to promote autonomous and profitable economic projects, expand the opportunity set faced by poor individuals and thereby alleviate poverty. Hence, MFIs once set Network, the international organization that brings together the world's leading microfinance institutions to collaboratively create, grow and lead the microfinance industry up and independent should be able to generate "win-win" outcomes, whereby both efficiency and equity are enhanced. Very often, however, and depending on some exogenous factors, like infrastructure or access to markets, microcredit must be subsidized to ensure the survival of the MFIs.

Others have found the evidence to be not so favorable to this argument. Many MFIs seem to have trouble reaching self-sustainability at the financial level, even after the setup period. In this case, microcredit becomes more akin to subsidized credit which has a long record in developing countries, but has often failed to achieve lasting positive results (Morduch, 2000).

NEED OF THE STUDY

The microfinance sector in India is well on its way to professionalize and institutionalize performance measurement with initiatives such as Sa Dhan, M-CRIL7 and Eda rural systems8. However, it was also observed that although millions of poor households are reached, these numbers are relatively small given the size of the population living in poverty.

In scaling up microfinance, the existing literature identifies a number of factors that need to be addressed. In this context, increasing institutional outreach and sinking micro financing into the sector, are considered pivotal strategies. Other areas of interest include regulatory regimes, product and process innovations, relationship management and monitoring, and market intelligence data (Sohailuddin Alavi, 2007). According to ILO (2005), cited by Dahri (2007) it is concluded, that the reality for most of the world's poor is that they have to work often for long hours, in poor working conditions and without basic rights and presentation at work that is not productive enough to enable them to themselves and their families out of poverty, it is "decent and productive" employment that matters, not employment alone.

In developing countries, so many strategies have been put into practice and research has been done but it is felt that it is not enough and thus research should remain continue in 7 M-CRIL is a global leader in the financial rating of microfinance institutions and in sectoral advisory services.

EDA rural systems: EDA is a consultancy organization offering research and management services for development, with specialist experience in microfinance light of latest reports and also to highlight the challenges and opportunities of microfinance. It can bring new strategies into practice. As India is also a developing country, further suggestions would help to overcome the challenges faced by microfinance institutions and avail the opportunities that exist for this kind of financing. To keep these things in mind, an attempt has been made to identify the various internal, external challenges and opportunities as special objective of this thesis. It is argued that in the developing countries formal and informal financial sectors have failed to serve the poor at required level. In the formal sector, large loans and bureaucratic and long procedures for getting loans keep away the poor from the financial institutions. Informal sector, on the other hand, is also failed to serve the poor masses. Informal lender's charges are very high and keep the adult laborer as collateral. Exploitation of real valuation of collaterals' high interest rate and monopoly of lenders keep away the majority of the clients from the informal financial

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sector of providing finance to poor people, from income generating activities to reduce poverty. These results can be verified from Bhaduri (1983); Rao (1980) Bardhan (1980) Ghosh (1986); Ghate et. al., (1992); Herani (2002a&b); Herani (2007); Herani, Rajar and Dhakan (2007); Herani (2008); Sudan (2007); PGE (2009). Due to limitation of financial sector in both formal and informal services, particularly credit has evolved the micro-credit planning and programs.

Microfinance Institutions (MFIs) face the challenge of sustain-ability and outreach. These challenges are surveyed e.g. by Robinson (2001), or Armendariz de Aghion and Morduch (2005). Empirical analysis of the operational trade-offs faced by MFIs trying to meet this challenge in practice, is just beginning. An interesting performance analysis of an international set of MFIs was started independently by Cull, Demirguc-Kunt and Morduch (2007). The recent survey of Hernes and Lensink (2007) points to the need for further evidence on the specific mechanisms which explain different performances of various delivery models of microfinance.

However, the literature indicates that further research is needed to identify various factors determining challenges and thereby to come up with workable strategies to counter these delivery challenges faced by micro finance institutions in Gujarat in general and Ahmedabad and Gandhinagar city in particular. This research aims to modestly contribute to these gaps in the currently available literature by looking at sustainability and outreach of various MFIs.

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New Education Policy And NAAC ACCREDITATION PROCESS

Dr. Hina Patel Dr. Sangeeta Acharya



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Distinctiveness and Situatedness of Higher Education Institutions

By
Dr. Hine M. Patel
Principal
Smt. M.M. Shah Mahila Arts College, Kadi

Abstract

The institutional distinctiveness can be defined as the vision of the institution. Generally, the vision of the institution is to empower and develop students and guide them into the pursuit of knowledge. The vision of the institute is mould the student and enabling them to become a better person. This paper will discuss various aspects which are taken by the institute to implement their vision and creating relevant tangible outcome from the vision. This paper will survey the implementation process distinctiveness and situatedness in the higher education in the India and furthermore, this paper provides an insight on the impact of the student of this educational approach.

The findings of paper are based on the secondary data based on the secondary the insights will be documented in this paper. Furthermore, this paper will use deductive approach to identify the relevant data which will enable the stakeholders to create more robust educational system and help the higher educational system to fulfill their vision more effective way.

Introduction

The distinctiveness of the institutions can be considered as the vision of different higher education institutions. It has the ability to provide the proper guidance to the students and improve their career with the help of suitable knowledge. It becomes helpful to do the required changes in the education process of the students if required with the help of an educational system which is more robust. The main aim of this research is to understand the situatedness and the distinctiveness of high educational institutions. The situatedness indicates the current position of the higher education institutions on the basis of its environment, cultural and the social factors. This basically requires the help of proper techmology in the education system which has the ability to provide proper information in the situation of the institutions so that they can try their best to develop their organizations. This paper basically discusses the different aspects of situatedness and distinctiveness of the higher educational institutions.

Literature Review

According to Hayes, 2020, Distinctiveness mainly refers to the vision of the higher educational institutions. The main goal of this distinctiveness is to develop the educational quality of the institutions. The proper vision of the institutions have the ability to identify any knowledge gap and types of education a student follows. It helps the higher education institutions to become successful in their vision in an effective way. This is because the proper vision helps the higher education institutions to guide their students in a proper way which has the ability to make students better and achieve their target in career. Distinctiveness helps the colleges to the universities to empower their students with the proper education which enables the students to be emotionally balanced, intellectually alert, socially committed, morally sound, spiritually oriented and culturally enriched. Hence higher education institutions try to implement some new technologies which have the ability to make their educational services better than previous situations. Institutions try to implement the "information and communication technology" facilities like the computers, LCD projectors, laptops, smart boards and the internet in their teach-

ing process to make the better understanding of the topic of the particular topic of different educational subjects in a proper way. CCTV has been installed by the institutions to ensure they give the proper focus on the vision of the classes of the institutions. It becomes helpful to monitor the classes and avoid any types of disturbances in the classes. The vision of the institutions on the requirements of the new technologies has the ability to develop the education process in a new way that can attract the attention of the students.

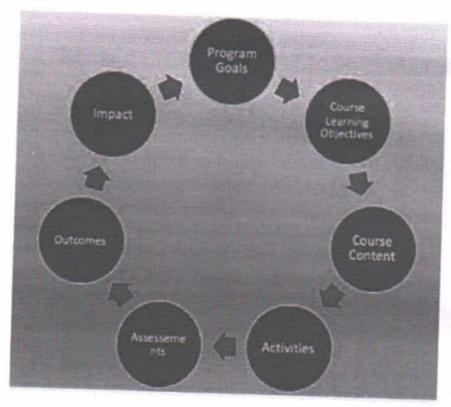


Figure 1: Institutional distinctiveness (Source: nmims.edu/institutional-distinctiveness)

The teaching process of the institutions with the help of LCD projectors, smarts attracts the student's attention and helps the teachers to include new designs and highlight different important points of the topic. It becomes helpful to get better results from the students by giving extra effort in the education process of the professors. The use of the software in recording the attendance of the students has become helpful to send the instant messages to the parents of the absentees and ensure the presence of the students in the classes. It can develop the education process of

the students with the help of the proper distinctiveness of the institutions. This distinctiveness becomes helpful to create the students centric education with the help of different innovative techniques of the institutions. Exploration of ability of various students through the projects, "teaching and learning process", class tests and presentations by the students become helpful to make the proper vision about the performance of the individual students. All of these processes have the ability to improve the situatedness of the institutions by developing the cultural, envirecomental and the social factors of the higher educational institu-"Information and communication technology" has become beloful to gather the information on the performances of the teachers or the professors of the organizations and the current rating of the institutions and read the comments of the experts about the organizations. This has the ability to provide a proper anderstanding of the institution's authority to focus on the required development in the organization and take the required steps on

According to Scott-Baumann, 2020, the situatedness of the be educational institutions can be identified on the basis of the different three factors which are cultural, environmental and the social factors. The involvement of the distinctive or the proper wision and the implementation of new techniques of the teaching with the help of ICT technology has the ability to improve the saturatedness of the institutions. Different types of ICT techmologies like the computers, LCD projectors, laptops, smart board, CCTV, etc. can improve the educational environment and the culthe of the institutions. Hence these have the ability to ensure the powerful situatedness of the higher educational institutions. These advanced techniques in the education process of the institutions have the ability to establish a good image of the educational serwices of the institutions in the society. Beside these, the involvement of the distinctiveness with ICT technology become helpful to improve the results of the students and improve the ranking of the institutions. The proper vision with the help of CCTV technology avoids any kind of cheating in the examination hall and monitors the performance of individuals in a proper way. The involvement of technology in the checking process of the answer sheets

of students ensures that the students will get the number only on the basis of their effort by avoiding any biased nature of any professor. The vision is applicable for the teacher performances in the classroom with the help of CCTV so that they can try to provide their better service.

