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విశ్వనాథ్ కే.సి.

సర్కారి మఱిలా ప్రథమ దజ్జే కాలేజి, మణసరు.



Gandhi Mattu Vishwashanti prastutate - savalugalu

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ನೆಲೆಗೊಳ್ಳುವಂತೆ ಮಾಡುವುದೇ ಇವರ ಮುಖ್ಯ ಆಶಯವಾಗಿದೆ. ಗಾಂಧಿಯವರು ದೇಶಕ್ಕಾಗಿ ಮಾಡಿದ ಸತ್ಯಾಗ್ರಹ ಚಳುವಳಿ, ಭಾರತ ಬಿಟ್ಟು ತೊಲಗಿ ಚಳುವಳಿಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಸಂಘಟನೆ, ಹೋರಾಟ, ಚಳುವಳಿಗಳನ್ನು ಕಟ್ಟಿ ಬೆಳೆಸಿದ ಕೀರ್ತಿ ಸತೀಶ ಕುಲಕರ್ಣಿ ಅವರಿಗೆ ಸಲ್ಲುತ್ತದೆ. ಹೀಗೆ ಬೀದಿ ನಾಟಕಗಳನ್ನು ರಚಿಸಿ ಪ್ರದರ್ಶಿಸುವ ಮೂಲಕ 'ಗಾಂಧೀಗಿಡ' ಭಾರತದ ಸ್ವಾತಂತ್ರ್ಯೋತ್ಸವದ ಸುವರ್ಣ ಮಹೋತ್ಸವ ಕಾಲದ ಸಂದರ್ಭದಲ್ಲಿ ರಚಿಸಿದ ನಾಟಕವು ಆಗಿರುವುದು ವಿಶೇಷ. ರಾಜ್ಯದ ಬೇರೆ - ಬೇರೆ ಭಾಗಗಳಲ್ಲಿ 'ಗಾಂಧೀ ಹಚ್ಚಿದ ಗಿಡ' ಎಂಬ ಬೀದಿ ನಾಟಕವಾಗಿ ಹಾವೇರಿ ಜಿಲ್ಲೆಯನ್ನೊಳಗೊಂಡು ನಾಡಿನಾದ್ಯಂತ ಪ್ರದರ್ಶನಗೊಂಡಿದೆ. ಗಾಂಧಿಯ ಆಶಯಗಳನ್ನು ಇಂದಿನ ಜನಮಾನಸಕ್ಕೆ ಅರಿವು ಮೂಡಿಸುವ ಕೆಲಸವನ್ನು ಮಾಡುತ್ತಿರುವುದು ಅವರ ಸಮಚಿತ್ತತೆಯನ್ನು ಕೇಂದ್ರೀಕರಿಸುತ್ತದೆ.

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MAHATHMA GANDHI'S MODEL FOR INDIA'S DEVELOPMENT

Dr.R.H.PAVITHRA

Abstract

This article gives an insight about Gandhi's views on globalization. Gandhi himself was a product of globalization. Hence he did understand the advantages and disadvantages of globalization. He opined that globalization was not evil but to believe that everything western was superior was not the correct stand to take. He did not perceive any threat to our culture due to globalization but he did believe that it would lead to environmental hazards and consumerism - both of which have proved correct. Today world over NGOs are working along Gandhian principles to save and improve the environment and to spread peace through his works).

Key words : Globalisation, Environmental Hazards, NGOs.

Introduction

The relevance of Gandhian economics in today's world seems to be paradoxical. Gandhi believed that India lives in villages and that development of the villages will mean development of India as a whole. If we are to increase the scope on a bigger scale and look at the world as a unified country and countries as villages, the relevance is clear. Today, we live in a global village and, as they say, it has indeed become a small

place to live in. With recession affecting the world like never before, it is time to go back to the drawing board. Gandhi saw the problems associated with industrialisation and modernisation. He believed that unless villages are developed and made self sufficient, it will lead to mass migration, overcrowded cities and the vicious circle of poverty and under-development cannot be extinguished. Gandhi's economic ideas were closely linked to the upliftment of weaker and underprivileged sections of the society and overall development of the village economy as a whole. Along with the freedom struggle, vigorous efforts were made by Gandhi for the development of villages by making them financially independent through establishment of small and cottage industries. He believed that political independence without economic independence was hollow. He was sure that the progress of the country lies in the development of majority of its rural villages. Gandhi said that the only way of bringing hope of good living to the rural people was by making the village the central place in the economic programme.

The course on Gandhi and Globalization will address the multiple crisis that globalization has unleashed – the economic crisis, the ecological crisis and the political crisis. The economic crisis is now being felt worldwide including in prosperous Europe and USA. The high resource demand of globalization is creating resource wars across the planet – wars over land, wars over water, wars over seed and wars over food. This is increasing violence and militarization.

Corporate globalization has also undermined representative democracy making States representative of corporate interest rather than public interest.

Gandhi's philosophy and politics are more relevant than ever before in finding ways to live peacefully, equitably and

sustainably on this fragile planet. The course will explore the contemporary relevance of Gandhi's key concepts of Swaraj, Swadeshi, Sarvodaya and Satyagraha.

Objectives

- To explain the gandhian principles.
- To analyse gandhian views towards globalisation

Gandhian Principles

Gandhi is universally known as the most renowned theorist, philosopher and also the practitioner of truth, love, non-violence, tolerance freedom and peace. He was a leader of his people, unsupported by any authority. He was very much concerned with the nature, poor deprived and the downtrodden and he has intended to alter the evil, political, social, and economic system of the people. His mission was to reconstruct India from below upwards a decentralized socio-political and economic order with India's myriad villages as its base. Mahatma Gandhi is not merely a political philosopher, it is a message and philosophy of life. Gandhi is a spirit of profound wisdom and captivating humility, armed with only an iron will and inflexible resolve and a frail man who confronted the brutality of military strength with the dignity of a simple human being. Gandhian philosophy is the religious and social ideas adopted and developed by Gandhi first in south Africa and later of course in India. These ideas have been further developed by later "Gandhians".

The philosophy exists on several planes - the spiritual or religious, moral, political, economic, social, individual and collective. Gandhi's thought can be also see as an ideology. Gandhian philosophy is certainly considered by Gandhians as a universal and timeless philosophy, despite the fact that on the

more superficial level it is set in the Indian social contexts. It is also compatible with the view that human kind is undergoing gradual moral evolution. Gandhian philosophy is double-edged weapon. Its objective is to transform the individual and society simultaneously, in accordance with the principles of truth and non-violence. It is the apparent that Gandhi's philosophy has much in common with several western philosophies which uphold the ideal of a more just and equitable society.

Gandhian concept of Swadeshi as a solution to the economic crisis

Having outlined the ailment of Indian economy, we can now look how Gandhian developmental strategy can help us to solve this crisis to some extent. Gandhi held that economics and ethics cannot be separated from each other and must be studied as a whole. In the opinion of Anthony.J. Parel, "Gandhi, in his turn, re-emphasized this meaning: a sound economy is one that empowered the last and the least of society, and helped to create and develop in them the necessary capacities and moral dispositions". The principle of buying in the cheapest and selling in the dearest market was the most inhuman law of economics, for market in globalization is based on the concept of 'buy now and pay later'. As against this Gandhiji considered economic decentralization as the fundamental principle and this is what we need today. Dr.ManMohan Singh also stood for decentralization when he said that "decentralization will be able to mobilize the grass roots knowledge and public awareness to prevent the misuse of public funds for private ends." In India, democracy can succeed only when it is built up in a grass root manner. This can be done by following the Gandhian concept of Swadeshi.

