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Contents

Banking Policies for Promotion and Funding of Startups

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The term startup refers to a company that's in the initial stages of business. Startups are founded by one or more entrepreneurs who want to develop a product or service for which they believe there is demand. Flipkart, Snapdeal.com, Shop Clues, Jabong.com, Big Basket, Hungama, BookMyShow, Yatra, Cleartrip, InMobi, Ola, TaxiForSure, Collegedunia etc are the examples of startups under various field. These companies typically don't have a fully developed business model and lack adequate capital to move onto the next phase of business and generally start with high costs and limited revenue therefore they look for capital from a variety of sources such as family and friends or by using venture capitalists and crowd funding. Venture capitalists is a group of professional investors that specialize in funding startups. The entrepreneur sets up a crowd funding page online, allowing people who believe in the company to donate money. Startups may use credit to commence their operations. A perfect credit history may allow the startup to use a line of credit as funding. This option carries the most risk, particularly if the startup is unsuccessful. Other companies choose small business

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loans to help fuel growth. Banks typically have several specialized options available for small businesses-a microloan is a short-term, low-interest product customize for startups. A detailed business plan is often required in order to qualify. The first few years are very important for startups - a period during which entrepreneurs should concentrate on raising capital and developing a business model. The government must help startups promote themselves, not just in India but across the globe, as well as create policies that are startup friendly so that Indian startups get a major boost and they can further create better employment opportunities for the youth of the nation. We will discuss the major policies by banks to Support Startups in this paper.

[**Keywords :** Banking Policies, Startups, Venture capitalists, Credit, Crowd funding]

1. Introduction

India needs more than a 100 million jobs a year and the jobs which are generated are mostly from startups and not big enterprises. In August 2015, the Hon'ble Prime Minister, Shri Narendra Modi, announced the launch of the national flagship initiative - Startup India, with a mandate to promote and encourage young entrepreneurs of our country. He envisioned the aim of the initiative to transform India into a Startup nation, "a country of job creators instead of job seekers". Shri Narendra Modi, launched the Startup India initiative on January 16, 2016. An Action Plan with 19 action points, focusing on simplification and hand-holding, funding support and industry academia partnership and incubation was outlined. The Department of Industrial Policy and Promotion has been actively taking essential measures to encourage entrepreneurship and promote innovation. There are over 14,600 Startups recognized under Startup India that are spread across 479 districts, covering all 29 States and 6 UTs.

Startup entrepreneurship is crucial because it also brings new innovations, new jobs and competitive dynamics into the business environment and enterprises. The role of startups in economic prosperity is enhancing in today's world. One of the main advantages of startups is that it creates new jobs. Global data shows that startups are creating more jobs in our nation than the large companies or enterprises. As of now, many of the startups have introduced latest technology Artificial Intelligence, and Robotics etc. Most of the technology giant companies outsource their tasks to startups now days. It will also help to increase the cash flow of startups.

Start-ups in India previously have received investments from various private institutional and non-institutional funders but banks had always been reserved in warming up to the idea of start-ups. The inherent risky nature and low success percentile of the start-ups so-far combined with the conservative outlook of Indian banking system were the key determinants of such a policy outlook. But the efforts of government for start-ups have made banks eventually respond to the growing importance of start-ups in the economy through a whole range of banking services specially customized to meet the needs of Indian start-ups.

In light of the 'Start-up India' programme, various public and private sector banks have come up with a number of initiatives to serve the funding as well as non-fund based banking needs of the start-up entrepreneurs. We try and summarize some of them with a view on what more a start-up still seeks.

RBI has created a dedicated mailbox to provide assistance and guidance to start-up sector. It has also started a FOREX helpline to provide regulatory service for cross border transactions and necessary guidance required from the RBI related to FEMA (Foreign Exchange Management Act). In another announcement, Angel tax has been removed to promote investments in the country. With RBI being in the lead, some of the initiatives by other banks are highlighted below:

2.   initiatives by banks for start-up in India

2·1 'Thought Factory' by AXIS Bank

The Axis bank's initiative is called 'Thought Factory'. The bank will work with companies at various stages of maturities, including those at the ideation level such that there can be a two-way benefit to the lender. It can either get existing problems solved by start-ups or integrate their solutions into its business. Henceforth, they will not be subjected to exclusivity clause while undergoing the mentorship programme. The bank will be looking at disruptive solutions in technologies such as block-chain, artificial intelligence, mobility and cloud as part of its 'Thought Factory' initiative to subsequently integrate and roll them out in their main stream operations. Axis Bank already has a dedicated team called 'New Economy Group' serving the banking needs of such new-age companies.

2·2 'Launchpad' by Federal Bank

Federal Bank's initiative called 'Launchpad' has an exclusive outlet for start-ups in Bangalore and Kochi. It is a one stop facility providing a range of advisory services in addition to customized banking offerings to budding entrepreneurs who wish to set up start-up ventures in diverse sectors like Digital Financial Services, Biotechnology, Hi-Tech Farming, Healthcare, Logistics, E-Commerce/E-Markets etc. These outlets offer counselling and guidance on key aspects involved in setting up of start-ups like registration, regulatory compliance, investments and accounting, Intellectual Property Protection, trading and taxation. It also provides customized banking offerings for Start-up ventures to run their business seamlessly which include exclusive start up Account, digitally powered Payroll accounts, payment/collection solutions and FOREX services, apart from facilitating space and required infrastructure to needy start ups to incubate their ideas. The Bank would also consider investing in eligible start-ups with innovative ideas, potential for high growth and ability to bring socio-economic impact. Federal Bank is one of the very few banks to have created a Corpus exclusively for investment in Start-ups.

2·3 "Smartup" by HDFC Bank

The initiative "SmartUp" for Start ups has been launched by HDFC in association with Zone Start ups India (ZSI), a Mumbai-based start-up accelerator. It is tailored to meet the requirements such as banking, payment solutions, FOREX and advisory services. The benefits of SmartUp current account include-waiver of AMB (average monthly balance) for the first six months and extendable to 12 months, salary account for employees by waiving the minimum number of employees criteria, 'PayZapp' for business - a payment and collection solution and a dedicated relationship manager. Account holders can also get recommendations of a chartered accountant for tax, regulatory and compliance issues. They also would have the opportunity to showcase products on SmartBuy to 32 million HDFC Bank customers.

2·4 "iStartup Garage" by ICICI Bank

The iStartup Garage, launched recently in select ICICI Bank branches across the country, is a one stop facility providing space to work in addition to a range of advisory services to budding

entrepreneurs who wish to set up start-up ventures in diverse sectors like Digital, Financial Services, Biotechnology, Hi-Tech Farming, Healthcare, Logistics, E-Commerce/E-Markets, etc. The Key benefits provided include the following :

1. Special deals on legal & regulatory consulting - The bank connects the entrepreneurs with consulting firms for advice and support on various registrations and on meeting regulatory requirements.

2. Business networking with Biz-Circle - An online platform of products & services for buyers and sellers.

3. Opportunity to meet leading Venture Capitalists and Private Equity players at the bank's events and summits.

4. Customized solutions offering quick, secure and convenient banking experience like Zero balance Current Account for first 6 months, Higher variants of Current Account to accelerate your business, Digital Banking platforms, Customized payment & collection solutions to suit your business model, Technology led integrations to make banking convenient, Salary solutions for employees and FOREX services and advisory to manage FDI.

5. Business Compliments - This feature helps save on day-to-day procurement of materials through exciting deals and offers. 6. Personalized service with dedicated Relationship Manager: For personalized financial services and personal banking solutions for promoters.

2·5 'Kotak Business Boosters' by Kotak Mahindra Bank

'Kotak Business Boosters'. The bank has a seven-member core team which is working with an equal number of startups in the artificial intelligence, analytics, biometric or iris scanning and machine learning space. The start-ups initiatives being undertaken by them include launching of dedicated funds, starting incubation centres, organizing hackathons and ideation contests.

2·6 IT-ISEP for Start-Ups by State Bank Of India

The IT Innovation Start-up Engagement Programme (IT-ISEP) has been established with an initial outlay of Rs. 50 crore. Under this programme, the bank shall consider investments and debt/ structured engagements of up to Rs. 3 crore to an Indian registered

entity for promoting their business innovations using IT in India for banking and related technology. The type of financial assistance can be in any one or combination of the following :

1. Equity/Quasi Equity/Mezzanine Equity.
2. Loan of Long term/Structured Financing.
3. Joint IPR/Restricted IPR.
4. Perpetual unlimited free license for use of technology across State Bank Group.
5. Resources and skilled manpower costs for POCs and innovation.
6. Purchase of the product/service from the start-up.

As aimed by the government, these initiatives have a great potential in providing employment opportunities to a large section of population. These banking initiatives are primarily pertaining to advisory services, information assistance and support as well as in selected cases, funding support to the start-ups. This would greatly help in overcoming the information barrier and pave way for opening up newer opportunities for the budding entrepreneurs. However, there is still a lot that needs the attention of the banking system as far as supporting start-ups is concerned. For an example, typically a loan needs a collateral, but it is difficult for young entrepreneurs who are generally fresh out of college to have collateral to support their funding applications. In selected banks, even if they do offer collateral free loans, they are extended only to companies funded by venture capitalists (VCs) or Angel Investors leaving very little scope for students with innovative ideas as well as innovators in the remote rural areas who typically do not come into the limelight in urban areas where these VCs or Angels are mostly based out of. Similarly, for those who need assistance to flourish in diverse fields, there is still some room for improvement in the current policies. Thus, efforts are still needed to shape the policies to address the above gaps while leveraging the current offerings better through integrated service offerings in a seamless manner

2·7 Dairy Entrepreneurship Development Scheme by NABARD

This scheme is headed by the National for Agriculture and Rural Development (NABARD), this government scheme seeks to : introducing structural changes in the process of production of milk;

Altering the structure at the grassroot level itself. Bringing about commercialization of milk production with advanced technology.

The benefits highly depend on the capital requirements for undertaking individual projects- technically starting at 25% of the total overlay and then building it up from when required.

2·8 Growth Capital and Equity Assistance Scheme by SIDBI

Entrepreneurs can now avail this distinct type of loan for their start up from the banks. Many banks and financial institutions offer loan schemes that are specifically designed to fund startups and their special needs. Different banks may assign different names for these Startup Business Loans.

2·9 Pradhan Mantri Mudra Yojana (PMMY) by Mudra Bank

The Micro Units Development and Refinance Agency (MUDRA) was launched in 2015; The government has introduced this scheme to support small businesses in India. The MUDRA banks provides startup loans of up to INR 10 lakhs to small enterprises, business which are non-corporate, and non-farm small/micro enterprises. this scheme is headed by the, and it aims at offering loans to all kinds of manufacturing, trading, and service sector activities. PMMY provides loans under three categories - Shishu, Kishor, and Tarun loan. The assets are created through the bank's finance and there is no collateral security. Anyone, from artisans to shopkeepers to machine operators can avail a Mudra Loan.