Situatedness basically indicates the position of different institutions according to their educational culture, environment and the social factors. The proper vision of the high educational institutions can include the good infrastructure of the institutions, staff who are well qualified, computer labs, laboratories which are well equipped, e-library, extracurricular facilities, etc. With the help of distinctiveness, institutions are committed to provide the ambience of innovation, creativity and better learning experiences which are very much required to develop the performances of the students with the help of a better education system.

Material and Methodology

This research basically focuses on the secondary method to develop the different stages of the research. This research basically focuses on the recollections of the second data to find the result and discuss the topic appropriately. The qualitative data is collected by the researcher through the different websites, various articles of the journals of the experts, newspapers, transcripts, books etc. The data which are collected from the different secondary sources become helpful for the researcher to understand the situatedness and the distinctiveness of the higher educational institutions.

But the researcher need to choose the appropriate data which are relevant to the research topic and has the ability to support the development of the research in a proper way. Hence the researcher prefers to use the deductive approach to collect the secondary data. This approach basically focuses on the analysis of the data which are collected from the secondary sources. The accurate analysis through this deductive approach becomes helpful to use the proper qualitative data. This approach has the ability to identify the proper data that can prove the information on the strong educational system in the distinctiveness and situatedness of the institutions to create a robust service of the institutions.

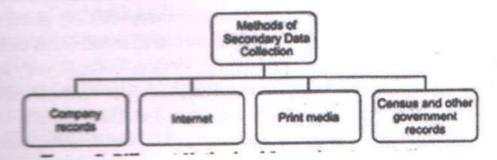


Figure 2: Secondary data collection method

Source https://www.economicsdiscussion.net/demand-forecasting/datacollection-for-demand)

becomes helpful to fulfill the research criteria properly providing the proper understanding of the position and the institutions. The researcher follows all the rules and regulations of the "research ethics committee" to collect the and avoid any types of data breaching, malfunctioning to collect the data (Simmonds and Le Grange, 2019). The researcher collects the data which are available in the secondary sources and the deductive approach becomes helpful to deduct the understand data from the research process. Hence the researcher becomes successful to improve the research with the help of necessary data only.

Results and Discussion

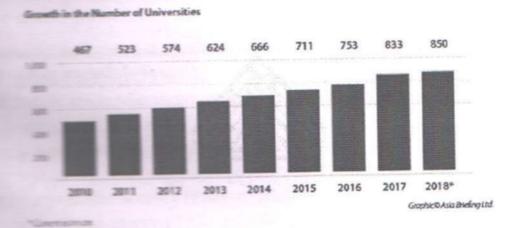


Figure 3: Growth of Indian higher education due to proper distinctiveness

Source in the briefing.com/news/investing-indias-higher-education-sector)

The results of the situatedness and the distinctiveness of the higher educational institutions are moreover very good. The proper vision of the different higher education institutions on their students' performances and teaching services become very helpful to improve both the performances of the students and the teaching services of the professors (Ghatole and Dahikar, 2021). With the help of proper vision, authorities of the institutions become successful in examining the knowledge gap of the students and also the learning process of the students. This becomes helpful for the institutions to implement the new techniques and the better services in their teaching process. Institutions try to conduct the examination under the CCTV monitoring process and use the software systems to check the answer sheets of the students and send the messages instantly to the parents of the absentees. All these types of techniques in the vision of the institutions have the ability to avoid the cheating in the examination, increase the effort of the students and their attendance by they become able to give better performances and provide the accurate number to the students from the examination (Lukeš Rybanská and Spalová, 2021). Different numbers of individuals through the proper visualization of the institutions can provide better understanding to set which students need the development in which sections. So, distinctiveness has the ability to provide better service and this research can establish a good result with the help of secondary data on the situatedness and distinctiveness of the higher education institutions. It basically helps the students a lot to become a very good person in life.

Institutions	2008	2016	Increase	Increase percentage
Central Universities	25	47	22	88%
State Universities	228	345	117	51%
State Private Universities	14	235	221	1579%
Institutions Deemed To	103	123	20	19%
Be Universities				1570
Total	370	750	380	103%
Colleges	23,206	41,435	18,229	79%

Table 1: Increasing in number of higher secondary institution from 2016 to 2018

The above figure shows the growth of higher education institutions of India from 2008 to 2016. It is clearly shown that the mamber of institutions have been increased significantly. The total number of universities in 2008 was 370 but in 2016, the number 350. Therefore rapid growth in the number of universities has been observed. Similar cases are observed for the colleges also. The number of colleges in India in 2008 and 2016 were 23,206 and 435. Therefore, it is clearly observed that for the benefit of students the government of India is trying to increase the number of colleges and universities.

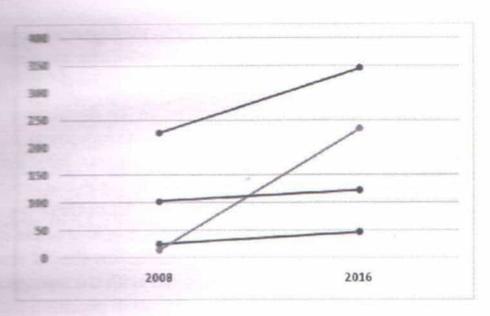


Figure 5: Graphical representation of increased colleges and mineraties of India from 2008 to 2016

(Source: Self-created in MS-excel)

Vision of the institutions on the teaching services became successful to implement new technology like ICT which includes LCD projectors, laptops, smart board, CCTV, internet, etc. to promise better understanding on any subject and get feedback from success to guide them in the learning issues. These technologies better results in the situatedness of the institutions by developing the educational culture, environment and creating a positive image in the society (Pearce, 2020). Proper distinctiveness of institutions can improve the results of the students by ensuring the proper attention of the students in the teaching process by monitoring CCTV images and by doing a performance analysis of

the students.

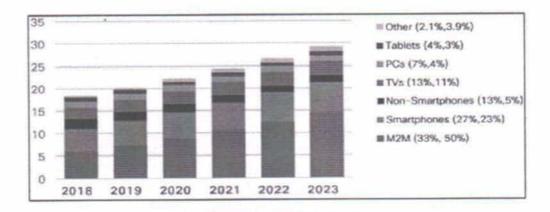


Figure 5: Different ICT technologies used by the higher educational institutions to improve their situations and distinctiveness (Source: mdpi.com/2076-3417/11/9/4111/htm)

A proper vision of the institutions on the development of the educational services also increases the involvement of the institution's authority to include better experimental labs, laboratories with sufficient books, well-built spaces for extracurricular activities and its classes in the institutions. All of these become effective to get the best result from the distinctiveness of the organizations (Mekdach, 2020). But the organizations should ensure that the students are not so much engaged with the laptops and internet that are used to advance the education process as it can harm their future and their performance.

Conclusion and Future scope

In the above topic of the "distinctiveness and situatedness of higher education institutions", there are the explanations on the literature review, methodology and material, result and the discussion of the situatedness and the distinctiveness of the higher educational institutions. Distinctiveness indicates the proper vision of the institutes to identify any knowledge gap and types of education a student follows to provide the proper guidance to the students for improving their career with the help of proper teaching services. The situatedness indicates the current position of the higher education institutions on the basis of its environment, cultural and the social factors. ICT technology becomes preferable

the experts to develop both of these approaches. The deductive approach in the secondary data collection becomes helpful to understand these things properly and improve the research stages. Distinctiveness and the situatedness of institutions with the help of advanced techniques, services and technologies have a very good future to examine and guide the students properly. These will become helpful to make a powerful position of the institutions in the society by developing required education, culture and the environment in the institutions. Hence, both of these have the environment a better future for the institutions.

Recommendations

The organizations need to set their vision that students are involved so much with the internet and laptops which are the education process and do not take the disadvantages technologies. It can harm their future and their performance but the proper distinctiveness of the institutions can rethese things by properly doing the performance analysis of the students and ensuring the proper attention of the students in the classes by CCTV monitoring process.

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Dr. Hina Patel Dr. Sangeeta Acharya

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The Importance of Outcome-Based Education (OBE) in a Modern Educational Set Up: A Transformation in Education

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Albstract

This study examines the understanding of Outcome-Based Education among Indian university's higher education institutions' members. The world is experiencing various transitions at lighting pace, be it in education or any other fields. In a rapidly time like this; the demand for skilled person/s are experiencing various transitions are experienced by the like this; the demand for skilled person/s are experienced by the like this; the demand for skilled person/s are experienced by the like this; the demand for skilled person/s are experienced by the like this; the demand for skilled person/s are experienced by the like the like

are implementing OBE for their universities. Outcome-based Education can be achieved in true spirit by Knowledge, Skill and Attitudes of Students aligned to achieve observable, measurable learning outcomes in real-time. The National Education Policy 2020 implemented in India (NEP 2020) is propagating the use of technology to deliver multi-disciplinary education based on the concept of blended learning.