Reverse Migration

Gandhi believed that villages need to be developed so that there is less pressure of people moving into cities in, search of jobs and thus putting enormous pressure on the citieinfrastructure. He believed not only that it led to overpopulated cities but that it also destroyed the balance and the social fabric of, both, the villages and the cities. He believed that development of villages through creation of infrastructure will create demand for jobs in villages and thereby movements reverse of population from cities back to villages. If this is taken on a global scale, it is relevant. Countries like India and Brazil in their quest for development are actually experiencing reverse migration of their own people from the developed countries and also people from developed countries into these countries in search of jobs and opportunities.

Localisation and Indigenisation

Gandhi believed that every region has its own specialisation and its own resources. While he believed that every village needs to be self sufficient, dependence on neighbouring villages was a must as it enabled sharing of certain scarce resources so as to avail of economies of scale. He believed that technology which is local based will create enough job opportunities to support the entire village. Linked to the current global village countries and more so underdeveloped countries need to look inwards and see where their expertise and resource strength exist. For example a country like Switzerland with not much resource to boost has emerged as a tourist destination and a strong financial institution. Even countries like UAE have found a niche so as to sustain and augment the interests of their citizens.

Education and Healthcare for the Underprivileged

Gandhi was always concerned about the plight of the poor and the needy. He believed that special reservations and resources need to be allocated to take care of these people. In today's parlance it means that special aids from government, World Bank loans and huge NGO funds need to be diverted into the poorer countries of the world so as to give them the impetus of faster growth. This will not only enable creation of jobs at the local level but also creation of demand which can then be fulfilled from supplies coming from the developed world. Gandhi believed that all citizens are entitled to proper education and this, he believed, was the ultimate solution for removal of poverty, superstition and blind faith. He believed that no man or woman is superior or inferior and that no job is small or big. If expenditures are diverted towards education and health care in poor African and Asian countries, it will not only create huge opportunities for the local population but also infinite growth in demand for product and services originating from the developed countries. With communication becoming virtually free across the World Wide Web, education revolution is going to change the face of the world, more than any other revolution of the past.

Microfinance and Self-Help Groups

A Self-Help Group (SHG) is a group that consists of about 10 to 20 persons of a homogenous class who come together with a view to address common problems. They collect voluntary savings on a regular basis and use the pooled resources to make small interest bearing-loans to their members. Collective wisdom of the group and peer pressure are valuable collateral substitutes.

A rural women's SHG enables members to become self-dependent and self-reliant and provides a forum for members to exchange ideas. It fosters a spirit of self-help and co-operation among members in members and gives them strength and confidence to solve their socio-economic problems. Women's participation in income-generating activities is believed to increase their status and decision-making power. The Group meeting also serves as a venue for other interventions such as adult literacy programmes. Micro-credit schemes are thought to be potent agents of social change in impoverished settings where women are disadvantaged by their lack of access to resources.

Entrepreneurship is challenging and requires capacity to take proper decisions and responsibilities. Entering into entrepreneurship independently could bring the desired change in attitude among the rural women, make them conscious of the oppression and induce them to take initiative and seize opportunities. Co-operative entrepreneurship through Self-Help Groups can foster socio-economic development and promote employment.

Cottage Industry and Local Culture

Gandhi believed that for self-sufficient villages to be a reality it was important that the local handicraft and expertise be given prominence so as to create a demand base for the local talent as also continuity of the traditional based production methods and systems. He believed that every village was unique and if local culture was respected and encouraged it will lead to national growth and integration. Applying this on a global scale is the prescription of our times.

Gram Swaraj (Village Republic)

Gandhi laid emphasis on the fact that India lived in villages and that only through their salvation India could regain her glory and prosperity. His concept of Gram Swaraj or Gram Raj (Village Republic) can be interpreted from his idea of Soul-force. He used to say that India's soul lives in villages. To Gandhi, villages were the basic units of social organisation. The villages should therefore be self-sufficient in the matters of their vital requirements. The planning model based on Gandhian ideology would be built on the economic principles like non - violent ownership, non -violent production or appropriate technology, non-possession, non- violent work or bread-labour, co-operation, equality, self-reliant village, economy and simplicity and limited wants. This model of Gandhian economy would be founded on a non-violent, non-exploitative and egalitarian social order guided by the fundamental principle of Sarvodaya (welfare of all). It has been said that Gandhi's philosophy of Swadeshi has ultimately led to the concept of self-reliance as a major objective of Indian planning. In order to provide full employment opportunities to the people, he emphasised spread and expansion of Khadi and village industries network in the country. Gandhi believed in the body-labour or bread-labour theory and emphasised that each man should do bodily or physical labour to satisfy his most essential needs

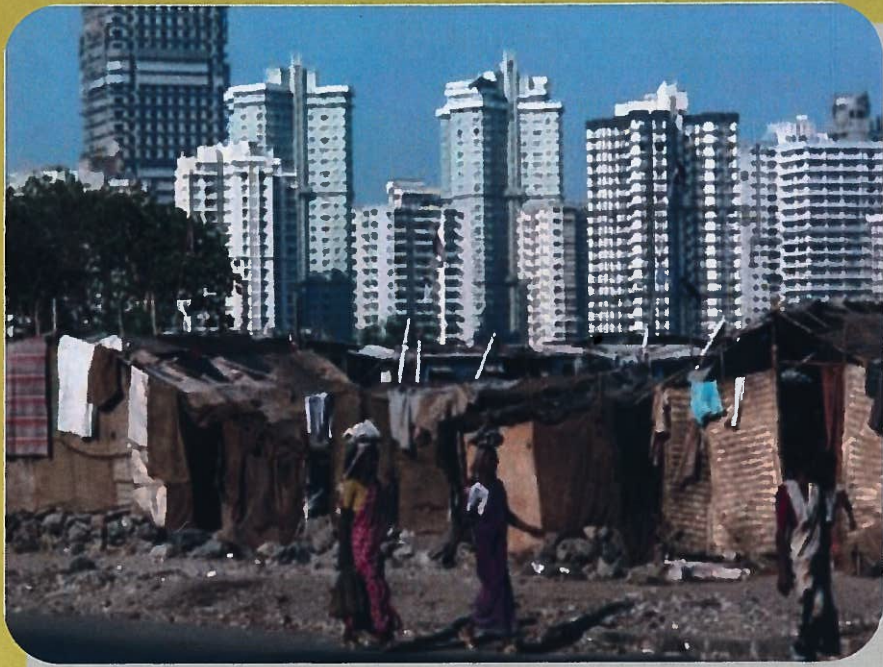
Conclusion

To conclude, Gandhian philosophy is not only simultaneously. Political, moral and religious, it is also traditional and modern simple and complex. There is much in it that is not at all new. This is why Gandhi could say "I have nothing to teach the world. Truth and non-violence or

as old as the hills. After many years of martyrdom, Gandhi is no more relevant on global level than before. His relevance in different fields is unquestionable unchallengeable. For the very survival of human being, it is a imperative on our part to an act open his advice because only on his relevance, we shall survive together or if we fail in our venture, we are bound to perish together.