MUDRA loan scheme offers incentives through these interventions :

- **Shishu :** Loans up to Rs. 50,000
- **Kishor :** Loans above Rs. 50,000 and up to Rs. 5 Lakhs
- **Tarun :** Loans above Rs. 5 Lakhs and up to Rs. 10 Lakhs

The Mudra scheme can be availed by artisans, shopkeepers, vegetable vendors, machine operators, repair shops, etc

2·10 Bank Credit Facilitation Scheme by NSIC

The National Small Industries Corporation (NSIC) is targeted at fulfilling the credit requirements of the MSME units. The NSIC scheme has partnered with various banks to provide loans to the MSME units. The loan repayment tenure of the scheme ranges between 5 years and 7 years; it can be extended up to 11 years. The

loan repayment tenure varies depending on the income generated from the startup and generally extends from 5 to 7 years. However, in exceptional cases, it can extend up to 11 years.

2·11 CGS Scheme by Public, Private Sector and Foreign Banks

New and existing MSMEs that are in manufacturing or service activities, excluding retail trade, agriculture, self-help groups (SHGs), training institutions, etc. can apply for CGS. The Credit Guarantee Scheme (CGS) was launched by the government to strengthen the credit delivery system and to facilitate financing to the MSME sector. The lending institutions that offer this scheme mainly include public, private sector banks, foreign banks, along with regional rural banks, the SBI and its associate banks. This MSME scheme for entrepreneurs comes with several benefits, including term loans and working capital loan facility up to Rs. 100 Lakhs per borrowing unit.

2·12 Standup Scheme

Businesses that fall under the trading, manufacturing, or service industry can apply for the standup scheme. For non-individual enterprises, at least 51% of the shareholding needs to be held by an SC/ST or a woman entrepreneur. The applicant should have a good credit history and not have default payments with any bank or financial institution. This Stand Up India scheme facilitates bank loans between Rs. 10 Lakh and Rs. 1 Cr to at least one SC or ST individual and at least one woman borrower per branch to build their business.

2·13 Coir Udyami Yojana

The Coir Udyami Yojana is aimed at supporting the establishment of coir units. Banks will offer finance capital expenditure in the form of a term loan to meet the working capital requirements. The bank can also fund projects in the way of composite loans consisting of Capex and working capital. All coir processing MSME startups registered under the Coir Industry (Registration) Rules, 2008, are eligible for this scheme. Banks will Finance projects that cost up to Rs 10 Lakh one cycle of working capital, which should not exceed 25% of the total project cost. This amount should be exclusive of the Rs 10 Lakh limit, and the credit amount will be 55% of the total project cost after deducting 40% margin money and the owner's contribution of 5% from beneficiaries.

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An Empirical Study on Startup Funding Trends in India

Suksham R. Aneja* and Pratibha R. Yadav**

Any product idea takes physical form only after it gets the much needed funding, which is called the lifeline of a business. Funding is the money required by a business to start as well as to run the operations smoothly. When an idea development is in very initial stages the budding entrepreneur may choose to not raise funds from outsiders. However, when operations take a leap, funding is required for supporting different functions from product development to sales expansion and to increase customer reach. In the today's business scenario, funding and fund raising act have a catalyst role to play in the growth of a startup involving several financial tasks of an organization which need to be lined up and managed. Besides, the right allocation of funds is required to in order to achieve the defined financial agenda of a startup. In this paper an effort has been made to empirically analyze the trends of Startup Funding in India. Besides, sector wise and year wise data analysis is also carried out to understand the flow and movement of funds among different status. This paper is divided into different

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sections. Section I gives brief introduction of the subject-matter including explaining brief details of the concepts and terms used throughout the paper. Section II discusses the previous research done on the topic in the form of Literature review. Section III explains the research methodology including the scope of the study. In section IV data analysis and interpretation is carried out which leads to findings & recommendations. In the last sections the paper is concluded giving highlights of the trends of startup funding in India.

[**Keywords :** Startups, Funding, Fund raising trends, Sources of funds, Startup India]

1. Introduction

In old days many startups chose to not raise funding from third parties due inaccessibility as well as due to limited resources, but recently seed funding and angel investors are buzz words along with government initiatives in form of Skill India, Startup India etc. To grow and upscale their operations, most startups do raise funding from different avenues available. Business goals of a startup can be achieved only with proper planning, acquisition and utilization of much needed funds. Only through regular monitoring of funds of a startup, all the financial hindrances can be removed from the path of success of startups.

Currently a startup needs to match up to the business standards and high level of competition from both Indian as well as global players. In such a situation, Funding and fund raising together can contribute to the growth of business by increasing the level of startup and making it sturdy to face the highest level of competition in corporate world and making it stabilized.

Whenever an entrepreneur wants to grow and scale, one may recourse to funding as research suggests that failure of startups are primarily caused due to lack of capital. At the same time, funding has been booster for the success of many startups like Apple, Google, and Amazon, making them big business giants today. Nowadays startups can avail different types of funding as they need such as Venture capital, angel investing, crowd funding, seed funding etc. Besides many startups accelerator programs are also working including Government support. This article puts forth five main reasons for which funding is required such as to grow startup idea on a solid base, making idea alive and proceed for the production, thus bringing it in operational stage. Only then business will be able to capture as much of the market in as little time as possible and

compete on the market with other dominant players through increased marketing and sales efforts in the process of demand creation. It is rightly said that Money attracts money so investors would like to invest in already flourishing companies which could help startups win big deals. Bagging big funding highlights the startup in the market and makes it visible in the market which creates prospective funding as well as demand base. Besides being profitable, big startups attract top talented professionals as well who would take such decisions striving towards a profitable and growing startup.

2.   Literature Review

Agarwal (2021) : In this article trends in the Indian startup ecosystem are explained which shows a year-on-year increase of over 17 percent in funding deals in first quarter of 2021. It also highlights about the investment trends, patterns, top sectors, and more. According to this report overall funding activity in the Indian startup ecosystem was positive in the first three months of 2021, with startups raising $3.76 billion in funding across 257 deals, publicly available data analyzed from 2015-2021 and effects of pandemic was also shown. According to this Research article, the amount of funding raised and the number of deals seen in Q1 2021 was the highest across the past five consecutive quarters. More growth was visible in healthtech, Gaming, E-commerce, Edtech, Digit insurance etc. besides many startups also entered unicorn club during the period of the study.

5 Reasons Why Your Startup Needs Business Funding (n.d.) : This article explains the how funding is important for startups and have been contributing to the success of various startups like Apple, Google, Amazon etc. this article shows that those entrepreneurs who got large funding could grew and scale up in no time and at the same time lack of adequate funding also doomed various startups. A great idea and a strong will to succeed are just not enough in today's generation. If you're an entrepreneur who's looking to grow and scale, you might want to look into funding your startup business.

Startup India (n.d.) : Startup India is India's largest online entrepreneurship platform that allows startups to network, access free tools & resources and participate in programs & challenges. Through this portal, GOI provides vast online directory to connect

with other stakeholders in the Indian Startup Ecosystem. On this portal startups can connect with 50K+ other Startups which are spread across all sectors and stages. Budding entrepreneurs get an opportunity to get in touch with individual/institutional Investors as well as wide range of Mentors. Besides, Government of India provides Incubators to facilitate startups in various areas in the beginning. Various institutions are connected to giving deserving startups to give a chance to scale up as Accelerators. Along with all these, knowledge of many ancillary services required such as Banking, legal requirements, cloud services and more from Legal to HR to Finance to Customer Support. In order to keep their skills updated GOI provides list of entrepreneur-friendly courses on topics ranging from data analytics to design thinking. To give a platform to get noticed for innovation, one can participate in corporate & government challenges to get noticed, win cash grants, incubation, mentorship support and more.

Naqvi (2021) : This article explains about important points that startups should keep in mind when going for funding. As evident experience, Covid-19 has brought different experiences for different enterprises halting some businesses especially in hospitality and travel sector. At the same time, it became a game changer for some other sectors like edtech and gaming, even crossing pre-pandemic revenues. Besides, government's support to 'Vocal for Local' gave Indian businesses an opportunity to experiment and expand. This article gives some tips for startup founders to keep in mind when seeking funding in 2021 such as focus on products, building core strength subjects, confidence in the team, your strength & product, coordinating and communicating to build better relation between the founding and the core team for the common goal.

Valecha (2016) : This article explains the importance of Fund raising for the startups along with the funding procedure. It is also explained how funding in startups give them boost to grow and encash their rich potential to contribute to the growth of the economy. This paper explains the main objectives of fund raising in startups such as Meeting the financial objective of a startup, removing glitches from the path of success, matching the business standards and high level of competition etc. that's how, funding and fund raising activities can be utilized in order to stabilize the business of startups.

3. Research Methodology

In this article Descriptive Research Design is applied, wherein data analysis is carried out on the Startup funding in various sectors in India from January 2018 to April 2021. Total 15 sectors were analyzed in which Funding has been raised from different sources during the study period. Two types of analysis are carried out i.e. Time wise and sector wise and suitable conclusions are drawn.

4. Data Analysis & Interpretation

The following table shows the Startup Funding Trends from Jan 2018 to April 2021. During these 40 months various funding deals were finalized and these deals are shown as trends month wise and sector wise in the following two graphs. Following graph shows that highest amount of funding is received in the month of November 2019. Another height in funding is achieved in the month of July last year. Even after the impacts of Pandemic, Startups have been showing upward trends with few downfalls in the period of the study.
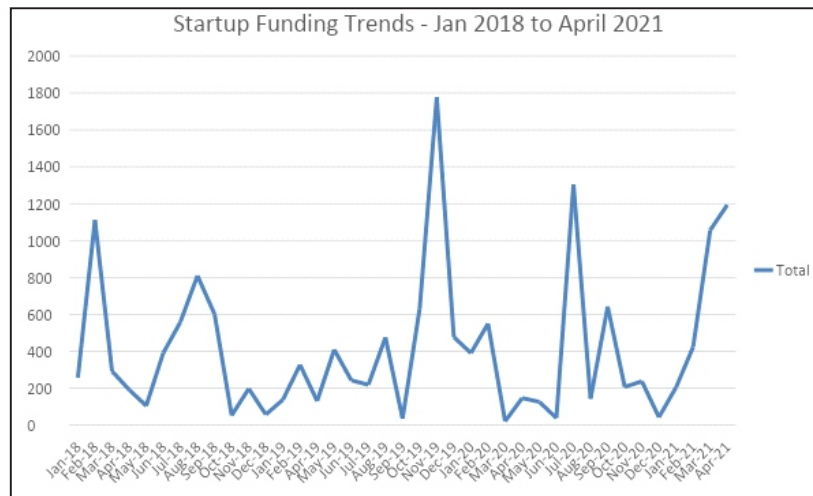
As is clear from the following table that during lockdown, e-commerce has shown a boost resulting in huge funding during pandemic situation where no one wants to step out of safe environment of home. At the same time Fin-Tech and Edu-tech has taken leads and bagged big deals. For Edu-tech much investment is sought due to increasing online education. Same information is shown in the form of graph followed by the table, which shows the trends of Startup Funding in various sectors during the study period.