Outcome-based education (OBE) means clearly focusing and organizing everything in an educational system around what is essential for all students to be able to do successfully at the end of their learning experiences. We are challenged to boost standards of student performance substantially, especially among those who in the past were least successful as a result, outcome-based education is now considered by many people, both educators and citizens of the Country. The findings of paper are based on the secondary data based on the secondary the insights will be documented in this paper. Furthermore, this paper will use deductive approach to identify the relevant data which will enable the stakeholders to create more robust educational system and help the higher educational system to fulfill their vision more effective way.

"Outcome-based does not mean curriculum based with outcomes sprinkled on top. It is a transformational way of doing business in education." - William Spady

INTRODUCTION

Outcome-based education (OBE) means clearly focusing and organizing everything in an educational system around what is essential for all students to be able to do successfully at the end of their learning experiences. The world is experiencing various transitions at a lighting pace, be it in education or any other fields. In a rapidly changing time like this; the demand for skilled person/s are extremely high. We are challenged to boost standards of student performance substantially, especially among those who in the past were least successful. What students are expected to learn and redesign the system to make sure they have maximum opportunity to learn it. Most professional educators are familiar with

that general principle, it is inherent in a well-established formula for planning curricula. (Ralph Tyler).

The fact is schools do not operate in accord with that common-sense principle. Yes, schools have goals and objectives, and teachers and principals work very hard within existing constraints to foster student learning. But in recent years, as educators and political leaders sought common ground and began to lay the foundation for an outcome-based system, it became clear that such a system is necessarily very different from the one we know so well. (Ralph Tyler).

Within this current frame of challenges, which is driven by socio-cultural, socio-economic and demographic changes, institutions must increase their competitiveness by improving the given choice in a competitive world. Outcome-Based Education helpsprepare graduates to this end by combining hyper-specialized knowledge with dynamic and cross-sectional capabilities, through revolutionizing curriculums. Among those who recognized that a system truly based on outcomes requires modification of some conventional practices; as a result, outcome-based education is now considered by many people, both educators and citizens (including students).

What has been lacking is a clear, thoughtful interpretation of what Outcome -Based Education really is, why it is needed, and how it operates. As per B. Spady's analysis, his discussion is highly readable, coherent, and convincing. As per Spady - If we really want all students to learn, we must redesign the system of schooling. As per "King Solomon"; as it stands true today, as it did over 3,000 years ago: "He who answers a matter before hearing the whole of it - is a fool."

OBJECTIVES

- The drawbacks of Traditional Education Systems
- The meaning and importance of Outcome Based Education (OBE).
- The importance of OBE to enhance advance education

- New Education Policy & NAAC Accreditation Process quality.
 - To Develop a clear set of learning outcomes around which all of the system's components can be focused.
 - Establishing the conditions and opportunities within the system that enable and encourage all students to achieve those essential outcomes.
 - 6. Challenges of OBE.

OBE Versus Traditional Education

Change is the only constant today, and with-it, comes the need for education systems to upgrade, update and adapt their new approach towards this. In this new era, Outcome-Based Education (OBE) is a pedagogical model that entails the restructuring of curriculum, pedagogy and assessment practices to reflect the achievement of high-order learning, as opposed to a mere accumulation of course credits. While the traditional education system focuses on what is taught, OBE places emphasis on what is learned, and this distinction is very important. The latter is a student-centric model that incorporates real-world scenarios into the mix and competitive world.

The knowledge, skills and attributes that students take away at the end of a program or course are more valuable than what, or how, something is taught. A traditional education system relies heavily on standardized processes, wherein students assemble under one roof at a particular time to be instructed by a teacher. After the completion of a lecture, learners interact with peers or clear doubts with faculty members. This means, the effectiveness of the education system largely depends upon the efficacy of the teacher and the knowledge base of peers. OBE, on the other hand, is an education system built on specific outcomes. It focuses on the skill sets students to acquire following the completion of their studies. Activities in or outside the classroom are designed in such a manner; so that it is helpful to students to achieve these outcomes in a very ease & convenient manner. To help & achieve this process; it is recommended to have a projector and a screen based

equipped classrooms in all institutions. Teachers, Lecturers, Professors and academicians are now being encouraged to follow and accept these new changes which have more positive outcomes.

In nutshell, it can be described as follows:

- Outcome-based systems build everything on a clearly defined framework of exit outcomes.
- Time in an outcome-based system is used as an alterable resource, depending on the needs of teachers and students.
- In an outcome-based system, standards are clearly defined, known, and "criterion-based" for all students.
- Outcome-based systems focus on increasing students' learning and ultimate performance abilities to the highest possible levels before they leave school.

OUTCOME BASED EDUCATION

Outcomes are clear learning results that we want students to demonstrate at the end of significant learning experiences. They are not values, beliefs, attitudes, or psychological states of mind. Instead, outcomes are what learners can actually do with what they know and have learned; they are the tangible application of what has been learned.

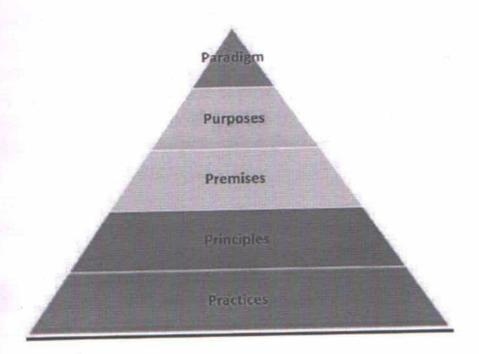
Because outcomes involve actual doing, rather than just knowing or a variety of other purely mental processes, they must be defined according to the actions or demonstration processes being sought. While evaluating, defining & developing outcomes, educators must use observable action verbs like describe, explain, design, or produce rather than vague or hidden non-demonstration processes like know, understand, believe, and think. For example, the possible outcome "explain the major causes of inflation in capitalist economies" implies that to be successful the learner be expected to develop both the competence of explaining and the knowledge of the major causes of inflation in capitalist expected. OBE often uses the term "Exit Outcome." This gives students and staff an ultimate target towards

which they can focus and orient their teaching and learning experiences.

As a result, specific curriculum knowledge and skills are developed which in turn directly help students to develop those broad performance abilities. Following are some of the models which are helpful in OBE, namely: (1) Apprenticeship Training in the Skilled Trades. (2) Personnel Training in Business. (3) Military Training Programs. (4) Scouting Merit Badges. (5) Karate Training Programs. (6) Scuba Instruction Programs. (7) Flight Schools Training Programs. (8) Ski Schools Training Programs and so on.....!!!!!!! While many of these examples differ considerable in terms of their operational features, they do share two key things. (1) Each model is focused on a clearly defined performance result for learners that is not compromised. (2) Each example "WHAT and WHETHER" students learn successfully is more important than "WHEN and HOW" they learn it. In short, as noted the successful learning results are more important.

KEY ELEMENTS OF A SOUND OUTCOME-BASED

APPROACH Sound outcome-based models incorporate several elements that work together to change how schools operate and facilitate learning success for students. These key elements are represented graphically below and is called "The OBE Pyramid." Starting at the top, the Pyramid suggests the key OBE elements are: Paradigm of operating, two key The OBE Pyramid Paradigm Purposes Premises Principles practices: Define Outcomes Design Curriculum Deliver Instruction Document Results Determine Advancement Purposes, three key Premises, four operating Principles, and five generic domains of Practice.



- Paradigm: A paradigm is a way of viewing and a way of doing things consistent with that viewpoint.
- Purposes: Purposes reflect its underlying "Success for all students and staff".
- Premises: Backed by voluminous research and over 30 years of educators' practice.
- Principles: Clarity of Focus, Expanded Opportunity, High Expectations, and Design Down.
- Practices: Practices of using all the principles with the golden rules.

The "Golden Rules" of Outcome-Based Curriculum Design are Consistently, Systematically, and Creatively. OBE is NOT a new, experimental idea. Examples of Outcome-based models abound in all arenas of society.

Breaking Down the Benefits and Drawbacks

One of the most profound benefits of Outcome Based Education (OBE) is the sense of clarity it fosters. Students, along with their parents, can pick an institution, program and course based on clearly spelled out learning objectives. The Course Outcome, Program Outcome, Program Specific Outcome and Program Educational Objective determine exactly what students are expected to accomplish; posts their course or program respectively. This clarity is further reflected in the quality of teaching and delivery, across divisions and departments, where faculty may adjust their focus more appropriately and precisely. The next advantage, and perhaps the most obvious one, is the flexibility with it.

OBE empowers students to choose what they would like to study and how they would like to study it. Not only does it adapt to a learner's strengths and weaknesses, but it also provides sufficient time to attain proficiency and fluency in the subject matter. Additionally, the model allows the learner to transfer their credits and switch to another institution that is accredited with the OBE syllabus. Institutions are recognized, benchmarked, and can be easily compared with one another based on this accreditation. As can be seen, every stakeholder benefits from the OBE framework.