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URBAN POVERTY AND SOCIAL EXCLUSION

DINESHA P.T.

Urban Poverty and Social Exclusion

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An Analysis of Socio Economic Condition of Women In Slum Area - With Special Reference to Hebbal Extension Area of Mysore City

R.H.Pavithra

Introduction

Presently, Indian Population is 1/6th of the world population. Accelerating urbanization is forcefully effecting the transformation of Indian society. Slightly more than 28 percent of the country's population is urbanized, but unfortunately 21.68 percent (61.8 million) of the urban population live in slum area. As per Last NBO report total housing shortage was 19.4 million units. In urban are the shortage is 6.6 million unit and 90% of these shortage hits poor and LIG people. It's become a very common urban scenario that thousands of dwellings made of straw, mud, tin, and cardboard are squeezed into areas of a small city block. In these cramped dwellings, often only an arm-span in width, entire families live without running water, electricity. Few have beds; they sleep on scraps of cloth padding on the dirty floor. Rapid growth of industrialization creates enormous employment opportunity. It attracts the lower income peoples and the unskilled labours from the rural area. The high rate of migration from rural area to the urban sector formulated slum area, because these men are unskilled labours to industries.

More than half of the world's population lives in urban areas and by 2030 it is projected that over half of residents in low- and middle-income countries (LMICs) will reside in cities). As rural residents move to urban areas in search of jobs and villages are overtaken by expanding urban agglomerations, many low- and middle-income countries are increasingly concerned with the urbanization of poverty. The rapid and large scale of urban growth has raced far ahead of the provision of services and has precipitated a proliferation of informal settlements -- and the development of new, smaller cities -- without access to water and sanitation, garbage collection or security of tenure.

Definition of Slum

The UN operationally defines a slum as "one or a group of individuals living under the same roof in an urban area, lacking in one or more of the following

five amenities": 1) Durable housing (a permanent structure providing protection from extreme climatic conditions); 2) Sufficient living area (no more than three people sharing a room); 3) Access to improved water (water that is sufficient, affordable, and can be obtained without extreme effort); 4) Access to improved sanitation facilities (a private toilet, or a public one shared with a reasonable number of people); and 5) Secure tenure (*de facto* or *de jure* secure tenure status and protection against forced eviction).

Literature Review

Slums are usually located near railway tracks, factories and busy roadsides thus rendering their inhabitants vulnerable to high burden of diseases. They are exposed to vehicular and industrial pollution. The environment of such areas is not good for health; it causes a number of diseases among which respiratory diseases are very common (Gulis, Mulumba et al. 2004).

One of the most important characteristics of slums is lack of ownership of land where they are living. Usually they make their houses on vacant government or public land, or marginal land parcels like railway setbacks or undesirable marshy land. When the land is not in productive use they get it as an opportunity and settle there. They are vulnerable to landslide, flood prone areas and unsafe environment (Unger and Riley 2007).

Education is basic right of every human being. Unfortunately very few slum dwellers can get this right. Literacy rate in slums is very low, especially; women have to suffer more than men. This condition is not similar in all the slums of the world but developing countries explore this phenomenon more. Generally authorities are reluctant to provide this opportunity to dwellers (ROBERTS 2000).

Living conditions in slum are very poor. People have to live in adverse conditions in slum areas. Slums are generally dirty and unclean; there is not a proper way of cleanliness. Shortage of water supply and inadequate sanitation creates issues for households (Bandyopadhyay and Agrawal 2013).

Generally slum dwellers do not have access to safe water it is a major cause of diseases in slums. They face difficult to obtain water, the water which they get is not of good quality; it makes them vulnerable to diseases. About 2 million people die every year due to diarrheal diseases; most of them are children less than 5 years of age. The main cause of children death is diarrhea (Graf, Meierhofer et al. 2008).

The people of slums do not adopt precautionary measurements to get safety from diseases. These people can avoid this disease by using soap because decreases chances of disease up to 47 percent (Curtis, Cairncross et al. 2000).

Objectives

1. To examine the socio economic condition of women dwellers of slum in case study area
2. To suggest suitable measures to improve the living condition of women of slum in case study area.

Methodology

The present study is on empirical investigation based on sample interview of women dwellers of slum in Mysore city. Mysore is a mid sized south Indian city with a population of about 7.8 lakh and spanning an area of 128 sq kms. This is second largest city in Karnataka after Bangalore, the capital city of Karnataka. This City is 140 kms away from state capital Bengaluru. The present study is based on both primary and secondary data and a systematic random sampling method has been adopted for survey. The primary data has collected from slum situated in Hebbal extension area which is near to the Industrial area and is approximately 7 kms away from central bus stand and railway station of the city and this slum is near to the posh locality of mysore city such as Brindavan extension, Vijayanagar and Metagally. The survey has been conducted by taking 50 women dwellers of slum of case study on random basis. Simple table percentage method used to analyse the results and the results have been depicted by simple bar graph and pie chart.

Results And Discussion

Table 1 : Socio-Economic. Profile Of Women In Slum Area

Sl NO	Age	No of Respondents	Percentage
1	18-30	15	30
2	31-50	25	50
3	Above 50	10	20
	Total	50	100

Source: Field Survey

Table 1 depicts that out of 50 respondents majority of 25 (50 percent) belong to the age group of 31 - 50, and it is followed by the age of 18-30 (30 percent) and only 10 respondents (20 percent) belong to the age group of above 50 years.

Table 2: Educational Status Of The Respondents

Sl No	Educational Status	No of Respondents	Percentage
1	Illiterate	2	4
2	1 st - 7 th	30	60
3	7 th - 10 th	14	28
4	Above 10 th	4	8
	Total	50	100

Source : Field Survey

Table 2 reveals that out of 50 respondents only 2 were illiterate because of compulsory free education of government majority of them are making use of such facilities and majority of them around 30 respondents (60 percent) have educational status between 1st to 7th standard of education and followed by 14 respondents (28 percent) processing upto 10th standard of education and around 4 of them have entered even college upto P.U.C.

Table 3: Access to Safe Drinking Water

Sl No	Access to Water	No of Respondents	percentage
1	Within dwelling Locality	20	40
2	Outside dwelling locality	30	60
	Total	50	100

Source: Field Survey

Table 3 explains that out of 50 respondents 20 of them (40 percent) have access to drinking water within their locality but large majority around 30 of the respondents (60 percent) do not have access to safe drinking water within their dwelling locality.

Table 4: Access To Sanitation Facilities

Sl No	Access to Sanitation	No of Respondents	Percentage
1	Within house premises	20	40
2	Outside house premises	30	60
	Total	50	100

Source: Field Survey

Table 4 explains that only 20 respondents (40 percent) have access to sanitation within their house premises but 30 respondents (60 percent) of them do not have access to sanitation within their house premises.