**Table : Amount of Startup Funding in India from
January 2018 to July 2021**

Startups' Sectors	Amount
E-Commerce	3824379043
Fin-Tech	3106703206
Edu-Tech	2711695245
Consumer Goods	1881506551
Technology	1007067006
Food and Beverages	890173829.1
B2B Platform	838000000
Transportation	696566841
Hospitality	509547045.2
Healthcare	326454000
Ag-Tech	192700000
Gaming	75700000
Marketing	41191900
Waste Management	26868600
Energy	26000000
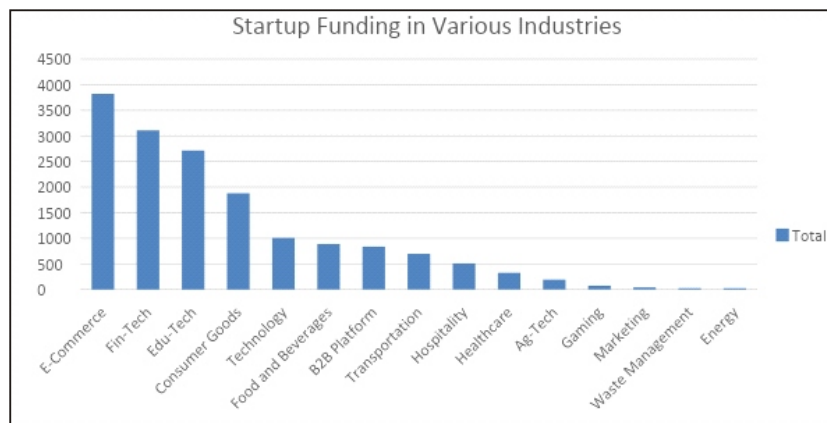
5.   Findings and Recommendations

Skills and knowledge of budding entrepreneurs is what is primarily looked for by the funding agencies and venture capitalists. It is important that the industry gaps are found and efforts should be made to fill them by identifying the needs of the consumers through primary and secondary research. Startup funding has shown an

upward trends in many sector which have made efforts to understand their consumers well as is evident in E-commerce, Fin-Tech, Edu-Tech etc. Startups should know their strengths and how can they fully utilize them. Keeping in view their competitive ability, Startups need to develop a strong business idea which can have a real impact on the lives of people.

Despite failures, many startups have led to innovations, which has been transforming the nature of jobs as well, benefitting the youth. Therefore there is a dire need of effacing startup ecosystem which will impact smaller cities as well and not just metropolitans. Although the pandemic has had its negative impact, if this trend continues, more and more opportunities are expected to emerge for the youth in the future.

6.   Conclusion

Recent past has brought several evolutionary changes in the startup investment industry as individual angel investors and crowd funding have added to the momentum. Besides, the cost of entry for tech startups has gone down to a great extent with the upgration of technology and its reach. No doubt many startups have faced huge difficulties in raising funding with limited lifecycle and changing portfolios and are still recovering from the economic downturn. Still there is huge scope to match talent with a vision for which investors tend to match the right talent to the right startup quickly and efficiently with introductions and mergers which would help the startups to grab this opportunity to move forward quickly to greater success. Of course, every new direction has some challenges yet every early-stage entrepreneur should be exploring this different funding alternatives through an appropriate SWOT analysis and be an instrument in the growth and development Indian Economy.

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Startup in the Physiotherapy Profession and its Impact on Growth and Development of Indian Economy

Kalpana Zutshi* and Ifra Aman**

These days many people are suffering from lots of lifestyle diseases which occur due to poor hygiene, physical inability and eating unhealthy food including tobacco and alcohol. These problems emphasized the importance of physical activity and self care to improve health. There are lots of advancement in physical therapy like gamificaton, artificial intelligence, visual based rehabilitation, augmented reality and robotic assistance which are playing advance role in putting physical therapy to a new world of technology. Apart from technology, these advancements are influencing many aspect of society like social, economic, health, legal and education and which may have a significant impact on public sector specially

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health. It may improve the economic sector of India. Physiotherapist in upcoming near future will be working with information network and thereby using these technologies to analyze and interpret the data. This paper will describe some technologies based on physical therapy practice and how it will impact the growth and development of Indian economy.

1.　Introduction

As per the World Health Organization (WHO), India has a population of 1.295 billion and still growing, public health expenditure sums to 30% of total expenditure which includes expenditure on curative as well as preventive services, among others.[1] Rehabilitation needs are growing in tandem with global population growth.[4] These days many people are suffering from lots of lifestyle diseases which occur due to poor hygiene, physical inability and eating unhealthy food including tobacco and alcohol. These problems emphasized the importance of physical activity and self care to improve health.

Using the Global Burden Disease study (GBD), it has been found that there is increase of 17.6 % from 2005 to 2015 in Year Life Disabilities (YLD) for health concern associated with severe disability [5]. It has also been found that there is 75% of rehabilitation is required in these YLD cases.[5] It has been found in a study that there is 66.2% growth was found in estimated in YLD counts amenable to physiotherapy which has shown a significant linear growth of around 5.1 billion YLD's per year.[6]

Health economy is evolving and it required proper allocation of resources for better health and development. It is an important factor for health care providers to evaluate economics on basis of identify, measure, value and compared the cost and consequences of alternative treatment[8]. When economic cost is discussed, it is refers to direct cost, indirect cost and intangible cost.[7]

- **Direct costs :** relate to those costs involved in the provision of the health service such as salaries, blood test and X-rays costs, treatment costs such as radiotherapy, medication costs, travel expenses and capital costs;
- **Indirect costs :** are those costs associated with lost productivity due to inability to work or days lost while receiving treatment.

- **Intangible costs :** refer to the costs associated with the symptoms of disease such as pain and depression.[9]

2.   Field of Physiotherapy

Field of physiotherapy is evolving with Evidence Based Practice (EBP) for patient care and improvement in health care system. Incorporation of EBP has lead to procurement of increased funding in physiotherapy. It has been done by identifying the effective service and better treatment plans.[7]

According to recently published Pharmaion report, "India Physiotherapy Equipment Market Opportunities, 2010 - 2020", the physiotherapy equipment market in India is projected to grow at a CAGR of over 12% during 2015 - 2020. There are several startup physiotherapy technology which are emerging the world and playing advance role in putting physical therapy to a new world of technology such as gamificaton, artificial intelligence, visual based rehabilitation, augmented reality and robotic assistance. Physiotherapy is an elastic market in health care system which makes it vulnerable to economic changes.[4]

Modalities which are being recently used in physiotherapy include supervised and unsupervised exercises but recent advancement in technologies is opening new horizons. These may include Virtual Reality (VR), Augmented Reality (AR), Gamificaton and Telerehabilitation.[10] Apart from these advance technologies there are other technologies which help a person before and after surgery. These technologies bring quality of life in person's life. Through advancement in rehabilitation technology post injuries rehab protocol bring the hopes in expedited recovery which reduces the recovery time and disability and standardization of treatment. These technologies include blood flow restriction technique, force plate, motion capture, instrumented insoles and joint arthoplasty.[16]

VR and AR deceived the human brain by making them believe they are in different place which is different from the real place. In VR, patients interact with environment and stimulate activities which are relatable to real life. In AR, virtual reality and real reality overlap.[11] In VR there is more risk if injuries as patient is unaware of the real world whereas in AR risk of injury is less and patient is aware of potent danger.[12]

Telerehabilitation is a branch of telemedicine that allows patients to communicate with their health care provider remotely during rehabilitation session.[13]

Gamificaton is 3D rehabilitation program which is a game based design element in a non game context that has been used in patient with several diseases like knee and hip arthoplasty, stroke, idiopathic scoliosis.[2] Old commercial games were updated into patient based games for treatment purposes. These games based program use the movement of patients.[3]

Blood flow restriction technique has gain popularity in limiting disuse atrophy and gain muscle strength and quality. Recent guidelines suggest personalize cuff according to patient with low load exercise to regain strength.[16] BFR has been recommended in every population that is for both adult and elderly.[17] Although exact mechanism is unknown but it has been suggested that large and fast twitched fibers recruits during the hypoxic state thus it create a muscle metabolic milieu that increase muscle protein synthesis.[18] Researches on BFR suggested muscle adaptation and improve tendon stiffness. BFR is considering similar to high intensity training.

Force plates are used to measure force production during kinetic movement of lower extremities. Force-Time curve has been used to identify deficit in kinetic movement. During rehabilitation treatment, deficit in kinetic functional movement has been identified via comparing bilateral tasks.[16] Video or motion capture synchro-nization can also help to detect the joint position. These finding help to target or plan the rehabilitation plan. Although force plates are majorly used in clinical and research settings, we expect it as a growing technique in individual profile setting for improvement in both musculoskeletal and sports training.[16]

Motion video capture is now freely available among everyone and even there are smart phone applications which help to detect biomechanics of joints.[16] Both these technologies improve patient awareness of their movements. Researches have also shown greater effects in motor learning.[16]

Recent advancement in biomechanical laboratories has found insoles for both clinical and free living setup. They are available at low cost; provide data in real time in smart phone. This advancement helps patients with arthoplasty to improve compensatory move-ments.[19] Insoles help in improving movement quality, increase lower

limb loading, and benefit gait mechanisms, facilitate limb loading in early phase of treatment, limit maladataptive gait pattern.[20] This technology in a great deal orthopedics and musculoskeletal rehabilitation.

All these technologies reduce patient efforts, hospitalization time and cost. It also increase the numbers of patients who can be treated at the same time.[14] It has an another positive aspect that is direct and continuous interaction between physiotherapist and the patient which put a positive impact on compliance of treatment.[15]

3. Conclusion

Therefore new technologies promise for growth but have some barriers and issues which need to overcome in the field of physiotherapy. All these technologies improve remote monitoring which has implication in improving both physical activity and rehab protocol and apart from emerging technologies, these advancements are influencing many aspect of society like social, economic, health, legal and education and which may have a significant impact on public sector specially health. It may improve the economic sector of India. Physiotherapist in upcoming near future will be working with information network and thereby using these technologies to analyze and interpret the data. This paper will describe some technologies based on physical therapy practice and how it will impact the growth and development of Indian economy.