Like with most pedagogical models, OBE comes with its fair share of challenges. First and foremost, is the aspect of interpretation. The framework lacks a prescriptive set of instructional design. While outcomes are clearly demonstrated, there is also much room for interpretation. Plus, with the amount of jargon present, it is easy to get caught up in the technical phrases rather than focus on the meanings behind each one. Constructing learning outcomes can also be difficult as well as time-consuming. This brings us to the next drawback. OBE works well with vocational education streams like for example arts. These includes subjects such as literature and philosophy that require a more free-flowing structure. But perhaps the biggest disadvantage relates to the aspect of the assessment. Paper pencil tests don't bring out the best in OBE. Yes, it requires diverse kinds of assessments, from group projects to short quizzes. Furthermore, OBE within the virtual landscape is difficult to evaluate. Ultimately, the trick to dealing with the drawbacks is to strike a balance between what is expected and what is realistic.

A Glimpse into the Future Did you know, the majority of current school children will be entering jobs that perhaps do not exist today? The corporate world (manufacturing and/or services) is being and will continue to be, disrupted by innovations in technology, coupled with socio-cultural, economic and demographic changes. As such, OBE will be standing at the threshold of a new world, one where students will be required to navigate an everchanging global landscape. Here is what we can expect. An increasing number of students seeking newer skills to propel their careers further. Higher demand for vocational training. Flexible degrees. Competency-based programs. What's more? Teachers may evolve from their roles as disseminators of knowledge to facilitators of knowledge.

In nutshell, it can be described as follows:

- Outcome-Defined (rather than Calendar-Defined).
- Expanded Opportunity (rather than Constrained Opportunity)
- Performance Credentialing (rather than Custodial Credentialing)
- Concept Integration (rather than Content Segmentation)
- Instructional Coaching (rather than Curriculum Coverage)
- Culminating Achievement (rather than Cumulative Achievement)
- Mark Inclusionary Success (rather than C'lection Categories)
- Cooperative Learning (rather than Contest Learning)
- Criterion Validation (rather than Comparative Evaluation)
- Collaborative Structure (rather than Cellular Structure)

How difficult is OBE Implementation?

The outcome-based approach has been mandated as compulsory for accreditation of an institutions like colleges and universities. While the aspirations underlying outcome-based educa-

tion (OBE) are deeply appreciated, there is a widespread concern about the difficulty in adopting the methodology. Is this concern just a myth or is it real?

Can something be done to make adoption of OBE easier? Now a days, to make life simpler, more such readymade programs are available on the web; which can help students, academicians and institutions to give one satisfied result.

Grades as Vague Symbols of Achievement

While reformers embrace both these reasons, the public generally finds them confusing. The issues come down to a choice between numbers and symbols verses substance and criteria. From an outcome-based perspective, the heart of the dilemma of how to define and report student achievement comes down to the following paradox:

- As substance, grades mean nothing!
- As symbols, grades mean everything!

Grades Are Accumulated Amalgamations of:

- Accomplishments
- Activities
- Assignments
- Attendance
- Attitudes
- Aptitudes
- Average

From an outcome-based perspective, "Accomplishments" is the only one of the seven factors that begins to conform to what an outcome is. From a simple systemic perspective, grades are not valid or reliable measures of achievement because no two teachers' grades mean the same thing!

What do those implementing OBE find attractive?

 Purpose and direction: OBE give a much clearer purpose and sense of direction than ever before.

- More consistency: Because of OBE's purposes, principles, and exit outcomes, there is a much clearer rationale for, and more consistency in, all policy and programmatic decisions that are made.
- Increased motivation and morale: Student motivation and achievement, as well as staff effectiveness and morale, typically increase well beyond previous experience and expectations. This results in a significant shift in organizational climate, shared sense of empowerment, improved relationships, and heightened expectations for greater success.
- Improved school-community relations: Relations between the school and its community improve as the result of two key things: 1) authentic involvement in the direction-setting process and 2) improved student motivation and achievement both of which greatly enhance the system's credibility with its public. These closer ties have mutually reinforcing benefits as communication and confidence build in both directions.
- Effectiveness worth the cost: Sound OBE is generally no more expensive to implement day-to-day than less-focused traditional practices. From a cost/effectiveness point of view, sound OBE implementation is a major benefit to students and to taxpayers.

Conclusion:

The new world requires new thinking, new skill, and new qualifications. This makes Outcome-Based Education (OBE) all the more critical. As a leading education institution, one can drive the change with Curriculum Design, Curriculum Delivery, and Assessments based on the Washington Accord principles. Outcome-Based Education reforms emphasizes setting clear standards for observable and measurable outcomes. Many educational institutions in countries like the Philippines, Malaysia and India are implementing OBE for their universities.

The National Education Policy 2020 implemented in India (NEP 2020) is propagating the use of technology to deliver multi-

disciplinary education based on the concept of blended learning. Those who would eagerly embrace or decry OBE as a major force in shaping the future of education in the country should frequently revisit its paradigm, purposes, premises, and principles described above. Either OBE's purposes speak to the challenges of our times and aspirations of our citizens, or they don't. But it's up to each one of us to be sure the details of policy and daily practice do justice to the foundation set by true OBE principles and components intended to improve children's education now and for the future.

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24th September - 2022



This is to certify that Dr./Mr./Mrs./Ms.	DR. SANGITA C. ACHARYA
--	------------------------

of Smt. M. M. Shah Mahila Arts College, Kadi

has Participated in the One Day

National Level Seminar on "New Education Policy and NAAC Accreditation Process" on
The Importance of Outcome Based Education (OBE) In A Modern

24-09-2022 and Presented Paper on

Educational Set Up: A Transformation in Education

Dr. S. C. Acharya IQAC Coordinator Dr. Hima M. Patel

Principal



Or. Hina M Patel is the Principal of the College since 2009. She has done her graduation in Economics from St. Xanter's College, Ahmedated: Further, she has obtained Master's degree and MPHI in Economics from School of Social Sciences. Qujarat University. Ahmedated: She has a seconomics, and the seconomics are selected to the seconomics. She is a mander of Academic Countil, Board Study is Economics, Adhoo Board Study of B. Voor at HVGU, Paten; She is a resenser's pude for PriO in Economics at HVGU, Paten; She is a sense or in RAAC PEER Team. Other has an overeil experience of 20 years in rich includes 12 years of experience as a Principal at Manisan M.P. Shah p. Kadi.



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Challenges before Education in 21st Century Regarding Intellectual Property Rights

By Mr. Dharmendra K. Chaudhari

Associate Professor of Psychology Mrs. M.M. Shah Mahila Arts College, Kadi

Abstract

Intellectual property (IP) refers to creations of the mind. Inventions used in commerce, industrial designs of articles, literary and artistic works, symbols, etc. IP he falls into two categories. Industrial property includes inventions (patents), trademarks, designs and geographical indications. Improving this situation requires proper education to educate stakeholders about intellectual property rights. But this is a difficult and complicated process without an interdisciplinary approach easier said than done. However, it can be achieved if universities develop policies and programs that combine faculties such as economics, business administration, and law to promote appropriate intellectual property education and find new models for research and development. I can. In conclusion, it can be said that the IPR debate will not end anytime soon. But you might ask how you can generate more useful "Intellectual Property" to make the task of protecting it worthwhile.

1. Introduction:

"IPR allows hardworking people to reap what they sow"

—By Anonymous

Intellectual property (IP) refers to creations of the mind. Inventions used in commerce, industrial designs of articles, literary and artistic works, symbols, etc. IP he falls into two categories. Industrial property includes inventions (patents), trademarks, designs and geographical indications.

Intellectual property rights (IPR) have become an essential strategic tool in today's knowledge-based economy and society, especially in the context of economic globalization. A company's ability to compete in the global marketplace largely depends on its ability to generate new ideas through scientific and technological innovation. Intellectual property rights have become a key factor in stimulating innovation and creating economic value by granting owners exclusive rights for a limited period of time. An effective intellectual property regime is also part of a credible legal environment and an important factor in foreign investment and technology transfer decisions.

Coming soon; intellectual property rights generate huge sums of money. Legal protection against theft and misuse is therefore equally important. This creates a demand for intellectual property professionals and specialists to deal with intellectual property related issues arising from investments and technology developments. In its report, the National Knowledge Commission recommended that a nation's future and ability to compete in the global market depend heavily on how it generates ideas and innovates in science and technology.

China, Japan, South Korea, etc. countries have improved their intellectual property systems through intensive capacity-building efforts to achieve more innovation. For India, step up efforts to build a world-class intellectual property rights infrastructure so that intellectual property rights can be used for broader innovative research, technology transfer, wealth creation and the general good of society in the best national interest. Ensuring that it is used has become essential.

2. Intellectual Property Rights - a Critical Issue

The creation of intellectual property and its protection are two very important issues in the global knowledge-based competition. Asian countries such as Japan, China, and South Korea have already begun to improve their intellectual property regulations through serious efforts to achieve high levels of innovation. Therefore, the rigor to upgrade the IPR infrastructure to a world-class level to ensure that it is used to advance national interests in more advanced and innovative research, wealth creation and research promotion. It is our duty to deal with these already advanced countries by making the best efforts possible general benefit to society.