Table 5: Respondents Prone To Frequent Diseases

Sl No	Frequent Diseases	yes	No
1	Tuberculosis	2	48
2	Common cold/cough	25	25
3	UTI	20	30
4	Dehydration	30	20

Source: Field Survey

Table 5 explains that only 2 of them are prone to tuberculosis, but 50 percent that means 25 respondents suffer from common cold and cough, around 20 of them are subjected to Frequent Urinary Track Infections(UTI), and more than half of them undergo with the problem of dehydration frequently.

Table 6 : Nature Of Houses

Sl No	Nature of Houses	No of Respondents	Percentage
1	Kuchha	15	30
2	Semi Pakka	25	50
3	Pakka	10	20
	Total	50	100

Source: Field Survey

Table 6 reveals that half of them live in semi pakka houses and 30 percent of them live in kachha and followed by 20 percent living in pakka houses.

Table 7: Access To Radio And Television

Sl No	Access to radio/TV	No of Respondents	Percentage
1	YES	35	70
2	NO	15	30
	Total	50	100

Source: Field Survey

Table 7 shows that 70 percent of the respondents have access to either Radio or T.V. But hardly 30 percent don't have access to these entertainment or the media sources.

Table 8: Nature Of Occupation

Sl No	Nature of Occupation	No of Respondents	Percentage
1	Waste Pickers	4	8
2	Cobblers	5	10
3	Drainage cleaners	5	10

4	Street Sweepers	6	12
5	Working in Hotels/Institution	10	20
6	Industries/ factories	13	26
7	Designing coconut leaves for ceremonies	7	14
	Total	50	100

Source: Field Survey

Table 8 reveals that majority of 13 respondents (26 percent) work for industries and factories, around 10 respondents work for hotels and educational institutions in house keeping departments. Around 7 respondents engage in thatching of roofs and designing it for some auspicious occasions, 6 respondents work as sweepers, 5 each respondents work as drainage cleaners and cobblers and 4 respondents roam around as waste pickers.

Table 9 : Monthly Income Of The Respondents

Sl No	Income Level	No of Respondents	Percentage
1	Upto 1000	5	10
2	1000 to 5000	30	60
3	5000 to 10000	12	24
4	Above 10000	3	6
	Total	50	100

Source: Field Survey

Table 9 explains that only 6 percent of them have above 10000 rupees income as their monthly income and 24 percent have monthly income between 5000 to 10000 and majority of them around 60 percent have income ranging between 1000 to 5000 rupees and hardly of 10 percent lies in the monthly income group of 1000 rupees.

Table 10 : Monthly Savings Of The Respondents

Sl No	Savings Level	No of Respondents	Percentage
1	No savings	10	20
2	Upto 1000	17	34
3	1000 to 5000	20	40
4	Above 5000	3	6
5	Total	50	100

Source: Field Survey

Table 10 depicts that only 6 percent of the respondents have their monthly savings above 5000 rupees and 40 percent of them have their savings between 1000 to 5000 rupees around 34 percent have savings upto 1000 rupees and 20 percent have no savings at all.

Research Findings

- Case Study Slum area has listed some facility needs urgent attention. For instance, water supply and drainage access in the area. All most all households reported lack of drainage, Potable water and toilet facilities.
- Most of the residents of slums do not constitute a skilled working class. They engage themselves in housekeeping department in hotels, factories, drainage cleaning etc., These jobs are low income generating activities.
- The housing condition in the slum presents a grim scenario. About 20 percent of houses are pucca and 50 percent were semi pucca. The largest household had a semi puccahouse. Most of the household have only one room. The most crowded household had seven person to a room. As regard other amenities, it has been observed that 60 percent of household have no latrines. Thus the slum dwellers suffer from tremendous deprivation of sanitation, , cooking bathing ,defecating and washing space.
- 60 percent of women in study area have education up to 7th standard due to compulsory and free education of the government.
- It was observed that TV sets were commonly found in slum household, no one was subscribing any news paper.
- 30 respondents suffer from dehydration due to lack of potable drinking water facilities and 20 respondents were prone to Urinary Track Infections since there is lacking separate latrines and proper drainage facilities. And due to bad environmental contaminated condition 25 respondents are subjected to suffer from frequent common cold and cough.
- 60 percent have their monthly income between 1000 to 5000 rupees because majority of women in case study slum area are engaged in jobs like working as house keepers in some posh shopping complex, factories, who quiet obviously get 6000 to 8000 rupees as their monthly salary.

- 40 percent of them have savings between 1000 to 5000 rupees because of their voluntary attitude to save for future unforeseen and for their children. They save in post office and through some bank account. Majority of women slum dwellers save in their SWASAHAYA SANGHA or the Self Help Groups.

Major Suggestions

- The slum area identified for the study area is low lying area and inundated during rainy seasons thus measures should be taken to raise their level in order to avoid problems of flooding and slogging in such slums.
- The open drains alongside the road should either be provided with removable covers or appropriate arrangements should be made for their regular cleaning so as to avoid accumulation of sewage.
- Local government should undertake measures to improve the physical environment of the dwelling places proper drainage, sewerage system and adequate water supply.
- Health camps and mobile clinic van should be arranged for treatment of common diseases and health promotional activities.
- Local Government should not allow new slums to come into existence.
- Non Governmental Organisations has to create awareness among people of slum area in general and women in particular to increase their educational status ,and also their job opportunities and reservations according to their educational status in governmental level. which in turn helps to increase their income conditions .

Conclusion

Generally the social status of the women slum dwellers is very poor. They belong to poor build-up households, lack of basic amenities like drinking water, lighting, electricity, latrine facility, sewerage facility. The social profile of the slums is not good. They are poor and marginalized section of the society. The economic conditions of the women slum dwellers are very low. Generally, women slum dwellers are engaged in low level of economic activities like rag keeping, cleaning of houses, labourers in factories, malls etc. Women Slum dwellers are basically illiterate and they do not read and write. Due to lack of the literacy they are unable to do good job. Thus the economic conditions of the women slum dwellers are not good and they earn

less amount of money. Due to less income slum dwellers are unable to purchase the basic needs of daily lives. Socio-economic status of women slum dwellers can be characterized as mainly low income group with inadequate education. Realizing the gravity of the situation governments have implemented a number of schemes and programmes to improve the living conditions of people living in slums. In short, multiprolonged strategy required not only to address the needs of women slum dwellers for shelter but also the problems of urban poverty, unemployment, low incomes and lack of access to basic urban services.

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Urbanization and Rising Urban Poverty With Reference To Kodagu District

Girish.H.R.

1.0 Introduction:-

Kodagu is an administrative district in Karnataka, India. It occupies an area of 4,102 square kilometers (1,584 sq mi) in the Western Ghats of southwestern Karnataka. Agriculture is the most important factor that upholds the economy of the district and rich in natural resources. Urbanisation brings with it unique opportunities like increased avenues for economic growth, diversified livelihood options, access to better infrastructure services and hence, better chances for overall human development. However, Erratic urbanization may also lead to erosion of safety nets, unsafe living conditions leading to poor quality of life, environmental pollution, health hazards, inequality and exclusion. Thus, the impact of urbanization on human development cannot be conclusive unless issues related to health, education; livelihoods and standard of living in the urban context are understood. The study has projected that the district's urban population may increase by an astounding 1.7 percent compared to a relatively moderate growth of rural population. The rapid growth of urbanization may pose a great threat to the increase of urban poverty, inequality and exclusion.