Further more studies should establish the areas of physiotherapy and technology and its impact on emerging economic value. There is raise in development and growth of economic value in field of physiotherapy but it required more evidence based researches to prove the fact.

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4

Emerging Trends in Startup Ventures

S. Jhansi Rani*

Startup India is a flagship initiative of the government of India. Startup culture has emerged as a strong contributor to nations economy. And as our country is moving to the self-sufficient as 'Atmnirbhar Bharat', its utmost emergency to conceptualize the emerging trends in Startup Ventures. Supporting new businesses has become the highest priority for the developing countries. This paper aims to conceptualize the phenomena of emerging trends on the Indian Startups their issues, challenges and opportunities. The reason for startup, financial sources, hindrances , market availability, revenue and profit targets which are not clearly defined before embarking the journey. It also focus on the team and time as they are the important for successful entrepreneurs. Thought the Indian startup ecosystem has expanded through private investments such as seed , venture capital with technical support from the incubator Centre of the government. Government schemes for the startups, infrastructure and availability of financial resources at various stages are the challenges for startups. This paper

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try to find the waves of opportunities and the challenges that Startup entrepreneurs are facing can the country provide them in the present current eco system.

[**Keywords :** Startups, Government, Challenges, financial sources, Entrepreneur, India]

I.   Introduction

A startup venture could be defined as a new business that is in the initial stages of operation, beginning to grow and is typically financed by an individual or small group of individuals. It is a young entrepreneurial, scalable business model built on technology and innovation wherein the founders develop a product or service for which they foresee demand through disruption of existing or by creating entirely new markets. Startups are nothing but an idea that manifests into a commercial undertaking. (high valued companies) bringing in good returns. A recent report paints a gloomy picture with of startups which include incubators, science and technology parks, business development centers etc. Lack of access to such support mechanisms increases the risk of failure has increased.

2.   Objectives of the Study

The following are the objectives of the study :

1. To know the conceptual frame work of startups
2. To understand the schemes provided by the government

3.   Research Methodology

The study is based on secondary data. The sources of secondary data are journals, magazines, newspaper articles, authenticated websites and annual reports and newsletters of department for promotion of Industry & Internal trade , Ministry of Commerce & Industry, Government of India, seed funding agencies.

4.   Review of Literature

Aidin Salamzadeh, Hiroko Kawamorita (2015) this paper discuss about the companies which are new born based on their brilliant ideas but they are unable to achieve success due to lack of proper management, theories and no clear picture about the idea they had. This paper tries to focus on the challenges faced by the startups and their life cycle.

C. Paramasivan, M. Selladurai (2016) had studied about the technopreneurs which is based on the genes of technology. As the India is looking forward for the startups, providing well equipped schemes and the challenges. This paper deals with the present situations government of India is offering various schemes and making paths for the setup of startup ventures

Madhusudhan Narayan et. al (2019) this paper presents the types of funds available to the startup ventures and different stages of funding provided by the government of India. According to them bridging fund has become more prevalent in the recent trends.

5. Government Schemes

Due to the pandemic situation it was found that many of the manufacturing companies and imports also reduced. To overcome the present scenario the government of India has started Atmanirbhar Bharat under which many startups are emerging. In order to promote startups and provide fund to these organizations the government of India has started many funding schemes to the entrepreneurs and startup ventures. Few of the schemes are discussed below :

1. Startup India Seed Fund.
2. Startup India Initiative.
3. ASPIRE.
4. MUDRA Bank.
5. Ministry of Skill Development and Entrepreneurship.
6. ATAL Innovation Mission.
7. eBiz Portal.
8. Dairy Processing and Infrastructure Development.
9. Support for International Patent Protection in Electronic & Information Technology (SIP-EIT).
10. Multiplier Grants Scheme (MGS).
11. Credit Guarantee Trust for Micro and Small.
12. Software Technology Park (STP).
13. The Venture Capital Assistance Scheme (VCA).
14. Loan for Rooftop Solar Power Projects.

15. NewGen Innovation and Entrepreneurship Development Centre (NewGen IEDC).

16. Single point Registration Scheme (SPRS).

17. Modified Special Incentive Package Scheme(M-SIPS).

Apart from the above schemes the government of India has even started to promote the Startup ventures by giving the National Startup awards. From the above all government funding schemes the most important scheme which is promoting the startup ventures are Startup India Seed Fund, Startup India Initiative and ASPIRE

6. Challenges faced by Startups

The following are the challenges faced by the startup ventures are human resources, financial resources and support mechanisms :

6·1 Human Resources

The startups started with new ideas are facing the problem of human resources as many of the employees or human resources are scared to joint the new organization with no proper funds.

6·2 Financial Resources

Though there are various number of seed funding agencies are available yet the startups are unable to use the all financial resources provided by these agencies. It is found that the early stages of startups are facing the big challenge as no venture finance institutes are not showing much interest.

6·3 Support Mechanisms

There are a number of support mechanisms that play a significant role in the lifecycle of startups. These support mechanisms include, angel investors, hatcheries, incubators, science and technology parks, accelerators, small business development centers, venture capitals, etc. Lack of access to such support mechanisms increases the risk of failure.

7. Conclusions

The current scenario in India is on expansion mode. The government of India is showing greater interest on the startups and Entrepreneurship. Due to pandemic situation the government has changed its economic scenario by showing greater enthusiasm to

increase the GDP rate of growth from grass root levels with introduction of liberal policies and initiatives for entrepreneurs like 'Make in India', 'Startup India', MUDRA and 'Athmanirbhar' etc. 'Make in India' is the greatest opportunity for the new startups. It is concluded that more startups has to be evolved to make India.

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Role of Startup India Programme for Women Empowerment in India

Deepa Gupta* and Vikas Kumar**

Every year we are celebrated International women's day on the 8th of March and discuss on women rights and development. In this process the empowerment of women is centre of gravity. Today we can see that education ratio is increasing among women in India. Due to increased level of education and literacy, women successfully challenged whole world. They are fully participated in Indian economy and development. To celebrate this women entrepreneurship, Startup India can be proved milestone for women empowerment. This scheme was launched by the central government. It promised to provide all needy women quick clearness to new startup, tax rebates and innovation programmes to five lakh schools across the country. So, there are various Startup India Schemes as school programmes for young girl, innovation centers in National Institutes, Atal Innovation mission, funding support, Tax exemptions, self certification, Rashtriya Mahila Kosh scheme to encourage women to create wealth and assets etc proved beneficial for women.

[**Keywords :** Startup India Programme, Women Empowerment,]

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1. Introduction

In employment generation and wealth creation, Startup India Scheme will play a very important role in employment generation and wealth creation. The main objective of Startup India scheme is to develop and innovate the products and services so that there will a rapid growth in the employment rate in India.

On 15th January, 2016, our Prime Minister launched Startup India scheme. It is an ambitious movement with aims of filling up gaps in the Indian economy for the growth and development of startups and to boost digital entrepreneurship at the grassroots. Through the startup India Programme the young generation will be able to fulfill their dreams with the help of friendly economic system of easy registrations, liberal finance, tax benefits and simplified regulatory system. Due to the diversity of business activities in startup scheme there will be the possibility of boosting economic growth and trigger creation of thousands of new jobs. The Government through this initiative aims to empower women startups to grow through innovation and design.

The Central Government announced Rs.10,000/- crore 'fund-of-funds' which is a significant commitment under the action plan of startup. India has the third largest number of startups globally. A startup with the Government's support will definitely motivate many young women entrepreneurs to turn their ideas into reality thereby increasing the economic growth of India along with creation of so many new jobs for huge number of unemployed persons.

Startup means "an entity, incorporated or registered in India not prior to five years with annual turnover not exceeding INR 25 crore in any preceding financial year, working towards innovation, development, deployment or commercialization of new products, processes or services driven by technology or intellectual property".

2. Startup India Action Plan in Brief

Action plans for Startup India covers the following issues: o Government supports 'fund-of-fund' with corpus Rs.10,000/- crore disbursing Rs. 2,500/- crore earmarked every year.

- Registration of entrepreneurs in one day against 1520 days in earlier.
- Legal support and fast tracking patent examination.

- Relaxed norms of Public Procurement for Startups.
- No tax on profit for three years.
- Capital gains tax exemption.
- Credit guarantee scheme.
- Self certification-based compliance for labour and environment laws.
- Startup India Hub - A single point of contact for the entire startup ecosystem, access of funding, compliance regime based on self-certification.
- Fastest exit for startups.
- In public private partnership harassing private sector expertise for incubator setup.
- Mobile App, Portal for registration.
- Encourage startups in government purchase, with relief in experience and turnover.
- Special scheme for women entrepreneurs.
- Support to biotechnology startups.
- Building Innovation Centres at National Institutes.
- Setting up seven new Research Parks to provide facilities to startups in the Research and Development sector.

3. Eligibility for Startup India

As per the Startup India Action plan, the followings conditions must be fulfilled in order to be eligible as Startup :

1. Being incorporated or registered in India for less than seven years and for biotechnology startups up to 10 years from its date of incorporation.
2. Annual turnover not exceeding Rs. 25 crores in any of the preceding financial years.
3. Aims to work towards innovation, development, deployment or commercialization of new products, processes or services driven by technology or intellectual property.
4. It is not formed by splitting up or reconstruction of a business already in existence.
5. It must obtain certification from the Inter-Ministerial Board setup for such a purpose.

6. It can be incorporated as a private limited company, registered partnership firm or a limited liability partnership.

4. Employment opportunities for Women Entrepreneurship in India

It is normally seen that the women entrepreneur of eastern area are doing the business of Handicraft such as to prepare pickles, beauty parlor, bakery etc. It is necessary that women entrepreneur should also know the other business area so that they can be empowered. Startup India programme plays very important role in this area. Today it is necessary that women go ahead from the traditional area and search opportunities in new area keeping in mind the availability of resources and skills in their state.

There are large opportunities in Handloom, Handicraft and Fashion industry. From designing to Embroidery of ladies garments, to manufacture of decorated goods, Pottery, Carpets, Fabricator designer, Fashion designer, Specialist in Calendering, Handloom Technologist etc. Businesses are available for women entrepreneur.

Another industry that is growing at a rapid space is the beauty and health industry which is growing four-and-a-half times a day and has wide potential in India's market. Especially in areas such as nutrition, fitness, beauty clinic businesses, beauty specialists, hairstyle specialists, makeup artists, yoga and fitness experts, nail technicians and spa therapies. The logistics industry in India is also developing rapidly. There are more opportunities of employment in the area of logistics and supply chain consulting, courier service, Movers and Packers services and Free Consultant.