IPR is an emerging area of study as new regime developments in international trade are overshadowing trade-related aspects of the World Trade Organization (WTO) and Intellectual Property Rights (TRIPS). The main goal of the global intellectual property system is to enable people to create new knowledge and to obtain legitimate property by protecting their rights with the help of laws and decrees. It is often said that anything worth copying is worth protecting. Intellectual property rights have therefore become a key component of his 21st century economic development. Therefore, its legal protection has become very important in countries like India and other developing countries, especially when intellectual property rights affect the fields of agriculture and pharmaceutical sectors. In order to keep up with the rapid development of intellectual property, it has become imperative that relevant stakeholders are aware of the intellectual property rights regime. Without proper knowledge of intellectual property rights, we should not be allowed to be called illiterate by the world. In order to promote innovative creation and the overall development of the country, we must use intellectual property rights and traditional knowledge effectively and efficiently.

India has amended its IPR law to meet the requirements of the TRIPS Agreement. This has created a highly skilled IPR professional to deal with new issues arising from new investments and new technology developments.

3. IPRs and the problems in India

There is a shortage of legal experts in the intellectual property field in India. The production of new knowledge and the protection of existing resources are essential for nations to be competitive in the global knowledge-based economy. Taking into account the social, cultural and economic realities of our country, it is debatable whether IPR legislation under TRIPS will solve the domestic problems facing India regarding technological development and its use by a large segment of the population. It has been. Therefore, in order to compete with the world, it is necessary to consider Indian law in the IPR guidelines in order to achieve the goal of serving the needs of society in the main menu.

Intellectual property research is very important. The National Knowledge Commission (NKC), in its Report to the Nation (2006-09), said India needs to be at the forefront of knowledge creation if it is to become a world leader in knowledge. This requires a favorable ecosystem that not only protects the ingenuity of creators, but also rewards the creation of knowledge through commercial applications. To suggest, among other recommendations, the need to protect traditional knowledge in the country and to create incentives to do so, and to study mechanisms to identify key IPR issues in emerging technological areas also emphasized.

Therefore, in light of the above, we seek experts and experts in the field of intellectual property rights to provide legal advice to research and development institutions and to take appropriate legal measures to protect their creations must be created. This can be achieved by updating the curriculum rather than sticking to the old education system. Intellectual property education is needed in this tech-savvy world where robots and animated human characters have replaced real people, so most national law schools in India IP rights courses have been introduced, increasing the demand for effective intellectual property education professionals.

In addition, some companies investing in research and development in new fields of science and technology such as biotechnology, nanotechnology, and stem cell technology, as well as research and educational institutions such as private companies and universities, have their own legal departments specializing in intellectual property rights. Some require a house or an expert. for proper management of their intellectual property rights. Similarly, the law firm advising these companies also handled the filing and registration of his IPR application with the relevant government agencies and consulted with IPR experts to handle legal issues and related matters need an expert. In fact, if more and more foreign companies (such as MNCs) seek his IPR protection, they will need more and more of his IPR professionals and experts, especially if their branches are located in India. This automatically creates a great responsibility for educational institutions such as universities to introduce the courses mentioned in his IPR.

4. Education in IPR - a Challenge

The biggest challenge we face in India today is the lack of IP trained professionals. The demand for IPR staff is increasing day by day. The importance of the IPR field is also increasing. Papers related to intellectual property rights are regularly part of the curricula of various educational institutions. Many educational institutions offer certificate and diploma courses in the field of intellectual property rights. There are great careers in the world awaiting students who have a background in intellectual property rights and graduate in law, science, art, commerce, management, and more.

5. Misuse of IPR and the Economic Development

In today's modern world, science and technology are developing rapidly. Technology has both positive and negative sides. Not only can it help create wealth, it can also cause you to lose it. That is, with the help of technology, perpetrators commit intellectual property infringement. This can be resolved by hiring a highly qualified IP attorney to handle your IP litigation. Many developed countries such as the United States, United Kingdom offer well-organized IPR professionals, and employment opportunities for such professionals are very competitive. Many of the rapidly de-

veloping countries like India need IPR professionals and professionals with expertise in their own country's IPR laws to effectively manage their IPR related affairs.

6.IPR and Research Activities - a Need of the Hour

Some are still hesitant to accept new changes in curriculum development. This leads to a lack of research activity in the areas of intellectual property and other technologies. India has few institutions that allow serious research in the field of IPR. Some of these are his HRD Chair of Interuniversity Center for IPR Research and his IPR at Cochin University of Science and Technology. These institutions are involved in policy making and promote interdisciplinary research and education. Therefore, promote serious research on intellectual property rights, build appropriate infrastructure, and create and promote a welcoming environment for the creation, protection, and management of intellectual property for the development of science.

To do so, we need to build a team of well-trained and qualified people. Technology and art that lead to the expansion of trade and industry and the well-being of society, we need to get off to a good start by putting in place useful institutions and policies. One of the first steps to promote the IPR field in the country is proper education through the introduction of relevant curricula. Research and development must be facilitated by creating a familiar environment to protect our traditional knowledge. Traditional knowledge must be protected by controlling the risks of misuse that may arise after patenting.

7. Suggestions of this Study

Educational institutions, especially universities, law schools, law schools, and all government agencies dealing with the management of intellectual property rights, should adopt the following to train well-resourced and educated IP professionals: is needed.

 Education on intellectual property rights is not limited to the Intellectual Property Office, but only in metro-

- politan areas, such as scientists, engineers, researchers, and students working at national research institutes, universities, business companies, bar associations, etc. not in the small towns or countryside of the country.
- (2) All law schools across India are also urged to take necessary steps to develop specialized courses and programs on intellectual property rights and to establish faculty chairs in the subject of intellectual property rights.
- (3) Business schools must also include aspects of IPR in their curriculum.
- (4) There is also an urgent need to set up her IPR cells in the country's major scientific and educational institutions with legally and technically competent and trained staff in relevant fields.
- (5) For technical institutions, scientists, auditors and other interested parties, especially his ICT (Information and Communication Technology), biotechnology, nanotechnology, electronics, engineering, bioinformatics, etc. Identify the intellectual property issues arising from each of these sectors and the intellectual property necessary to enhance the global competitiveness of Indian industry, accelerate innovation, ensure prosperity and promote overall development. We need a high-level panel of experts to help formulate the right policy.
- (6) Funding agencies such as UGC should develop separate funding provisions specifically for supporting and encouraging universities and other educational institutions to conduct research activities in the field of intellectual property rights.
- (7) Universities and other educational institutions should also seek support from a leading organization such as the World Intellectual Property Organization (WIPO), a global organization that provides financial support to organizing the resolution of IP rights issues.

8. Conclusion

In fact, intellectual property plays an important role in the development of industry, trade, commerce, and the growth of creative endeavors in nearly every field of human endeavor. The value of this type of property is recognized, but only a few experts understand the laws of this type of property. Knowledge of the basic principles of the various branches of IPR law is therefore essential for everyone involved in business, academic and industrial activities, as well as the technological and cultural development of the country. Intellectual property rights play an important role in technology transfer. Intellectual property piracy has acquired an international character. At the same time, the scope of intellectual property is expanding very rapidly and attempts are being made by those developing new creative ideas to seek protection under the intellectual property umbrella. The property laws are now amended to match the corresponding laws of developed countries. This became necessary after India signed her GATT and TRIPS and became a member of the WTO. Countries that effectively protect their intellectual property (IP) benefit from protecting their intellectual property and creating a favorable environment for foreign investment. However, many countries face serious barriers to intellectual property protection. Lack of awareness of intellectual property, weak laws, ineffective enforcement mechanisms, and many companies do not have the resources to address these issues.

Improving this situation requires proper education to educate stakeholders about intellectual property rights. But this is a difficult and complicated process without an interdisciplinary approach easier said than done. However, it can be achieved if universities develop policies and programs that combine faculties such as economics, business administration, and law to promote appropriate intellectual property education and find new models for research and development. I can. In conclusion, it can be said that the IPR debate will not end anytime soon. But you might ask how you can generate more useful "Intellectual Property" to make the task of protecting it worthwhile.

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Empower Regional language of students in Rural Areas

By

Dr. Ratan Solanki

Associate Professor of Psychology Mrs. M.M. Shah Mahila Arts College, Kadi

Regional language means a language that is used by majority of people in the region as a mode of communication in preference to other languages and is either the people's native language or a language with which they identify their sociolinguistic identity;

Regional languages play a vital role in shaping our personality in one way or other. Besides, being fluent in our respective mother tongue is necessary. No arguments here. Moreover, the importance of preserving local languages has increased with our education system drifting rapidly towards the west.

Mother tongue is the language that a child gets to hear after birth and helps give a definite shape to our feelings and thoughts. Learning in the mother tongue is also crucial for improving other critical thinking skills, second language learning, and literacy skills.

Is regional language compulsory in new education policy?

Centre informs Lok Sabha that medium of instruction in Indian, regional languages made compulsory in New Education Policy-2020. The Centre today said that in the New Education Policy (NEP), medium of instruction in Indian and regional languages have been made compulsory 20-Dec-202

Early schooling in a child's mother tongue, as recommended in the new National Education Policy, can improve learning, increase student participation and reduce the number of dropouts, according to an **India Spend** analysis of evidence from around the world.

However, this would need new books, fresh teacher training and more funding, experts said. Also, given the multiplicity of languages and dialects in India, it is difficult to home in on the one that can be used as the medium of instruction in an area.