2.0 Statement:-

"A study on the extent of changing life styles with respect to Urbanization, leading to urban poverty, inequality and exclusion in Kodagu district."

3.0 Need for the study: -

The third main component of Human Development after attaining better health and education is to lead an improved 'standard of living'. Kodagu is consists of five major cities, in these cities number of concrete houses are increasing day by day. Basically Kodagu is a hilly region, due to scarcity of land for dwelling man has moved upon to these hills which has directly affected the mountain eco system. Wet lands are also been converted

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AN ANALYSIS OF SOCIO ECONOMIC CONDITION OF WOMEN LABOURERS UNDER MNREGA - A Case Study of Mysore District

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Abstract

The MGNREGA ranks among the most powerful initiatives ever undertaken for transformation of rural livelihoods in India. The unprecedented commitment of financial resources is matched only by its imaginative architecture that promises a radically fresh programme of rural development. However, for MGNREGA to realise its potential, it must focus on raising the productivity of agriculture in India's most backward regions. This can then lead further to the creation of allied livelihoods on the foundation of water security. This is also the only way we can envision a decline in the size of the work guarantee over time, as public investment under MGNREGA leads to higher rural incomes, that in turn spurs private investment and greater incomes and employment.

Introduction

The impact of the Mahatma Gandhi National Rural Employment Guarantee Schemes (MNREGS) on rural poverty depends on a number of factors such as the outreach of the programme, participation of the poor (days of work) in the MNREGS as supplementary employment, wage earnings as well as the effect of MNREGA on the rise in market wages in agriculture and non agricultural employment. For instance the capacity of small and marginal farmer households in rain fed areas to absorb the burden of wage rise needs to be reckoned since their proportion in these areas is higher than in others. The effect of MNREGS would be positive for these farm households if the community and individual works undertaken under the scheme help in productivity enhancement of agriculture. Field evidence needs to be systematically analyzed before drawing conclusions of the programme impact. If we accept the official poverty line of Rs 816 per capita per month for rural areas for 2011-12, a typical five member household would have to earn at least Rs 48,960 per annum to be considered as non-poor. If the household participates in MNREGS for 100 days, it would earn Rs 11,354 (at the average wage paid), which works out to about 23.2 per cent of the poverty line. It is obvious that if the household is moderate poor (i.e., with an income between 75 to 100 per cent of the poverty line) it can move out of the poverty for that year if it is provided 100 days (transient poverty) of work. However, if the year happens to be an agriculturally bad year then the chances of such households crossing the poverty line even after fully participating in the scheme would diminish. The chances of getting more than 100 days of employment in the scheme and in particular, in periods of crisis depend upon the commitment of the state to poverty reduction. For the other (ultra) poor, 100 days of work in MNREGS would certainly reduce the intensity of poverty but they would remain in poverty. Thus, several conditions have to be fulfilled for MNREGS to make a lasting impact on poverty. When poverty alleviation is the main objective of the rural development programmes and the core concern of the states, why should there be a ceiling on employment days? Of late, the upper limit on working days has been relaxed to 150 in drought hit and LWE areas. Another welcome sign is that more and more states are willing to provide more than 100 days. As per available data, during 2012-13 about 7.3 per cent of the participating households were provided more than 100 days of work and their share in total employment was almost one-fifth. States should be pro-poor in extending such benefits to the chronic poor even in periods of normalcy.

Objectives

- To study the impact of MNREG programme on social conditions of rural households in study area
- To explain the impact of MNREG programme on income and savings pattern among rural households in study area.

Methodology

The present study is on empirical investigation based on sample interview of women dairy in Mysore district. Mysore district consists of 7 taluks viz, Mysore, K.R.Nagar, Hunsur, Periyapatna, H.D.Kote, Nanajanagud, T.Narasipur. 10 women respondents from each (05) taluk has taken, totally 50 women respondents are considered. The present

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Chapter: 5

**WOMEN LABOURERS AND MNREGA
-WITH SPECIAL REFERENCE TO MYSORE DISTRICT**

Dr.R.H.Pavithra

Introduction: The impact of the Mahatma Gandhi National Rural Employment Guarantee Schemes (MNREGS) on rural poverty depends on a number of factors such as the outreach of the programme, participation of the poor (days of work) in the MNREGS as supplementary employment, wage earnings as well as the effect of MNREGA on the rise in market wages in agriculture and non agricultural employment. For instance the capacity of small and marginal farmer households in rain fed areas to absorb the burden of wage rise needs to be reckoned since their proportion in these areas is higher than in others. The effect of MNREGS would be positive for these farm households if the community and individual works undertaken under the scheme help in productivity enhancement of agriculture. Field evidence needs to be systematically analyzed before drawing conclusions of the programme impact. If we accept the official poverty line of Rs 816 per capita per month for rural areas for 2011-12, a typical five member household would have to earn at least Rs 48,960 per annum to be considered as non-poor. If the household participates in MNREGS for 100 days, it would earn Rs 11,354 (at the average wage paid), which works out to about 23.2 per cent of the poverty line. It is obvious that if the household is moderate poor (i.e., with an income between 75 to 100 per cent of the poverty line) it can move out of the poverty for that year if it is provided 100 days (transient poverty) of work. However, if the year happens to be an agriculturally bad year then the chances of such households crossing the poverty line even after fully participating in the scheme would diminish. The chances of getting more than 100 days of employment in the scheme and in particular, in periods of crisis depend upon the commitment of the state to poverty reduction. For the other (ultra) poor, 100 days of work in MNREGS would certainly reduce the intensity of poverty but they would remain in poverty Thus, several conditions have

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Chapter: 6

**ANALYSIS OF THE ADVANTAGES
AND DISADVANTAGES
OF CASHLESS ECONOMY IN INDIA**

Dr.R.H.Pavithra

Introduction: In a barter economy one must both someone who wants what one has and has what one wants, while in a monetary economy one only needs to someone who has what one wants. This insight has been used in a spate of recent papers that analyze the transition from a barter economy to a monetary economy. Earlier it was in form of gold and silver then it go translated into copper and bronze and eventually into paper currency. Paper currency has its own advantages and disadvantages. One of the main disadvantages which has emerged is of black money and fake currency. The recent demonetization was a step towards curtailing these disadvantages. One can say that cash less transaction get momentum after the demonetization.