Tourism is another tremendous business and industry worth billions of rupees in India. The Indian tourism and hospitality industry is ranked 40th in the world (according to data from the 136 Economies of the World Tourism and Travel and Travel Competitive Index-TTCI-2017 released by the World Economic Forum). Various business trends in the tourism sector include adventure tourism, event planning, taxi and bus shuttle businesses, ferry businesses, pilgrimage companies, running online hotel booking websites, writing blogs on travel and tourism related topics, running travel agency (including passport and vis arrangements for tourists, hotel and tavel). The online business sector, along with the tourism sector, has today established its roots around the world including India.

Blogger, SEO consultant specialist, retailer, social media consultant, web design, remote technical support, application development, handmade craft vendor etc. also have good prospects.

5. Conclusion

There are many schemes to promote women entrepreneurship but it is necessary to make them sensitive to the needs of women entrepreneurs. The size and scale of enterprises of women traders is often of the level of micro enterprises. It is possible that many women businessmen do not get higher education. Access to the market is also often a big challenge for them. Absolutely, Startup scheme launched by government of India will help many women for their empowerment.

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6

Atmanirbhar Bharat Abhiyan : An Initiative for Startups Ventures

Bhisham Kapoor* and Ekta Tyagi**

In early March 2020, the world was suffering from a deadly pandemic, named coranavirus. Due to this pandemic world's economy has been crumbling and resulting health and economic shocks. The Government of India turned this crisis into an opportunity and strengthened its struggle by becoming Aatmanirbhar or self-reliant. The Atamirbhar Bharat Abhiyan is a call to promote startup ventures. India is now self-reliant or Aatmanirbhar to maintain and deal with any black swan incidents in future. It has become a "mantra" for all, as we insist on increasing India's share in the global economy. The Prime Minister had also encouraged people to buy made in India goods to help local entrepreneurs, and that "every Indian should become a vocal for our local". It helps to strengthen local startup ventures, build local supply chains and there is also to convert local products to global Brand. Indian startups ventures and innovators play an

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important role in the success of the mission. Atmanirbhar Bharat Abhiyan is a platform to promote startups, develop innovation, and helpful in creation of environment for rural-urban areas symbiotic growth. This paper examines the role of startup ventures and innovative projects in creating the success of Atamirbhar Bharat Abhiyan. The study will further analyses how this mission will assist micro, small, and medium-sized businesses (MSME) in developing their operations. For this article, we used secondary data.

1. Introduction

Everyone has been talking about startups for the last few years. Even a lot of programs have been held on this topic. Originally a startup is the polished and improved form of an entrepreneur. You can turn an idea into a startup. Even calamity sometimes becomes an opportunity and it gives rise to new startups. Startup is usually started by a founder (single-founder) or co-founders who have a way of solving a problem. PM Narender Modi says that startups, its technology and innovation are exciting and efficient tools for transforming India. Startups are the beginning of a new business or ventures. Entrepreneurship is the heart and soul of the growth of startups in India.

The COVID-19 pandemic is an "unparalleled" global crisis that is simultaneously disrupting supply and demand in an inter-connected global economy. There is no question that our present situation is complicated. It's not easy to stay calm while your savings go down and your business trickles in? Startups or small businesses are suffering because they have less liquidity to deal with sudden disruptions. A large number of them find it difficult to maintain their financial wheels running. Early-stage startups most of times are affected by the decrease in funding.

2. Objectives

The specific objectives of this paper are :

1. To analyze the role of Atmanirbhar Bharat for startups ventures

2. It also studies the role played by MSME sector to fulfill this mission

3. Research Methodology

This exploratory study is based on secondary data from online platforms for accessing existing studies, journals, reports, and websites related to this field, which are clearly mentioned in the bibliography.

4. Atmanirbhar Bharat Abhiyan

Prime Minister Shri Narendra Modi has announced the 'Atmanirbhar Bharat Abhiyan' (Self-reliant India Movement) on 12 May, 2020   which has a financial package of Rs 20 lakh crore to revitalize the economy of India. From an economic point of view, everyone did their best to deal with this crisis. To solve these difficulties, the Government of India has launched an "AtmaNirbhar Bharat Abhiyan" policy or "self-reliant mission in India".

"Aatmanirbhar" or "self-reliance" India's own vision of the fate of our nation, and while the feelings and meanings behind this vision is solid; there are many changes we need to make in order to truly become "atmanirbhar". The economic crisis caused by the coronavirus pandemic in year 2020 created Aatmnirbhar Bharat's vision with new excitement and enthusiasm.

The main aim of Atmanirbhar Bharat campaign is to increase the scope of private sector participation in many global competitions and producers. To build the five pillars: economy, infrastructure, technology-driven, vibrant, demography, and demand. It is a long-term economic strategy. Removing bureaucratic barriers to Indian Startups venture and innovation and at this time when our GDP is declining, Atmanirbhar Bharat is said to be laying a solid base for increasing our per capita GDP.

In the package of economic reforms, our Prime Minister asked the people to live with Indian industrial goods in order to boost the Indian economy. The main objective of the Government of India is to make India and its people self-reliant in every feasible way. Aatmnirbhar Bharat is a good thing for the Indian economy, with the aim of improving the living standards of the people and, mainly helping to improve trade deficit and the country's fiscal balance. Today, however, 'Aatmnirbhar Bharat is not just a simple word with a simple meaning, it has become a trending plan for each person.

The five phases of Aatmnirbhar Bharat are :

- Tranche 1 : Businesses Including MSMEs.
- Tranche 2 : Poor, Including Migrants And Farmers.
- Tranche 3 : Agriculture.
- Tranche 4 : New Horizons Of Growth.
- Tranche 5 : Government Reforms And Enablers.

Table-1 : Break-up of stimulus from Aatmanirbhar Bharat Abhiyaan package

Item	Key Topics covered	Amount (in Rs crore)
Stimulus from earlier measures	Pradhan Mantri Garib Kalyan Yojana, Tax Concessions, and the Prime Minister's announcement for health sector	1,92,800
Part 1	Business including Micro, Small and Medium Enterprises (MSMEs)	5,94,550
Part 2	Poor people including migrants and farmers.	3,10,000
Part 3	Agriculture and allied sectors.	1,50,000
Part 4 and Part 5	**Part 4 :** Coal and mineral sectors, defence sector, civil Aviation, airports and aircraft Maintenance, Repair and Overhaul (MRO), power sector, social infrastructures, space, atomic energy. **Part 5 :** Government reforms and other provisions including public health and education, additional allocation to MGNREGS	48,100
Sub Total		**1,295,400**
RBI Measures (Actual)	Reduction in Cash Reserve Ratio (CRR), Special Liquidity Facility (SLF) for mutual funds, Special refinance facilities for NABARD, SIDBI and NHB at policy repo rate	8,01,603
Grand Total		**20,97,053**

Source : "prs india" https://prsindia.org/policy/report-summaries/summary-announcements-aatma-nirbhar-bharat-abhiyaan.

5.   Role of Atmanirbhar Bharat for Startups

Atmanirbhar Bharat Abhiyan is an opportunity for Indian startups to take charge of the innovations that we generally rely on international suppliers. As a result of Aatmnirbhar Bharat's reform policies, several new ventures and Startups will come into existence. Reforms policies contribute towards increasing economic stability.

If India is to rebound and make a leap forward, we must support startups and enterprises based on innovative ideas. There is no doubt that innovation, economic development and social growth are interlinked. It's a great reward for a small enterprises owner to succeed from "Self-Reliance". Thus, there are certain measures that will help startup entrepreneurs to become self-reliant for example-Security free credits for organizations, ease of doing business, Corpus for MSMEs, Plans for NBFCs etc. Earlier, through the launch of the Startup India Action Plan, PM Narendra Modi has outlined plans and initiatives that make it easier for founders and investors to set up startups. SEBI--registered startup to be funded by Rs. 1000 crore. On the 74th anniversary of India's independence, IndiaFilings.com, India's biggest business registration platform and cloud-based service, has pledged to help more than 10,000 startup entrepreneurs registration their businesses under the 'Aatmanirbhar Bharat' mission.

Supporting the local industry and hand holding artisans will definitely boost small businesses. Every startup ventures need to be self-reliant, patient and flexible because at the time of any crisis a startup ventures must give birth to new startups or businesses. Go local. Trust for locals. Go for a self-reliant and self-sufficient India. Trust Made-in-India and put your purchasing power into locally made products and services.

The Atmanirbhar Bharat Abhiyan is an opportunity for young startups to run innovative businesses that we rely on international suppliers. They can be pioneers by innovation and bring to market goods and services that are relevant to the world, but at affordable cost. Startups ventures play an important role in this movement, and the central government is making considerable efforts to make them 'atmanirbhar'. The essence of Atmanirbhar Bharat campaign is that India will not separate itself from the other world, will not adopt anti-trade or protectionist policies. Instead, India will recognize and promote Startups venture and entrepreneurs in which it has the potential and ability to grow and become a global competitor. The mission emphasizes on the need to promote local products. According to CAT National President BC Bharati, under PM Modi's 'Vocal for Local' and 'Aatmanirbhar Bharat', CAT has created Swadeshi Bharat e-market portal which will provide B2B and B2C business opportunities. Swadeshi e-shop, traders can sell their goods without commission.

The goal of Atmanirbhar Bharat is that India is focused on creating and transforming into an entrepreneurial land. This can only be achieved if our businessmen take a prominent position, because the achievement of high self-reliance goals is highly dependent on their diligence and ingenuity. In other words, they have to start the process from "making in Bharat" to attaining the level of quality which can prove Atmanirbhar Bharat. Some of recent startups of India that have made it great include names like Swiggy, Oyo, Ola Cabs, Zomato and Paytm

6.   Atmanirbhar Bharat and MSME

Startups were not specifically included in the Atmanirbhar Bharat package. All announcements in the package are addressed to MSME. In accordance with the changes in the definition of the term MSME, there has been a broad extension to the definition of a "startup", thus paving the way for registration of startups as MSME. According to the amended definitions, it is clear that startups are a subset of the MSMEs universe In other words, enterprises that meet the definition of "startup" according to "Startup India" will primarily qualify as MSMEs and can pass the same registration. Registration will be needed to be considered as an MSME.

This ANB campaign was designed to help MSMEs deal with the lack of growth and income generation vertically. In addition, this assistance will help meet the urgent needs related to operations and logistics, providing an opportunity to revitalize the business. MSME can develop long-term strategy based on accessible information and build sustainable enterprises to overcome any obstacles or problems in the long run. MSME can build and uplift the economy and bring us closer to the concept of Atmanirbhar Bharat.