The National Education Policy (NEP) approved by the Union Cabinet on July 29, 2020, says that wherever possible the medium of instruction in schools until Grade V — preferably until Grade VIII — should be the mother tongue or the local or regional language. "All efforts will be made early on to ensure that any gaps that exist between the language spoken by the child and the medium of teaching are bridged," the NEP says. As per the NEP, the aim of using regional languages is not just to improve a child's learning outcomes, but also for "instilling knowledge of India". This "is considered critical for purposes of national pride, self-confidence, self-knowledge, cooperation, and integration".

INTRODUCTION

"This is a tremendous idea. That is how it should be," said Anil Swarup, former school education secretary in the central government. Using the language the child is most comfortable with in the early school years improves attendance and learning outcomes, and the ability to learn new languages. Studies from around the world also show that it increases classroom participation, reduces the number of dropouts and grade repetition.

Still, half of all children in low and middle-income countries are not taught in a language they speak, estimated a 2016

report from the Education Commission, a global initiative for inclusive and quality education.

Parents prefer to send their children to 'English-medium' schools regardless of the quality of education they offer because of the perception that mastery of the English language ensures success in later life. For example, in 2017-18, about 14% of those who were enrolled in private schools in India's rural areas and 19.3% in urban areas chose a private school because English was the medium of instruction.

Experts argue that an English education is not always the best. "You can learn to read and write best in the language that you know. If you are taught in a language you don't understand then comprehension doesn't occur and results in rote memorisation and writing it out through copying," explained Dhir Jhingran, a former Indian Administrative Services officer and the founder of Language and Learning Foundation, an organisation working with state governments in Rajasthan, Chhattisgarh and Haryana to prepare study material in the local language and train teachers to use it.

"Good learning happens when children have high self-esteem, are well-adjusted in a classroom that provides a positive and fearless environment. If the child is taught in a language they do not understand, none of this will happen," Jhingran added.

In 2019, in rural India, only 16.2% of children enrolled in Grade I could read a Grade I-level text, while only 39.5% could add one-digit numbers orally, found the Annual Status of Education Report (ASER) put together by Pratham, an education non-profit.

The 2011 Census listed 270 mother tongues; of these, as per a 2017 study, 47 languages were used as mediums of instruction in Indian classrooms.m

But teaching in the mother tongue is not a silver bullet to solve the problem of low learning outcomes, cautioned Suman Bhattacharjea, the director of ASER Centre. "If the teacher is still focused on completing the syllabus, on some level, regardless of what the language is, the content being transacted is still not at the level that the child can understand," she explained.

The NEP does not detail a plan to change the medium of instruction. For multilingual education (MLE) to be successful, it has to be accompanied by pedagogical changes and trained teachers who can deal with several languages in the classroom and teach in the child's mother tongue, Bhattacharjea said.

Old idea but little implementation

The idea of using the mother tongue as the medium of instruction in primary school is not new to the Indian education system. Article 350A of the Constitution states that every state and local authority should endeavour to provide "adequate facilities for instruction in the mother-tongue at the primary stage of education to children belonging to linguistic minority groups".

The report of the Kothari Commission on education and national development (1964-66) suggested that in tribal areas, for the first two years of school, the medium of instruction and books should be in the local tribal language. The regional language should be taught separately and should become the medium of instruction by the third year.

The Right to Education Act, 2009, also said that as far as possible, the medium of instruction in school should be the child's mother tongue.

Odisha is the only state to formally incorporate MLE into its education system, and that too only for its tribal areas. In 2007, the Odisha government introduced a programme in which the mother tongue of students from scheduled tribes is used as the medium of instruction in primary

school. Odia is taught as the second language from Grade II and English from Grade III. Tribal languages continue to be taught as subjects after primary school.

To make this possible, those teachers from the community who are fluent in the mother tongue as well as in a second language (either Odia or English) are recruited, a 2014 circular from the government announcing the extension of this programme said. Those who do not fulfil these criteria are hired on a contract basis with the condition that they acquire those language skills. If no teacher from the community fulfils this criteria, the government hires non-local teachers who are proficient in the local language and familiar with the culture.

The government also created bilingual dictionaries, textbooks, supplementary reading material and language handbooks in local languages such as Desia, Kuvi and Kui. Why is education in regional language considered low standard?

Most of us have grown up with the idea that somehow English medium education is better than learning in regional languages. But why is education through regional languages looked down upon?

1. Incredible learning experience

If you want to pursue higher study in India, you can benefit from a curriculum available in regional languages, allowing you to absorb the knowledge effectively in your preferred language. It will be easier to grasp the concepts in regional language, which will make the learning experience a notch higher. This will lead to a higher level of optimism among students and boost their self-confidence too.

2. More participation

More students interested in pursuing higher study in India in regional languages will take admission in institutes that offer courses in regional languages. So the deserving students who previously were reluctant to study further due to the language barrier will be interested in pursuing higher studies.

3. Building an equitable education system

Teaching courses in regional languages will ensure unbiased education and will be culturally and academically inclusive too. This will promote fairness in our education system, bringing

all the students at par. At the same time, the quality of edu-

cation will be standard for all the students. This student-centric approach will lead to easy information sharing between teachers & students and even among peers.

4. Better learning outcomes

According to a director of one of the top Indian management colleges, only 10% of Indians can speak English fluently. This means that a large number of students might not be comfortable attending classes that are primarily taught in English. So, introducing courses in regional languages will encourage a larger student population to access quality education leading to better academic scores.

5. Theory subjects will be easy to absorb

If theory-based subjects, which are usually taught in the English language in most of the higher education institutions, if taught in regional languages, students proficient in their mother tongue might find it more interesting and impactful. So, studying non-technical courses in regional languages will bring more clarity, making learning easier and simpler.

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"NEW EDUCATION POLICY AND NAAC ACCREDITATION PROCESS"

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24th September - 2022



This is to certify that Dr./Mrs./Ms. RATANBEN P. SOLANKI

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24-09-2022 and Presented Paper on Empower Regional language of Students in Rusal

Dr. S. C. Acharya

10AC Coordinator

Dr. Hina M. Patel Principal



Or. Hina M Patel is the Principal of the College since 2009. She has done her graduation in Economics from St. Xanter's College, Ahmedated: Further, she has obtained Master's degree and MPHI in Economics from School of Social Sciences. Qujarat University. Ahmedated: She has a seconomics, and the seconomics are selected to the seconomics. She is a mander of Academic Countil, Board Study is Economics, Adhoo Board Study of B. Voor at HVGU, Paten; She is a resenser's pude for PriO in Economics at HVGU, Paten; She is a sense or in RAAC PEER Team. Other has an overeil experience of 20 years in rich includes 12 years of experience as a Principal at Manisan M.P. Shah p. Kadi.



Dr. Sangeeta Chittarasjan Acharys born on 02nd May 1901. She Corpidete her graduation in economics in the year 1961, Mailler's Degree in Economics in 1903, 8 Ed in the year 1961 and Doctorate (Ph.D.) an Economics in 1993, 8 Ed in the year 1964 and Doctorate (Ph.D.) an Economics in the year 2007 from Gujarda Liesening, Ahmedahad, She is received yearship in the Department of Economics as an Associate Professor in the college having 34 years of Teaching experience at graduations at Cerebistron level and 00 years of Teaching experience at Professor in the college having 34 years of Teaching experience at Professor in the College having 34 years of Teaching experience at Professor in the College having 34 years of Teaching experience on Professoration Agriculture Economics with her specialization to Micro-Remarket Economics with her specialization of Wicro-Remarket Economics with her specialization of Wicro-Remarket Economics with her specialization of Wicro-Remarket Economics with his such as Dre & Speriment She has been as College and the College of the College of the Speriment of the Speriment College of the Speriment and College of Speriment and College of Co



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New Education Policy and NAAC Accreditation Process

Dr. Hina Patel Dr. Sangeeta Acharya



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પરિણામ આધારિત શિક્ષણ અંગે એક અભ્યાસ

સંશોધન કર્તા: પ્રજાપતિ ભારતીબેન રમેશભાઈ પીએય.ડી.સ્કોલર અર્થશાસ્ત્ર વિભાગ (વિર નર્મદ દક્ષીણ ગુજરાત યુનિવર્સિટી,સુરત) મણીબેન એમ.પી.શાહ્ મહિલા આર્ટસ કોલેજ કડી

સાર:

આજના યુગ ખુબજ ઝડપી અને આધુનિક કહી શકાય તે પ્રકારનો બની ગયો છે. માનવી જેમ જેમ નવું નવું શીખતો ગયો છે તેમ તેમ તેનામાં પરિણામ મેળવવાની બાબત વધારે પ્રમાણમાં જોવા મળી છે. પરિણામ આધારિત શિક્ષણ એ આજના યુગની તાતી જરૂરિયાત બની ગયી છે. આજના આધુનિક યુગ માં પરિણામ આધારિત શિક્ષણ એ વિશ્વના અનેક દેશો માં જોવા મળી છે. પરિણામ આધારિત શિક્ષણ દ્વારાજ આપણને શિક્ષણમાં થતા અલગ અલગ પ્રકારના તફાવતોનો ખ્યાલ આવશે. આજે દરેક સ્કુલ, કૉલેજ પરિણામ આધારિત શિક્ષણ ની હિમાયત કરતુ જોવા મળે છે. પરિણામ આધારિત શિક્ષણ ની હિમાયત કરતુ જોવા મળે છે. પરિણામ આધારિત શિક્ષણમાં વિશ્વના વિકસિત દેશો તથા વિકાશશીલ દેશોમાં પણ થયેલ બદલાવોનો અભ્યાસ પણ કરવામાં આવ્યો છે.