Ever since demonetization has took place rapid effort has been made for promotion of cash less transaction. There are various arguments whether it is essential or not, the important consequences are

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NATIONAL RURAL HEALTH MISSION: STRATEGIES AND CHALLENGES IN INDIA

Dr.R.H.PAVITHRA

Assistant Professor, Department of Economics, Karnataka State Open University, Mukthagangothri, Mysore

Abstract

National Rural Health Mission (NRHM) has been envisaged as a focal point of all the programs targeted to improve the health of people in rural India. It has been widely debated both, before and after the implementation. Ongoing corrective measures and performance appraisal are integrated with this program. Deliberations by experts from various fields, adaptation of the successful best practices, and learning from the failures make NRHM a different program. No government program was as meticulously prepared or planned as NRHM since Independence. The key functionary of this program, Accredited Social Health Activist (ASHA), a voluntary worker, incorporates all the good qualities of previous similar functionaries in various programs. The active involvement of Panchayati Raj Institutions (These Panchayati Raj Institutions or PRIs, as they are known here, are the institutions for local self government where locally elected representatives make decision for the people in the area. The PRIs have been formed at every village level throughout the country.), community (The involvement of community ensure that people decide for themselves to increase their participation in the programs), (Non Government Organisations (NGO), and Private Practitioners are welcome steps.. This paper tries to highlight NRHM by explaining the goals, and strategies of this Mission and it explains the challenges and also showers information on the reasons for turning into reality of NRHM in rural india.

Keywords : *Local self government, health check ups, Non Government Organisations, Panchayati Raj Institutions, Anganwadi.*

Introduction:

The National Rural Health Mission (NRHM) was launched by the Hon'ble Prime Minister on 12th April 2005. The architectural corrections enshrined in the Preamble of NRHM document primarily comprised of decentralization, communitization, organizational structural reforms in health sector, inter-sectoral convergence, public private partnership in health sector, mainstreaming Indian system of medicines under Ayurveda, Yoga, Unani, Sidha and Homeopathy (AYUSH), induction of management and financial personnel into health care management and delivery system. The NRHM vision envisaged provision of effective healthcare to rural population throughout the country, to begin with special focus on 18 states in 2005, which had weak public health indicators and weak infrastructure. The architectural corrections intended to enable the healthcare system to effectively handle increased allocations and promote policies that strengthen public health management and service delivery in the country. The mission also intended to adopt synergistic approach by relating Health to determinants of good health viz. nutrition, sanitation, hygiene and safe drinking water.

Objectives:

The important objectives are as follows :

- To explain the goals, outcome and strategies of NRHM
- To focus on the challenges of NRHM

Methodology :

The study is based on the secondary data collected from Books, journals, articles, news papers and internet, to analyse the strategies and challenges of NRHM in India.

Goals, Outcomes and Strategies:

Goals :

The key goals of this phase of NHM will be towards enabling and achieving the stated vision, making the system responsive to the needs of citizens, building a broad based inclusive partnership for realizing National health goals, focusing on the survival and well being of women and children, reducing existing disease burden and ensuring financial protection for households.

The goals of the NRHM includes:

1. reduction in Infant Mortality Rate (IMR) and Maternal Mortality Ratio (MMR)
2. universal access to integrated comprehensive public health services
3. child health, water, sanitation and hygiene

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**WOMEN LABOURERS AND MNREGA
-WITH SPECIAL REFERENCE TO MYSORE DISTRICT**

DR.R.H.PAVITHRA

Abstract: India is soon after freedom from colonial rule, took major initiatives to transform it's stagnate economy into developed economy. Economic planning system was adopted to realize the dreams of transforming economy into developed one and self reliant. Unemployment, poverty, inequalities, inflation increased gradually during last six decades of planned economic development. Fruits of development did not reach to all sections of people in all regions. This experience made ruling elite to rethink of development strategy and to introduce parallel strategy which will directly target the problems. India in general and Karnataka in particular have predominating number of workers in the unorganised sector. The workers in the unorganised sector are denied of basic social security measures such as health facility, income, employment etc. Against this backdrop, the MGNREGA is a refuge for employment source which is ploughed to make significant difference for providing livelihood security in rural areas especially rural poor. The MGNREGA was introduced in Karnataka since 2006 as an additional source of wage employment to eradicate poverty and unemployment. Rural areas of Karnataka have two-pronged issues i.e., poverty and unemployment, marred by low wages, seasonal agricultural employment and informal nature of work. However, it has been observed that the performance under MGNREGA in Karnataka is not inconsonance with the rate of poverty and unemployment in the State.

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ಕನ್ನಡದಲ್ಲಿ ಅರ್ಥಶಾಸ್ತ್ರದ ಶ್ರೀಮಂತಿಕೆಯನ್ನು ಹೆಚ್ಚಿಸಿದ ಮಹನೀಯ

ಡಾ. ಆರ್.ಎಚ್. ಪವಿತ್ರ



ಪೀಠಿಕೆ:

ಡಾ. ಎಚ್.ಆರ್. ಕೃಷ್ಣಯ್ಯಗೌಡರು ಅರ್ಥಶಾಸ್ತ್ರ ಲೇಖಕರಾಗಿ ಕರ್ನಾಟಕ ದಾದ್ಯಂತ ಚಿರಪರಿಚಿತರು. ಶ್ರೀಯುತರು “ಭಾರತದಲ್ಲಿ ಗಿರಿಜನ ವಿವಿಧೋದ್ದೇಶ ಸಹಕಾರ ಸಂಘಗಳ ಕಾರ್ಯನಿರ್ವಹಣೆಯ ಮೇಲೆ ಒಂದು ಅಧ್ಯಯನ” ಎಂಬ ವಿಷಯದಲ್ಲಿ ಸಂಶೋಧನೆಯನ್ನು ಮಾಡಿ 2002ನೇ ಇಸವಿಯಲ್ಲಿ ಮೈಸೂರು ವಿಶ್ವವಿದ್ಯಾನಿಲಯದಿಂದ ಪಿಎಚ್‌ಡಿ. ಪದವಿಯನ್ನು ಪಡೆದಿರುತ್ತಾರೆ. ಇವರು ಕನ್ನಡದಲ್ಲಿ ಅರ್ಥಶಾಸ್ತ್ರದ ಪುಸ್ತಕಗಳನ್ನು ಬರೆದು ಅರ್ಥಶಾಸ್ತ್ರದ ಸಾಹಿತ್ಯವನ್ನು ಶ್ರೀಮಂತಗೊಳಿಸಿದ್ದಾರೆ ಮತ್ತು ಆಂಗ್ಲ ಭಾಷೆಯಲ್ಲಿ ಅರ್ಥಶಾಸ್ತ್ರ ಮತ್ತು ಸಹಕಾರ ವಿಷಯಗಳ ಮೇಲಿನ ಬರಹಗಳಿಗೆ ವಿಶಿಷ್ಟ ಕೊಡುಗೆ ಸಲ್ಲಿಸಿದ್ದಾರೆ.