Economic measures announced by Govt for businesses, including MSMEs are :

- The definition of MSME has been expanded which allows to increase investment limits and implementing turnover-based norms.
- INR 50,000 crore Equity infusion for MSMEs through Fund of Corpus for MSMEs:
- INR 3 lakh crores loans without Collateral for Businesses, including MSMEs

- Subordinate debt for MSMEs of INR 20,000 crores
- TDS/TCS rates for non-salary payments reduced by 25%:

7. Conclusion

The Atmanirbhar Bharat Economic Package is dedicated to our cottage industry, home industry, small business, micro, small and medium industry is a source of source of revenue for millions of people and is a solid foundation for our ultimate solution to our self-reliant India. The Aatmnirbhar Bharat Yojana places the real stone for self-sufficiency and not relying on imported goods and increasing export activities through the right strategies.

Atmanirbhar Bharat Abhiyaan is a major event to help Indians and the Indian economy cope with the COVID-19 epidemic and by laying the foundation of India to a $ 5 Tn economy by 2025. If Startups grow up in the country, it will help us to eliminate unemployment, and the literacy rate in the country will increase.

Startups may be small business but they can play an important role in economic development. Startups ventures are India's hope for job creation, wealth creation and new innovations. Today's Indian startups are tomorrow's multinational corporations that can go a long way towards achieving the 'Atmanirbhar Bharat' goal. India seeks to ensure its startup ecosystem is growing rapidly. Government recognize the "great role" of startups ventures in promotion in strengthening women's self-sufficiency, boosting India's self reliant campaign, promote innovation.

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Startups for Organic Agricultural Practices in India

*Aparna**

Organic agriculture is the process of producing food naturally. This method avoids the use of synthetic and chemical fertilizers. The main concern behind it is 'zero impact' on the environment. Its Moto is to protect the earth's resources and produce safe and healthy food. The rise in demand for organic food has resulted in many upcoming startups to solve the health problems. Many developed countries including the United States and those in Europe have certification programs to restrict the liberal use of the term organic. This has benefited the consumer by ensuring that quality assurance and standards have been met that the source is reliable. Agricultural and Processed Food Products Export Development Authority (APEDA) is the coordinating agency for organic food production and export under the brand name 'India Organic'. Organic farming requires certification by accredited agencies in India like The International Federation of Organic Agriculture Movements (IFOAM), Tea Board , Coffee Board, Spices Board, Coconut Development Board and Directorate of Cashew and Cocoa. Agencies promoting organic farming in India are: National Steering Committee,

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Ministry of Commerce, Govt. of India. Just Organic, Joy By Nature, i- Kheti, I Say Organic and Urban Green Fate Farms (UGF) are examples of startups for Organic agricultural practices in India to provide healthy and natural organic product to people. Consumers take a conscious decision on how their food is produced, processed, handled and marketed. The consumer therefore has a strong influence over organic production. The purpose of this paper is to make the readers aware about the startups of Organic products.

[**Keywords :** Chemical fertilizers, Environment, Certification, IFOAM, APEDA]

1.   Introduction

organic agriculture is a farming and food system, building on locally available resources, recycling of nutrients and organic matter. In 2008, after a long consultative process, the worldwide organic organization IFOAM decided on the following definition of organic agriculture, "organic agriculture is an agricultural system that promotes environmentally, socially and economically sound production of food, fibre, timber etc. In this system, soil fertility is seen as the key to successful production. Working with the national properties of plants, animals and the landscape. Organic farmers aim to optimize quality in all aspects of agriculture and environment". The concept of organic farming is based on related aspects like organic concept, holistic concept, living soil concept and healthy plant concept. It is more of a process based farming approach where the quality of produced is given importance. A farmer willing to go in for organic farming should further understand the broad areas covering these concepts. In low income countries, certified organic agriculture is a way for some farmers to access high value markets and improve their livelihoods through increased income. Many other smallholder farmers, certification is not an option but organic farming principles can help to improve yields and stability with little cash cost and low risk. People choose organic foods over conventionally produced fruits, vegetables and other food products. In fact, in developing countries, it is one of the fastest growing segment in the food industry with mainline retailers such as Safeway and Walmart in the US and Waitrose in UK and many others offering organic produce selections for their discerning customers. Startups in the field of organic agriculture can be one of the most satisfying business to improve health and energy levels. By using Organic products, one not only enjoys premium quality but also participate

in the empowerment of a holistic mission to support the environment, to promote sustainable organic agriculture and to protect the biodiversity of the earth .

2. Objectives

The objectives of the study are as follows :

1. To make people aware about the options of startups in organic agriculture.
2. To improve farming systems with the help of farmers.
3. To provide food of high nutritional quality in sufficient quantity.

3. Agencies Involved in Certification of Organic Products

Organic products are grown under a system of agriculture without the use of chemical fertilizers and pesticides with an environmentally and socially responsible approach. This is a matter of farming that works at Grass root level preserving the reproductive and regenerative capacity of the soil, good plant nutrition and sound soil management produces nutritious food rich in vitality which has resistance to diseases. India is bestowed with lot of potential to produce all varieties of Organic products due to its various agro climatic conditions. In several parts of the country, the inherited tradition of organic farming is an added advantage. This holds promise for the Organic producers to top the market which is growing steadily in domestic and export sector. As per the available statistics, India's rank 8th in terms of world's organic agricultural land and first in terms of total number of producers as per 2020 data. (Source: FIBL and IFOAM Year Book, 2020).The Agricultural and Processed Food Products Export Development Authority (APEDA) was established by the government of India under the agricultural and Processed Food Products Export Development Authority act passed by the parliament in December 1985. The functions of APEDA are as follows[1] :

- Development of industries relating to the scheduled products for export by way of providing financial assistance or otherwise for undertaking surveys and feasibility, studies, participation in enquiry capital through joint ventures and other relief and subsidy schemes.

- Registration of persons for exporters of the scheduled products on payment of such fees as may be prescribed.
- Fixing of standards and specifications for the scheduled products for the purpose of exports.
- Improving of packaging of the scheduled products and marketing of the scheduled products outside India.
- Promotion of export oriented production and development of the scheduled products.
- Training in various aspects of the the industries connected with the scheduled products.

4.   IFOAM

The International Federation of Organic Agriculture Movements (IFOAM) is the worldwide umbrella organization for the organic agriculture movement. It was established in 1972 and declares its mission is to lead, unite and assist the organic movement in its full diversity. It facilitates the development of organic standards and third-party certification worldwide and provide an international guarantee of these standards and organic certification. It offers a global platform for Organic standard setters to discuss standards and create synergies for standard development and harmonization at the global level.

5.   Organic Products

By buying 'Organic India' products, one can supports the environment, promote sustainable organic agriculture and protects biodiversity of the Earth while supporting thousands of marginal Farmers and tribal communities in rural India.

- Organic India is proud and honored to be to be the first company to introduce to sacred Tulsi (Holy Basil) is delicious herbal tea. The Tulsi Tea collection includes original and delicious blends.
- Organic India offers superior Herbal Formulations developed to effectively address many important health needs. These can be taken as a remedy as well as for prevention.
- Organic India all for sale large variety of certified organic commodities and ingredients including grains, cereals,

pulses, spices, herbs, honey, dehydrated fruits and vegetables.

- A wide variety of full flavoured, delicious and nutritive certified organic spices and condiments. Many spices are not only delicious but have significant nutritive properties as well.

- Organic India offers many common and exotic in which collection of organically grown and certified organic herbs, including traditional ayurvedic, medicinal and nutritional herbs.

- Organic teas offer an excellent means of promoting and maintaining healthy lifestyle and when drunk regularly, they are said to be especially helpful in terms of playing and active role in the prevention of many common illnesses.

- Organic herbal supplements and herbal medicines have been used for centuries in order to promote general well-being and improved health.

- At Organic India, one of the main areas of focus as an international supplier of high quality organic health remedies lies in the provision of ayurvedic supplements.

- Just Organic aims to make organic food more accessible and affordable to the consumer and create new opportunities for farmers by motivating them to adopt organic farming practices. It was launched in 2013 by Pankaj Agarwal and Richa Agarwal. Just organic offers Organic products like cereals, pulses, millets, oils, spices, sweetners and tea etc.

- i-Kheti is an urban farming enterprise that facilitates farming among City dwellers through workshops, consultancy and gardening resources started by Mumbai based Priyanka Amar Shah.

- Joy By Nature was launched in 2014 by two partners, Sailesh Mehta and Rahul Amrendra Kumar were concerned about the harmful effects that chemicals might have on children. They have products in about 10,000 categories including nutrition, food, beauty and health and keep adding more items to their ever increasing list of products.

- I Say Organic was founded by Ashmeet Kapoor an engineer from the University of British Columbia and Brown

University. this enterprise aims to provide people the option of eating safe food without toxic chemicals and pesticides.

6.   Challenges of Organic Agricultural Practices

The multi-dimensional nature of food security includes food availability, access, stability and utilization. For each dimension, organic agriculture offers benefits and experiences constraints. It is important to keep in mind that for each of the food security dimensions, the benefits and challenges described will not apply evenly all organic farming systems which range from not certified production destined for local consumption to market-oriented certified systems seeking price premiums. In all cases, synergies are possible either by better linking good agro-ecological practitioner's to market or ensuring that specialized organic systems. Today the world is confronted with new challenges :

- Water scarcity and fossil fuel crisis,pausing questions on the feasibility of sustaining productivity with high external agricultural inputs.

- Rural depopulation (world's urban population exceeded rural population in 2006) , posing questions on availability of food.

- Globalized food systems that erode local food systems,posing questions on the ability of small holders to produce food for themselves.

- Most certified organic food production in developing countries is exported, potentially encroaching on local food needs. Diversified and productive agricultural systems reduce household market dependency and import requirements. However, domestic market development in developing countries is a free condition for a healthy organic sector although higher prices may be a constraint to poor urban dwellers.

- Production inputs when available are not affordable to the poor and appropriate extension systems are considerably downsized.

- Agriculture can no longer developed in isolation as environmental services from the rural space are increasingly known to be essential for global ecosystem health and rural landscapes are increasingly used for tourism purposes.

- For developing countries, trade based food provisioning limits the competitiveness of small holders and ability of the market marginalized to cater for their needs. Considering that 75% of the poor live on the land and most are farmers or farm workers, it is in a small holder agriculture where change is needed to increase the food supply.