કી વર્ડસ:

શૈક્ષણિક પ્રણાલી, મૂલ્યાંકન, શિક્ષણ પ્રસ્તાવના: પરિણામ આધારિત શિક્ષણ એ શૈક્ષણિક સિદ્ધાંત છે, જે શૈક્ષણિક પ્રણાલીના દરેક ભાગ ના લક્ષણોની આસપાસ આધાર રાખે છે એવું માનવામાં આવે છે, કે શૈક્ષણિક અનુભવના અંત સુધીમાં દરેક વિદ્યાર્થીઓએ રક્ષણ કરી લેવો જોઈએ. પરિણામ આધારિત શિક્ષણમાં શિક્ષણ અથવા મૂલ્યાંકનની કોઈ એક વિશિષ્ટ શૈલી નથી. પણ તેના બદલે વર્ગો, તકો અને મૂલ્યાંકન દ્વારા વિદ્યાર્થી પરિણામ પ્રાપ્ત કરે તે જોવામાં આવે છે. આમાં શિક્ષકોની ભૂમિકા પ્રશિક્ષક, ટ્રેનર ફેસીલીટેડ અથવા માર્ગદર્શક તરીકેની હોઈ શકે છે.

વિશ્વભરની શિક્ષણ પ્રણાલીઓમાં બહુવિધ સ્તરે પરિણામ આધારિત પદ્ધતિઓ અપનાવવામાં આવે છે. વિશ્વના જુદા જુદા દેશો દ્વારા આ પ્રકારની આધારિત શિક્ષણ પ્રણાલી નો ઉપયોગ કરવામાં આવ્યો છે .આ પ્રકારની શિક્ષણ પ્રણાલી દ્વારા વિદ્યાર્થીઓનું મૂલ્યાં કન કરવાથી તેઓનું સ્તર કેટલું છે તે જાણી શકાય છે. સાથે સાથે જે વિષયમાં તેમનું પરિણામ ઓછું છે તે જગ્યાએ તેમને વધારે પરિણામ મળે તેવા પ્રયત્નો કરવામાં આવી છે.આજે શાળા કોલેજના અભ્યાસક્રમોમાં પણ આ પ્રકારની શિક્ષણ પ્રણાલીનું વ્યાપ આપણને વધુ પ્રમાણમાં જોવા મળે છે જેના લીધે તેની અસરકારકતા કેટલી છે તે આપણને જોઈ શકીએ છીએ.

વિશ્વમાં ઓસ્ટ્રેલિયા અને દક્ષિણ આફ્રિકાએ વર્ષ 1990 થી 2000 સુધી પરિણામ આધારિત શિક્ષણ પ્રણાલી અપનાવી હતી. અમેરિકાએ વર્ષ 1994 થી આ પદ્ધતિ અપનાવી છે. હોંગકોંગ 2005માં, મલેશિયાએ 2008માં આ પદ્ધતિનો ઉપયોગ પોતાના શિક્ષણમાં કર્યો હતો. અવનવી બાબતોને ધ્યાનમાં રાખી વિદ્યાર્થીઓની લક્ષ આધારિત શીખવાની બાબતોને ધ્યાનમાં લેવામાં આવે છે. આ સાથે આપણને જાણવા મળે છે કે યુરોપિયન યુનિયને સમગ્ર યુરોપમાં શિક્ષણમાં ફેરફારની દરખાસ્ત કરી હતી. આ માટે ધ વોશિંગ્ટન અકોર્ડની સ્થાપના વર્ષ 1989 માં કરવામાં આવી હતી. જેમાં અંડર ગ્રેજ્યુએટ, ઇજનેરી ડિગ્રી સ્વીકારવામાં સ્વીકારવા માટે કરાર કરવામાં આવ્યા હતા. આમાં ઓસ્ટ્રેલિયા, કેનેડા, તાઇવાન, હોંગકોંગ, ભારત, આયર્લેન્ડ, જાપાન, કોરિયા, મલેશિયા, ન્યૂઝીલેન્ડ, રશિયા, દક્ષિણ આફ્રિકા, શ્રીલંકા, તુર્કી, યુનાઇટેડ કિંગડમ, પાકિસ્તાન, ચીન, અને યુનાઇટેડ સ્ટેટ્સ જોડાયા હતા.

પરંપરાગત શિક્ષણ પદ્ધતિથી તફાવત:

પરિણામ આધારિત શિક્ષણ પ્રણાલી એ પરંપરાગત પદ્ધતિની અલગ રીતે રજૂ કરી શકાય છે. આમાં ત્રણ બાબતો જોવા મળે છે. શિક્ષણનો સિદ્ધાંત, શિક્ષણ માટેનું વ્યવસ્થિત માળખું અને સૂચનાત્મક પ્રેક્ટિસ માટે યોક્ક્સ અભિગમ. આ માટે અલગ અલગ પદ્ધતિઓનો ઉપયોગ કરીને તેના તારણો તપાસવામાં આવે છે, જેમાં ખાસ કરીને કેટલાક પ્રયત્નોના અંતે વિદ્યાર્થીઓ દ્વારા કેવા પ્રકારનું પરિણામ લાવવામાં આવે છે તેનો ખ્યાલ વિશેષ પ્રમાણમાં રાખવામાં આવે છે. શીખનાર બાળક પર તેનો પ્રભાવ કેવો પડે છે તે જોવામાં આવે છે. બાળકને ઔપચારિક, અનુપચારિક શિક્ષણ દ્વારા કેવા પ્રકારની બાબતો શીખવાડી શકાય જેના દ્વારા તે પોતાની શીખેલી બાબતોની જીવનમાં ઉતારી શકે.

પરિણામ આધારિત શિક્ષણ પ્રણાલીના લાભો:

પરિણામ આધારિત શિક્ષણ પ્રણાલીના લાભો અહીં આપણને કયા કયા પ્રકારના લાભો થઈ શકે છે જે આપણે વિગતવાર નીચે પ્રમાણે જોઈશું:

સ્પષ્ટતા:

અહીં વિદ્યાર્થીઓની જે પણ શીખવાડવામાં આવે તેની સ્પષ્ટ સમજ આપવામાં આવે છે. સાથે સાથે તેમની પાસે અપેક્ષા રાખવામાં આવે છે કે જે તે એકમના અંતે અમુક તો તો આવડવી જ જોઈએ.અહીં વિદ્યાર્થીઓ અને શિક્ષક પક્ષ વચ્ચે સ્પષ્ટતા પહેલેથી જ થયેલ હોય છે જેના કારણે બંનેની આ પ્રણાલીમાં સુગમતા રહી શકે છે, અને જેથી કરીને બાળક જે પણ એકમ શીખે એ શીખેલા દરેક એકમમાં તેને સ્પષ્ટપણે ખ્યાલ આવી શકે કે તેણે કઈ બાબત શીખવાની છે.

સુગમતા:

આ વિભાગમાં વિદ્યાર્થીઓની સ્પષ્ટ સમજ સાથે જે તે વિષય તેમની સુગમતાથી શીખવાડવામાં આવે છે. અહીં વિદ્યાર્થીઓ પોતાની રીતે યોગ્ય પ્રકારના જવાબો આપી શકે છે. આ વિદ્યાર્થી કેન્દ્રિત મોડલમાં વિદ્યાર્થી કેવી રીતે શીખે છે તેના પર ભાર મૂકવામાં આવે છે.આ માટે વિદ્યાર્થીઓને સુગમતા રહે તે માટે અલગ અલગ પદ્ધતિઓનો ઉપયોગ પણ કરવામાં આવે છે.

સરખામણી:

પરિણામ આધારિત શિક્ષણમાં આ બાબતોનું વિશેષ પ્રમાણમાં ઉપયોગ થતો જોવા મળે છે જેમાં અલગ અલગ વિદ્યાર્થીઓ દ્વારા કેવા પ્રકારની બાબતો શીખવા, શીખવવાથી કેવું પરિણામ મેળવી શકે છે તેની સરખામણી કરવામાં આવે છે. જેથી જરૂર પડે નવી પદ્ધતિ અપનાવી શકાય. આમાં અલગ અલગ સંસ્થાઓ વચ્ચે પણ આ પ્રકારે સરખામણી થઈ શકે છે, જેના દ્વારા સંસ્થાઓમાં કેવા પ્રકારે પરિણામ પ્રાપ્ત થઈ શકે છે તે જોવા મળે છે.

સંડોવણી:

વર્ગખંડમાં વિદ્યાર્થીઓની ફાજરી પણ મહત્વનો ભાગ ભજવે છે. વિદ્યાર્થીઓએ વર્ગખંડમાં સારી તેમજ માનસિક રીતે ફાજર રહેવું જોઈએ,જેથી જે પણ વિષયનું અધ્યયન કરાવવામાં આવે તે વધારે ધ્યાનપૂર્વક તે સમજી શકે. આમાં વિદ્યાર્થીઓની સફભાગીતા પણ ખૂબ જ જરૂરી છે. શિક્ષક દ્વારા શિક્ષણ કાર્ચ કરાવવામાં તો આવે છે, પણ વિદ્યાર્થીઓ જો રૂચીપૂર્વક તેમાં ભાગ ન લઈ શકે તો યોગ્ય પરિણામ મળી શકતું નથી જેથી વધારે પ્રમાણમાં વિદ્યાર્થીઓ રૂચિપૂર્વક શિક્ષણ કાર્ચમાં જોડાય તે મહત્વનું છે.