ವೈಯಕ್ತಿಕ ಗೌರವ

ಶ್ರೀಯುತರು ಗ್ರಾಮೀಣ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಅನುಕೂಲವಾಗಲಿ ಎಂಬ ಸದುದ್ದೇಶದಿಂದ ರಿಯಾಯಿತಿ ದರದಲ್ಲಿ ತಾವು ಬರೆದಿರುವ ಪುಸ್ತಕಗಳನ್ನು ನೀಡುತ್ತಿರುವುದು ವೈಯಕ್ತಿಕವಾಗಿ ನನಗೆ ಅವರ ಮೇಲೆ ಅತೀವ ಗೌರವ ಇದೆ. ಗ್ರಾಮೀಣ ಕಾಲೇಜುಗಳಲ್ಲಿ ಯಾವುದೇ ಗೌರವ ಹಣ ಪಡೆಯದೇ ವಿಶೇಷ ಉಪನ್ಯಾಸಗಳನ್ನು ನೀಡುತ್ತಿರುವುದು ಸಂತಸದ ವಿಷಯ. ಕಾಲೇಜುಗಳಲ್ಲಿ ಪುಸ್ತಕ ಪ್ರದರ್ಶನವನ್ನು ಏರ್ಪಡಿಸುವುದರ ಮೂಲಕ ಶೈಕ್ಷಣಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕಾರಣರಾಗಿದ್ದಾರೆ.

ಇವರ ಗ್ರಂಥಗಳ ಬಗ್ಗೆ ಒಂದು ದೃಷ್ಟಿಕೋನ

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Entrepreneurship and Women in India with special reference to Mysore District

DR. R. H. PAVITHRA

Introduction:

The Indian economy has been witnessing a drastic change since mid -1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. India has great entrepreneurial potential. At present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs.

Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world population. Evidence has unequivocally established that entrepreneurial spirit is not a male prerogative. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. The industrial performance of Asia-Pacific region propelled by Foreign Direct Investment, technological innovations and manufactured exports has brought a wide range of economic and social opportunities to women entrepreneurs.

The position of the women entrepreneur is vibrant and she is eager to make a place for herself in the emerging industrial society, not only in India but also in the world. Their need for survival and a permanent second class position has always made them think, learn and act in logical terms. Women entrepreneurs will not be left behind. Yet, they need the help of the communications and information system. Books on technology, management and designs should be made available in the language they can understand. The capital, which is scarce today, has to be made available with leniency. As an entrepreneur a woman is competing with a male entrepreneur, manager and has to be on an equal footing with him. She may have to attend duty at odd hours if her job requires her to do so. If her business requires, she has to travel from one city to another. This means separation from the husband and, may be, children also. Many bright women have had to take secondary positions as they could not be given full and total job responsibilities because of their own immobility and because of their divided loyalty towards work and family

Literature Review:

As Indians, most of the women are very serious about family obligations but they do not equally focus on career obligations says (Mathur, 2011, Singh N.P, 1986.) Shrutu Lathwal, (2011) most of women entrepreneurs argued that semi-educated or uneducated class of workers cannot visualize a female boss in their field of work.

According to Rizvi and Gupta (2009), governmentsponsored development activities have benefited only a small section of women, namely the urban middle class. This may be primarily due to their level of education, access to information and family support.

Shiralashetti (2013) revealed that economic empowerment increases women access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development and market information. Empowering women entrepreneurs are essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to enable full participation in business.

Raghavalu (2013), according to role of institutional agencies for the development of women entrepreneurs in Karnataka. The women and child development department, since its inception of the five year plan has been implementing special programmes designed to improve the socio-economic status of women. In this Background of the present study is set for the following observations.

Objectives:

1. To examine economic condition of women as an entrepreneurs in study area
2. To suggest suitable measures for better entrepreneurship ability of women in case study region.

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**RECENT TRENDS IN MOBILE BANKING SERVICES
- WITH SPECIAL REFERENCE TO MYSORE CITY**

DR. R.H.PAVITHRA

Abstract: Mobile Banking refers to provision of banking and financial services with the help of mobile telecommunication devices. The scope of offered services may include facilities to conduct bank transactions, to administer accounts and to access customized information. After the launch of mobile banking in India, mobile banking transactions have seen some growth. Still mobile banking has a long way to go as, majority of customers prefer banking in traditional ways. The banking sector reforms and introduction of e-banking has made very structural changes in service quality, managerial decisions, operational performance, profitability and productivity of the banks. There are various factors which have played vital role in the Indian banking sector for adoption of technology. So in order to run the mobile banking effectively, proper care has been taken care of and take adequate steps to improve the quality services. This paper makes an attempt to analyse the attitude of people towards e-banking. It also identifies the problems of using e-banking and suggest remedies to the problems of using e-banking.

Keywords: Banks, Telecommunication, Managerial Decisions, Technology.

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Mysore, Karnataka, India

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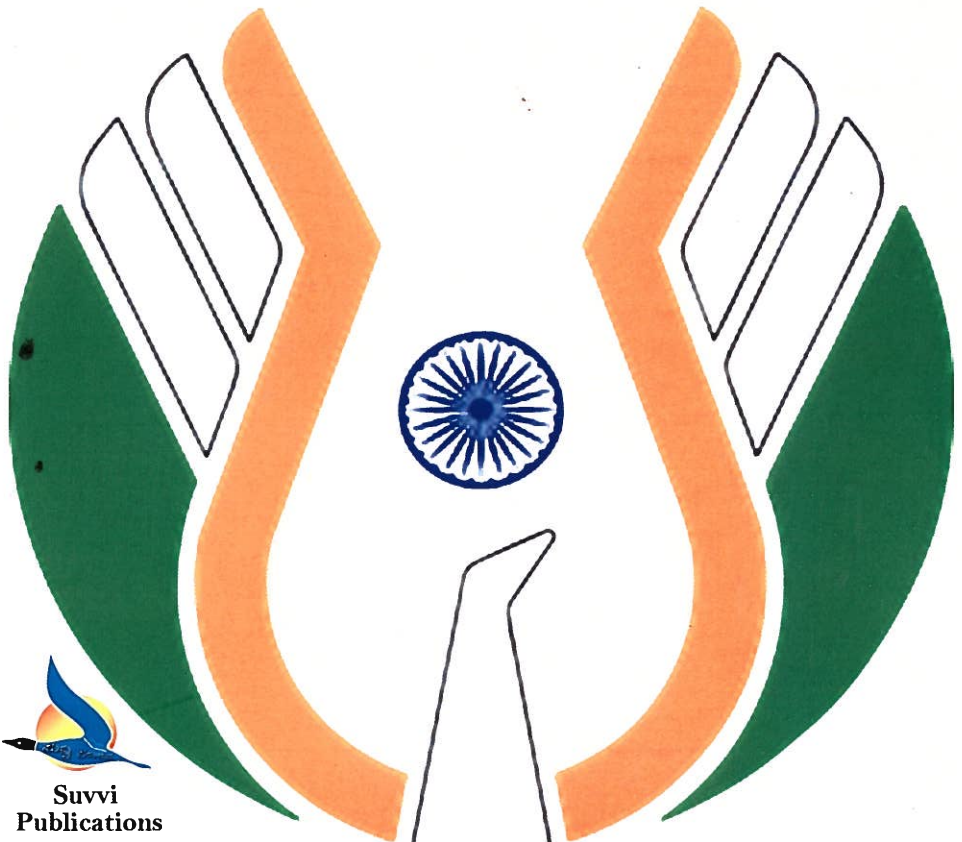
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An Analytical Study on the Performance of Women in Sericulture

R. H. Pavithra

Introduction

Sericulture, or silk farming, is the cultivation of silkworms to produce silk. Sericulture has become an important cottage industry in countries such as Brazil, China, France, India, Italy, Japan, Korea, and Russia. Today, China and India are the two main producers, with more than 60% of the world's annual production. It is observed that with the increase in household size, more number of male workers is getting attached to sericulture activities while women workers are being crowded out. Actually, domination of women workers are rather observed when less of working days is performed.