7. Conclusion

Organic food systems ought to be evaluated in a wide development context which includes the fact that agriculture has often had a detrimental impact on the environment. Although organic agriculture is not a panacea and has its own limits in addressing challenges posed by modern lifestyle, its external environmental costs are much lower than those of conventional agriculture and in some areas it can reverse problems of natural degradation. Moreover, non certified organic systems increase food availability and access exactly in those locations where poverty and hunger are most severe. Although there is still space for improving its performance, organic agriculture continues to provide alternative models for sustainable development as a response to the pollution created by conventional agricultural production, organic farmers developed non chemical ways to form their land successfully. As a response to the lack of adequate technologies and technical advice, organic farmers became innovaters and experts in adaptive management and organic communities came together to provide some risk bearing economy of scale just creating self-reliant and vibrant rural economies. organic community began discussions on the enforcement of fair working conditions and trade transparency and again looking for efficient ways to put the concept of food miles into practice. India holds a unique position among 172 countries practicing organic agriculture. organic agriculture has always been India's inherent advantage and strength. The shift in the Global consumption patterns, health awareness among consumers and the increasing significance of sustainability is now putting Organic products to the fore front both internationally as well as in the domestic market.[7]

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8

Institution of Labour Unions : Backbone of Ancient Indian Economy

Smita Sharma*

Ancient Indian labour unions were large scale corporate institutions passing through various stages of development and finally reaching a stage where they were rightly called the backbone of Indian economy. Their genesis and growth are the subject of great importance for analyzing the economic environment of the era. The proficiency attained by the Indian artisans and the widespread commercial links of our traders popularized the Indian goods all over the world filling both the state exchequer and guilds' own coffers. The taxes levied on guilds were the chief source of income for the state. Hence due to their strong financial position the guilds gradually became the backbone of Indian economy. They were not only the centre of business activities only also served as bankers and money landers giving loans and receiving deposits. Moreover guilds performed public welfare works as part of their philanthropic duties. Their administrative, judicial and military strength enhanced their socio-political status increasing the amount of value assigned to them. The officials of guilds enjoyed the confidence of kings who treated

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them as close friends or family members. The state made it a practice not to ignore the customs and traditions of guilds, for the fear of annoying. The Favorable attitude of state and support of high officials created a conducive atmosphere for professional growth of corporate institutions. The highly efficient unions utilized the opportunity and led the country to the path of economic development.

India, a land of ancient culture and civilization, is universally acclaimed for its ideology, wisdom and knowledge. Whenever the world refers to our glorious past, it talks about Indian philosophy, mythology, scriptures, knowledge of Divine and the principles of Satya and Ahimsa, leaving the impression that India was nothing but a land of sages and philosophers. For a long period of time scholars were persistently planting the idea of Indians' indifference towards material world and their inclination towards supreme conscious-ness. The perception is attractive but biased. We represent a culture that believes in four Purusharthas as four pillars of life foreseeing their value for a healthy and prosperous social development and four Ashramas specifying the particular duty assigned for particular age group. The search for Supreme Being was the duty assigned to the vanprasthis and sanyasis while the grihasthas were supposed to feed their families and society with rightfully earned anna and to maintain a disciplined life and righteous vision. Vedas, Upanishads, Aranyakas, Dharmshastras, Puranas exhibit our spiritual journey conveying the idea of constant growth in the direction of divine. Also there is no denying the fact that since time immemorial Dharma was our guiding light illumining our society and culture. However Dharma was propagated not for renouncing worldly life, but for making it more purposeful and meaningful. Our earliest books of knowledge - The Great Vedas - are action oriented, acknowledging the value of worldly affairs without intermingling material needs with spiritual growth. The equilibrium between the two is the key of balanced development of a society. With the passage of time State and society flourished giving new dimensions to socio-economic ideology without disturbing the concept of Dharma. The Dharma of state and society bound them to provide fair chance of progress to all the sections of society. At the time of economic development there is always a possibility of exploitation of vulnerable section. To safeguard their interests, institution of labour unions was developed in ancient India. Arth, being one of the Purusharthas, was given great importance provided the source of income is dharmasangat (as approved by dharma). The workforce i.e. the artisans, labourers and

traders were the pivot of economic environment. No society can survive if its workforce is not disciplined, dedicated, hardworking and above all financially satisfied. The ancient unions looked after the material needs of its members by providing them respectable means of livelihood and controlled them by examining the enforcement of right conduct by them.

The purpose of writing this research paper is to study the genesis and growth of ancient unions of labourers and traders. A deep study of their rules and regulations, policies and practices, guidelines and procedures will provide an insight about their role as patrons of their respective community and as champions of new era of economic development. It will also be in the fitness of things to evaluate that how far the unions effected the economic and political environment of their times.

Our ancestors' belief in strength of unity (samghe Shakti kaliyuge) reflects their intention of designing a society possessing mutual cooperation and association. The earlier part of Vedic era was devoid of disparity and discrimination, nourishing a feeling of equality among all the sections of society. Absence of complex socio-economic environment displays the presence of a simple and uncomplicated society where use of currency and burden of taxes was minimal. Therefore elaborate guild system did not exist during that period but idea of working together was initiated in the society.[1] The term shreni meaning 'row' was used in the Rig Veda communicating the Vedic vision of 'people working together in a group just as the swans swim in a row'.[2] With the passage of time hereditary system of occupation came into existence along with the progression of varna system, contrasting the Rig Vedic system where the members of same family belonged to separate varnas on the basis of their respective professions. The newly changing scenario developed strong professional ties where people engaged in same occupation were now more close to each other resulting in the strengthening of mutual connection. The settled and stratified society with strong commercial combinations played a vital role in the economic development of the age. Numerous arts and crafts with concerned occupational castes evolved in the later Vedic period and enthusiastically protected the interests of their community. Brihadaranyaka Upanishad refers to ganashah known for possessing a natural instinct of organizing themselves for the purpose of acquiring wealth.[3] Aitareya Brahmana speaks of shreshthi, the headman of guild, as a person of prominence

who obliged people with draught.[4] The name Shreshthi or shraishya, attributed to them itself shows the position of superiority enjoyed by them. Recognizing their status they were invited to the royal court on important occasions. According to the epic Ramayan after the death of king Dashrath his son Bharat was requested to present himself in the royal court for coronation ceremony where all important people and heads of the guilds were waiting for him.[5] When prince Bharat went to the forest to convince his elder brother Ram for returning to Ayodhya the chief of the guilds of smiths, potters, weavers, dyers, masons, bamboo workers, washer man, ivory workers and scent sellers etc. accompanied him.[6] When finally the coronation ceremony was performed after Ram's return from exile guilds' headmen were invited with Brahmanas and and ministers to attend the function.[7] The epic Mahabharat also reveals their value while narrating an incident where Duryodhan, after being defeated in a battle, was ashamed of going back to his capital for the fear of facing the headmen of guilds.[8] With the growing importance of industry and trade and manifold development of economic life, the guilds became so important that the kings were unwilling to displease them. Therefore it was more beneficial to work as a member of an organized body than working on individual basis as unions provided added advantage of collective strength upgrading social and economic status of its members. The epic Mahabharata enjoined upon the king not to levy heavy taxes upon the guilds as their displeasure can prove disastrous for the state. A piece of advice in the epic that states that one should try to sow the seeds of dissension among the guilds for conquering a kingdom[9] explains their position of prominence.

With the passage of time the growing proficiency of Indian craftsmen enhanced the quality of their products expediting the economic growth. Indian commodities were gaining popularity all over the world giving rise to trade activities resultantly developing and stabilizing the guilds. The quality of Indian goods was drawing foreign gold and silver towards India, filling the state coffers and enriching the artisans and traders also. Guilds, being the centre of commercial activities, became the backbone of Indian economy. Acknowledging their value they were allotted separate dwelling area by the state.[10] that must have provided the guilds a strong sense of unity, increasing their mutual bonding and socio-political worth. The Jatakas mention a separate village of potters,[11] a bazaar of ivory workers in the city of Banaras,[12] and the cooks' quarter in Savatthi.[13]

Localization of occupation was an added advantage for the craftsmen and traders who were already affiliated with fellow members due heredity of profession. Their common interests could be secured only when they stood united. With the support of their collective strength the guild members could compel the government to grant them additional benefits. The state wanted to keep them in good humour for the fear of losing them.[14] Samudra Vanija Jataka gives an account of one such incident where thousands of carpenters and their families abandoned their town near Varanasi, leaving for a distant island. To avoid such mass migration state avoided any confrontation with the guilds. The 'superintendent of accounts' was specially instructed during Mauryan age to register the customs, traditions and transactions of guilds in the prescribed register.[15] It was the duty of Mauryan bureaucracy to see that their administrative decisions may not offend the guilds. Favorable attitude of the state made the working conditions for guilds more agreeable in comparison to that of individual craftsmen and artisans. While framing rules for labourers and traders, state kept in mind their collective strength and the democratic framework of their organization. Arthashastra clearly mentions that If the individual worker did not complete his work within the stipulated time of agreement he should be punished as per state laws while as members of guilds he could be provided additional time of seven days. However the state did not want the guilds to become unruly and unmanageable. Hence it asked the guilds to frame their own rules[16] and keep a check on their members. Specifying one such rule Kautilya says that a healthy person leaving his company without the completion of his assigned work was liable to a fine of twelve panas.[17] Further he says that any person neglecting his work would be treated leniently on first occurrence and be given work again but habitual wrongdoer would be expelled and condemned.[18] It was compulsory for the members of guilds to divide their work and earnings equally among themselves if such a division did not violate its usage. Division of work and fair distribution of income gave equal opportunity of growth to all. Rules thus framed must have helped in developing professionalism amongst the guild members resulting in further expansion of their business and making the guilds the chief source of income for the state. The Arthashastra counts the taxes collected from guilds as most significant source of revenue.[19] The guilds were rich enough to possess gold articles, draught animals and landed property.[20] In the days of acute financial

crises the state sometimes borrowed money from the guilds in form of gold bars or gold coins.[21] The wealth and prosperity of guilds enhanced their value increasing the status of their officials who now maintained a voice in the important matters of state. They were in close proximity with the king, developing relations with him to a personal level. According to a Jataka story a king, wishing to give up the world, was pleaded to stay by his family members, commander in chief and setthi.[22] Setthi was the banker and treasurer of the guild who functioned mainly in big cities. He was either elected by the guilds members or appointed by the king and continued to hold his position throughout his life. Following his death, his successor stepped into his place with the approval of the king. There is a reference to as setthi of Shravasti named Anand whose son Mulashri was deputed by the king as nagar-setthi following his father's death.[23] However if the successor was not efficient enough to do justice to his post, he was replaced by any other worthy aspirants.[24] The position and prosperity of nagar-setthi provided him the opportunity to live in the royal palace and receive king's special favour. Once a nagar setthi fell seriously ill, the king arranged for royal physician for his treatment on the request of the guild members. A huge fee of 200000 kahapanas was paid to the physician.[25] The capacity to approach royal physician and pay his fees reveals the influence and prosperity of guild officials.