પરિણામ આધારિત શિક્ષણની કેટલીક ખામીઓ:

આ પ્રકારની શિક્ષણ પ્રણાલીઓમાં કેટલી ખુબીઓ છે તો સાથો સાથ કેટલીક ખામીઓ પણ જોવા મળે છે. જેનો અભ્યાસ આપણે અહીં વિગતવાર જોઈશું:

વ્યાખ્યા:

કેટલીક વાર આપણને નક્કી કરેલા પરિણામોની વ્યાખ્યાઓને અર્થઘટન કરવું પડે છે.જે જુદા જુદા પ્રકારે હોઈ શકે છે. અલગ અલગ પ્રશિક્ષકોના પરિણામોને અલગ રીતે અર્થઘટન કરવામાં આવે છે જેથી પરિણામ અલગ આવે છે. કેટલીક વાર એવું જોવા મળે છે કે પરિણામોની રૂપરેખા આપવાથી શીખવાનું સર્વગ્રાહી અભિગમ ખોવાઈ જાય છે.

સમસ્યા:

વિદ્યાર્થીઓએ કેવા પ્રકારનું જ્ઞાન મેળવ્યું છે તે જાણીને તે જીવનમાં તેનું કેવા પ્રકારનું ઉપયોગ કરશે તે જોવું પડે તેમ છે. શીખેલી બાબતોનો તે કેવી રીતે ઉપયોગ કરે છે તે તેના પર નિર્ભર છે. પ્રશિક્ષકની વિદ્યાર્થીની આગાણી કરવામાં કેટલીક વાર સમસ્યાનો સામનો કરવો પડે છે કેટલીક વાર વિદ્યાર્થીઓનું અલગ અલગ પ્રકારે મૂલ્યાંકન કરવું સરળ નથી બની રહેતું. જેના કારણે પ્રશિક્ષક પણ સમસ્યાઓનો સામનો કરતો હોય તેવું જોવા મળે છે.

સામાન્યતા:

સામાન્ય રીતે એવું જોવા મળે છે કે શિક્ષણના પરિણામો શિક્ષણ અને મૂલ્યાંકનની અવરોધિત પ્રકૃતિ તરફ દોરી શકે છે. વિદ્યાર્થીમાં સર્જનાત્મકતા સ્વ અને અન્ય લોકો માટે આદર જવાબદારી અને આત્મ નિષ્ફળતા જેવા ઉદાર પરિણામોનું મૂલ્યાંકન કરવું સમસ્યા રૂપ બની શકે છે. વિદ્યાર્થીઓમાં રહેલ ભાવનાત્મક બાબતોનો ઉપયોગ સમાજ જીવનમાં કેટલા અંશે થઈ રહ્યો છે તેનું કોઈ પણ પ્રકારે પરિણામ તારવી શકાતું નથી. વિદ્યાર્થીની સર્જના ફક્ત તેને સમાજ જીવનમાં કેટલું ઉપયોગી થઈ પડશે તેનો ખ્યાલ યોગ્ય પ્રમાણમાં લગાવી શકાતો નથી.

સહભાગિતા:

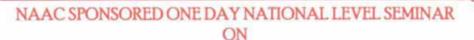
જો માતાપિતા આમાં પોતાની ભાગીદારી અથવા સહભાગિતા ન દર્શાવે તો તેનો કોઈ પણ અર્થ શરતો નથી. આ માટે દરેક માતાપિતાએ પોતાના અમુલ્ય સ્ચનો આપવા જોઈએ. જેથી કરીને જે પણ બાબતો માં ખામી હોય તેને દુર કરીને, તેના પર નવેસરથી વિચાર વિમર્શ કરી શકાય. પરિણામ આધારિત શિક્ષણ પ્રણાલીમાં આપને આ પ્રકારે સહભાગીતાની ખામીને પણ દુર કરવી પડે તેમ છે.

ઉપસંહાર:

આમ પરિણામ આધારિત શિક્ષણ પ્રણાલી જે વિશ્વના મોટાભાગના લોકો દ્વારા અપનાવામાં આવી છે. આ પ્રકારની શિક્ષણ પ્રણાલી દ્વારા મૂળભૂત રીતે જોવા જોઈએ તો બાળક શિક્ષણ દ્વારા કેવા પ્રકારનું પરિણામ પ્રાપ્ત કરે છે તે જોવા મળે છે. બીજું કે બાળકને જે તે બાબત શીખવાડવા છતાં તેને કચા કારણોસર નથી આવડતું તે શોધવામાં આવે છે. અને પરિણામ સારું મળી રહે તેવા પ્રયત્ન કરવામાં આવે છે. આ પ્રકારની શિક્ષણ પ્રણાલીમાં કેટલીક ખૂબીઓ છે તો કેટલીક ખામીઓ પણ આપણને જોવા મળે છે.

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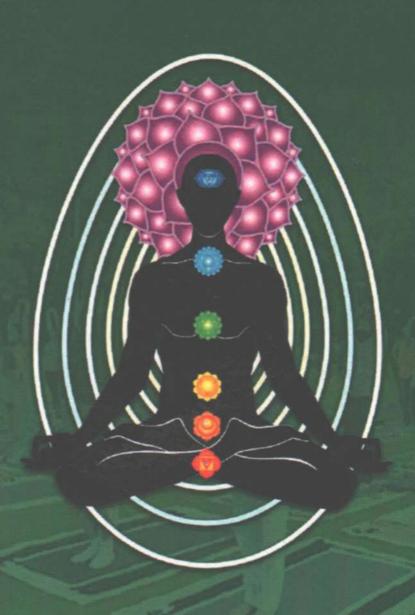
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संप्रति : वर्तमान में आप मणिबेन एम. पी. शाह महिला आर्ट्स कॉलेज कड़ी, मेहसाणा, गुजरात में एसोसिएट प्रोफेसर के पद पर कार्यरत है।

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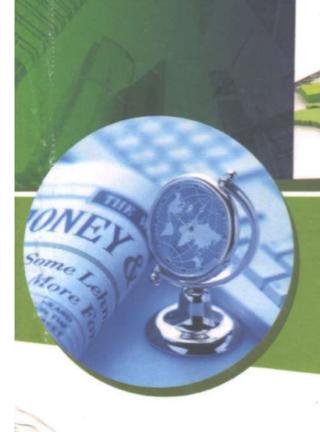
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Dr. Hina M Patel

RESEARCH METHODS IN ECONOMICS

Dr. Heena M. Patel



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PREFACE

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Economics is a social science that seeks to analyze and describe the production, distribution, and consumption of wealth. An economist is a person using economic concepts and data in the course of employment, or someone who has earned a university degree in the subject. The classic brief definition of economics, set out by Lionel Robbins in 1932, is "the science which studies human behavior as a relation between scarce means having alternative uses."

Economics has two broad branches: microeconomics, where the unit of analysis is the individual agent, such as a household or firm, and macroeconomics, where the unit of analysis is an economy as a whole. Another division of the subject distinguishes positive economics, which seeks to predict and explain economic phenomena, from normative economics, which orders choices and actions by some criterion; such orderings necessarily involve subjective value judgments.

Research methods in economics means using the scientific method to investigate and analyze economic phenomena. Research adds to the body of knowledge in economics and other disciplines. An appropriate research methodology starts with a problem or question, then constructs an argument that stakes a position or articulates a point of view.

Economic research methods starts with developing an effective research question. To do this, a researcher looks at a general topic, then examines the economic research literature, usually in peer-reviewed economics journals, to find out what has been done in this area. While examining the literature, economists pay particular attention to unanswered questions or contradictions in what they find. Gaps or competing arguments in previous studies often give economists their own research questions to investigate.

Author

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Preface

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Dr. Sangeeta Chittaranjan Acharya born on 02nd May, 1961. She Completed her graduation in economics in the year 1981, Master's Degree in Economics in 1983, B.Ed. in the year 1984 and Doctorate (Ph.D.) in Economics in the year 2007 from Gujarat University, Ahmedabad. She is presently working in the Department of Economics as an Associate Professor of Economics. Presently, she is the Senior most Associate Professor in the college having 34 years of Teaching experience at graduation at Graduation level and 09 years of experience at Postgraduate level. She has interest in Indian Economy, Macro & Micro Economics, Agricultural Economics with her specialization in Water

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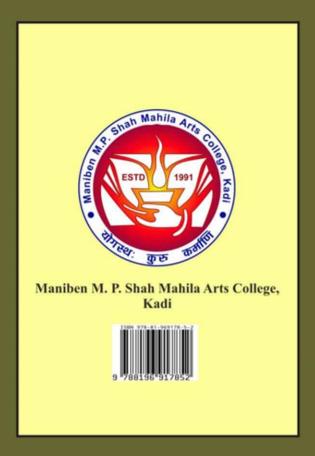
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