Objectives and Methodology

The study is based on following certain objectives is to understand the importance of sericulture in rural area in general and to analyse the socio-economic status of sericulture women workers in case study area in particular. The study is based on both primary and secondary information. The primary information has gathered through questionnaire. The

same size is 50 respondents. Women labourers of sericulture have consider for case study. The secondary information has collected through journals, books, thesis, newspapers and internet sources. The paper has analysed in descriptive nature and using percentage method.

Case Study Area

Ramanagara is district which is situated at a distance of 50 KM from Bangalore city. Previously it was called 'Closepet'. Later it was renamed as Ramanagara which was derived from Ramagiri hill near the town. Ramanagara is a newly carved out district from Bangalore Rural District, Comprising of four Taluks, viz. Ramanagara, Channapatna, Magadi & Kanakapura. The District is bounded by Bangalore Urban District in the North and Mandya District in the South, Bangalore Urban District and Tamilnadu in the East and Tumkur District in the West. Ramanagar consist of 823 villages. The total population of district is 1082636.

Table 1: Age Factor of Respondents

Age Level (Years)	Number of Respondents	Percentage (%)
20-30	14	28
31-40	22	44
41-50	08	16
51-60	04	8
>60	02	4
Total	50	100

Source: Primary Survey

The above table shows that the age level of respondents. The 44 percent of respondents of age of between 31 years to 40 years are engaged work in sericulture. The age groups of 20 years to 30 years respondents are 28 percent in this

activity. Round 16 percent of respondents of age group of 41 years to 50 years.

Table 2: Educational Status of Respondents

Education Level	Number of Respondents	Percentage (%)
Lower Primary Education	22	44
Higher Primary Education	18	36
High School	05	10
Pre University	00	00
Illiterates	05	10
Total	50	100
Source: Primary Survey		

The above table and picture depicts that the educational level of respondents. The 44 percent of respondents are having lower primary education. Similarly, the 36 percent of respondents are obtained higher primary education. Only 10 percent of respondents secured high school education. Nobody can have Pre University education and 10 percent of respondents are illiterate.

Table 3: Income Level of Respondents

Income Level (Rs) (Monthly)	Number of Respondents	Percentage (%)
1000 - 3000	15	30
3001 - 5000	24	48
5001 - 10000	08	16
>10000	03	6
Total	50	100
Source: Primary Survey		

The above table explained that the income level of respondents. The 48 percent of respondents are obtained the income of Rs. 3001 to 5000 per month. The 30 percent of respondents are secured the amount of Rs.1000 to 3000 every month. The 16 percent of Rs.5001 to 10000 per month. Only 6 percent of respondents are obtaining the amount of Rs.10000 and above.

Table 4: Loan Amount of Respondents

Loan Amount (Rs)	Number of Respondents	Percentage (%)
Up to 5000	06	12
5001 - 10000	08	16
10001 - 20000	26	52
>200000	10	20
Total	50	100
Source: Primary Survey		

The table and picture states that the loan burden of respondents. The 52 percent of respondents are taking loan of Rs.10001 to Rs.20000. The 20 percent of respondents are obtained loan of Rs.20000 and above. The 16 percent of respondents are taking loan of Rs.5001 to 10000. Only 12 percent of respondents are borrowed loan of Rs.5000.

Table 5: Loan Source

Loan Source	Number of Respondents	Percentage (%)
SHGs	28	56
Cooperative Banks	08	16
Public Sector Banks	00	00
Private Bankers	14	28
Total	50	100
Source: Primary Survey		

The table shows that the various sources of loan borrowings by respondents. The 56 percent of respondents are taking the loan from Self Help Groups of their villages. The 28 percent of respondents are borrowed their loan from private bankers. Only 16 percent of respondents are making their loan from Cooperative banks. But no one received loan from public sector banks.

Table 6: House Nature

Nature of House	Number of Respondents	Percentage (%)
Pakka House	22	44
Kaccha House	28	56
Total	50	100
Source: Primary Survey		

The table and picture states that the shelter facility of respondents. The house is a very important to all people because standard living of people leads to capacity of work in their economic activity. According primary data 56 percent of respondents sustain their life in Kaccha house. Similarly, remaining 44 percent of respondents having Pakka house.

Findings and Suggestions

- The 44 percent of respondents of age of between 31 years to 40 years are engaged work in sericulture.
- The 44 percent of respondents are having lower primary education. Government introduce Youth Education (Vayaskara Shikshana) for those who are discontinued primary and Secondary level education.
- The 48 percent of respondents are obtained the income of Rs.3001 to 5000 per month. The income of sericulture workers is very less. So the government fixation the minimum wages to sericulture worker. Similarly, through local government it should be verified.

- The 52 percent of respondents are taking loan of Rs.10001 to Rs.20000. Government introduced number of loan facility to workers but lack of awareness the rural workers are not able to taking the benefits. So Government should be making awareness about Government loans in rural areas.
- The 56 percent of respondents are taking the loan from Self Help Groups of their villages. Respondents are very easy to get loans from SHGs, but due to more rules and regulations they are not go to Public sector banks for loans. So Public sector banks should minimize the rules and conditions regarding loans.
- According primary data 56 percent of respondents sustain their life in Kaccha house. It shows that more number of rural people are living in bad condition houses in rural areas. So the local government should provide financial assistance to these people to create new house or renovation the houses.

Conclusion

Women workers constitute one third of the world labour force performing two thirds of working hours but their contributory role remains invisible. Sericulture is such an activity where most of the work is performed by women alone in terms of operations performed and time invested. Despite showing tenacity and persistence, the women workers remain as unpaid family workers or low paid hired workers. Sericulture industry is labor oriented agro-industry employing 70 lakh people in India. Employment generation is one of the major potentials of Sericulture and Silk Industry in India. The farm and non-farm activity of this sector creates sixty lakh man days of employment every year mostly in rural sector.

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Production and Imports of Edible Oil in India: An Overview

Raghavendra J. & Neelakanta N.T.

Introduction

India is the world's second largest consumer and number one importer of vegetable oil. As urbanization increases in the country, dietary habits and conventional meal patterns are expected to shift towards processed foods that have a high content of vegetable oil. Further high population growth and consequences of vegetable oil consumption in India is expected to remain high. In this a way achieving self-reliant or atmanirbhar in oil production is the essence of today. The Ability to depend on ourselves to get things done and meet our needs is called Self Reliance. Atmanirbhar means self-reliant. Atmanirbhar Bharat Abhiyan is a concept and popularized by government of India lead by the Prime Minister Narendra Modi in connection with economic vision and economic growth in the Nation. Atmanirbhar Bharat Abhiyan' first mentioned in COVID -19 pandemic economic package in 2020. Five pillars on which Atmanirbhar Bharat is Economy, Infrastructure, Technology driven system, vibrant demography, and Demand are the five pillars of Self Reliance.