Unlimited power to corporate bodies was always a cause of concern for the state as they were capable of becoming centre of power. There was a possibility of misuse of position if they were not kept under constant check. To avoid any trouble from guilds, state appointed an official named Bhandagarika, a position as important as that of commander in chief. Nigrodh Jataka states that the king of Magadh once offered the post of commander in chief to a pottica but on his refusal of holding the post he was offered the post of Bhandagarika, whose duty was to control and supervise the affairs of guilds. It seems that the post of Bhandagarika did not exit prior to sixth century B.C, but with the initiation of new age of development the king exercised regulatory role in the matters of autonomous organizations, therefore the office continued to exist thereafter.[26] Bhandagarika carried on the dual responsibility of treasurer and judge, supervising the deposits of guilds in state treasury and administering the disputes. It is thus very obvious that by the Buddhist period guilds became the centre of commercial activities giving rise to possibility of litigations and encroachment on public

money. Recognizing their value the state utilized their expertise for overall growth of economy but restrained an unreasonable increase in their power. The officers of the guilds were closely associated with the kings. The Suchi Jataka speaks of a guild of smiths whose Jetthka was the favorite of the king.[27] They were so faithful and worthy that Dhananjaya sent some Jetthkas to accompany his daughter Visakha to her father in law's place for handling an unpleasant situation.[28] However the cordiality of relations between the guild chiefs and kings does not rule out the possibility of conflict of interests between the two. Kautilya advised the kinds to see that the heads of guilds may not unite against him and if such a situation arose the king should follow the principle of divide and rule applying the theory of sam, dam, danda and bhed against them. He repeatedly illustrated the art of controlling the unchaste chiefs either by framing criminal charges against them or by bringing about quarrels within the guild[29] or by winning the support of guild members by giving them gifts. Guilds being highly democratic organizations, the members enjoyed the authority of inflicting punishment on the officials of guilds. Specified norms were formed that were to be followed by the members and officials alike. The chiefs of corporations possessed certain powers but it was incumbent upon them to be virtuous and chaste for winning the favour of the members. Their egalitarianism, affluence and proficiency strengthened their position transforming them into being the backbone of Indian economic structure and hence showering upon them numerous duties and rights.

Along with the task of dispensing commercial responsibilities guilds were also functioning as multipurpose organizations managing multifarious duties. The corporate bodies were entitled to lay down their own laws and set up their own courts, settling cases in the light of their specific rules based on traditions and customs of their community.[30] It helped them to look after the interests of their members by creating conducive atmosphere for them. As the members of guilds the workers were protected and pampered by their leaders and supported by fellow members in case of any dispute or disagreement with the employer. No one but the leaders of guild had the authority to administer the affairs of guilds. At times they went out of the way to safeguard their interests but some other times they were extremely strict with the members. once a woman thief requested the guild to grant her permission of joining the Buddhist church as a nun, but the guild did not oblige her.[31] They were the

upholders of social norms and maintained discipline and order in the guilds by settling disputes between the members and their wives.[32] Harmonious and favorable atmosphere at home could bring success at professional front. Therefore the leaders of guild considered it their duty to settle familial issues of their members.

According to one reference the approval of the guilds had to be secured for the ordination of the wife of any of its members.[33] Majjhima Nikaya also refers to the judicial authority of the guilds to decide their own cases.[34] The Ubatoghatta Jataka refers to a headman of guild who imposed fine on a fisherman's wife for kicking up a row. He ordered to beat her till she paid the fine.[35] Nature of punishment makes it clear that her offence was intolerable for the headman. Disputes and quarrels in the family may prove harmful not only for the family and society but also for professional growth. The unhealthy atmosphere would tend to demoralize the workers and the negativity thus created would mitigate their working potential. The guild officials were not ready to accept such lawlessness. However the state was impartial enough to give every individual the opportunity to have fair chances of justice. The guild members could file an appeal in the king's court against the judgment of their leaders. The king had the authority to change the decision if it is unjust but only after carefully scrutinizing the laws of caste, guild and family[36] as violation of their laws could annoy them that would result in the disruption of economic growth of country. Inspite of their favoured position the guilds were not allowed to take undue advantage of their preeminence. Ancient lawgiver Manu was firm in laying down rules when he advises that if a member of a guild, living in a village or district, subscribes to an agreement on oath and then violates it due to greed, the king should turn him out of his kingdom.[37] The ancient records clearly show that guilds were authorized to intervene in the litigations that influence or tended to influence the professional work of their members but they could not supersede or challenge the authority of the king. Apart from their judicial authority their administrative rights were not questioned as long as the king was satisfied with their working. Several seals and coins carrying the names of various guilds points to the fact that guilds were allowed to issue their own coins and seals.[38] This special power and rarely found privilege might be the result of the nature of work that was extending their authority and strengthening their position as an important section of society. Impressed by their wealth, efficiency and honesty,

the state attributed to them the additional responsibility of functioning as bankers, giving loans and receiving deposits. They received deposits of public money and paid interests on it. They also provided loans from their savings and recalled them when needed.

Their large property, vast commercial connections and valuable banking activities made them indispensable part of economic life of the period. The money deposited with the guilds was an asset to the king not only for boosting state economy but also for discharging social, philanthropic and charitable duties. State made it mandatory for the corporate organizations to discharge public welfare duties as part of their work. Planting trees, digging wells, constructing roads and rendering assistance to the victims of natural calamities were their responsibility. A passage in a Jataka speaks of a village of thirty families attending to their humanitarian duties along with Bodhisattva. They were appreciated for removing stones from the village roads and highways, felling trees whose branches could hit the axles of passing chariots, constructing causeways and digging water tanks.[39] They took care not only of the common material needs of the people but also of their spiritual needs by building temples and halls. They distributed gifts among those intending to perform religious rites and made arrangements for cremation of poor. The homeless strangers were provided shelter and looked after by guilds. All these welfare works fell within the duties of guilds. For proper compliance of the duties, they had to enter into an agreement ensuring the discharging of public duties without fail. A violation of the agreement would bring severe penalties such as imposition of heavy fines or confiscation of property or banishment from state. According to Kautilya a person accused of non cooperation in joint working of an irrigation project should be penalized by bearing the entire expenditure.[40] It goes without saying that guilds had to face similar punishments on neglecting not only irrigation work but any of the welfare works assigned to them. The calculated move of state granted it a seat of authority over the guilds influencing them to share state's financial and social responsibilities. The state and guilds worked together leading the country towards good fortune. Their interdependence worked wonders for ancient India, streaming in prosperity and richness and allowing it to reach to the most deprived section of society in form of welfare works.

The tremendous wealth and large property owned by guilds made them prosperous enough to attract the attention of robbers,

roughs and disbanded soldiers. To protect themselves they maintained enormous military power guarding their organization against the elements encroaching upon their resources. Panini refers to ayudhjivi samgh while Kautilya refers to shreni bala (guild army).[41] The commander of shreni, the shreni mukhya, was a decorated officer getting a salary equivalent to the officials of same status.[42] Moreover the soldiers of guild army were also treated as equals enjoying similar status and position as that of state soldiers. State's recognition of their power might have motivated them for fighting with full strength and vigor against state enemies. The self governing guilds initially used their army for guarding only their own properties, treasures and above all their community. However with the passage of time the kings began to use the guild army for confronting a danger directed towards the kingdom from any quarter. The state wanted to keep shreni bala under its superintendence and control using them for defensive and offensive purposes as and when required.[43] Their military strength increased their striking power to such an extent that the kings were forced to take strong steps to keep a constant check upon their activities, engaging them in one or other work to prevent them from meddling in the affairs of state. With this object, the king assigned them lands that were always under a threat from the enemy. Inspite of the preventive measures there were always a possibility of guilds' rebellion against the state. Guilds, being in the possession of enormous wealth and strong army, could not be ignored or sidelined as due to their numerical strength quelling their revolt could be a tough task.[44] During extremely adverse situation king was advised to arrest their leaders as a measure to control guilds.

Thus we find ample proofs of presence of corporate bodies since Vedic times. The political and economic transformation of India in following centuries encouraged trade and commerce resulting in the progression of guilds. Trade with Roman Empire and South East Asian countries witnessed further expansion of guilds. Agriculture, trade and commerce were largely under the control of state but the power of guilds was never challenges due to their immense contribution towards the economic set up of ancient India. It goes without saying that the ancient state was thoughtful enough to use guilds' wealth for constructive works rather than leaving it in the hands of powerful heads of corporate organizations, who could use it for their personal benefit or misuse it against the state. The wise move of state proved highly beneficial as guilds not only contributed

handsomely in the state income but also rendered assistance to the king in the period of financial distress. So great was their importance that the salary of the chief of guilds was at par with the chief of elephants. Guilds enjoyed all the honours and rights of a popular institution. They played a formidable part in the domestic policies and defense activities of the state. They acted as courts and were acknowledged as champions of religious and charitable works due to their acts of piety. Their contribution for providing political and economic stability to the country cannot be ignored as the state earned not only sizable income from them but depended upon them for administrative and military services. The ancient Indian economic environment was dominated by the multi-functional guilds that were controlling the entire internal and external business. Indian guilds were complex autonomous institutions performing the function of democratic government, court of justice, philanthropic organization and trade union at the same time. They were large scale corporate bodies that passed through various stages of development emerging as most important industrial organization leading the country towards the zenith of economic progress.

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9

Soft Skills : The Ladder to Success in the Corporate World

Neelu*

Soft skills have become the key differentiate or for hiring managers when they are faced with the dilemma of choosing between two seemingly equal candidates. This change has come after due deliberation and analysis of cases where a new hire fizzles out merely because of the lack of soft skills. In the present paper the aim is to define and explain crucial soft skills at workplace and the role they play in corporate success. The paper researches at length the people skills, social and communication skills, leadership qualities and delves deep into the need to gauge the emotional quotient of employees which enables them to interact efficiently and perform exceptionally. Once the soft skills become integral to your personality it helps you navigate comfortably in the organization and complement your hard skills leading to maximization of output. Soft skills are unquantifiable professional attributes which allure hiring managers who look for this elusive skill set. Talent with right soft skills is scarce. The paper is an attempt to explore ways and means to ensure these skill sets are identified and embedded in one's personal.

[**Keywords :** Soft skills, Hard skills, Interact social skills, Leadership, Attributes, Organization, Corporate]

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## 1.	Introduction

Pt. Jawaharlal Nehru in the Convocation Address delivered at the University of Pune on 27th January, 1955 had said :

"I would have English as an associate, additional language which can be used not because of facilities, but because I do not wish the people of non-Hindi areas to feel that certain doors of advancement are closed to them. So I would have it as an alternative language as long as people of India require it".

The aim of education is modification of human skills and behaviour in a way that it becomes an agent for positive development. It fosters creative thinking and helps the learners to groom personally and professionally. It is not a mere bombardment of ideas and information but a medium to initiate life building and character making skills through proper assimilation of the ideas and information. Knowledge may be acquired from across disciplines; but if we are unable to put it to use in real life situations it is of little use. For this what one needs are skills in team work, time management, interaction skills, and leadership qualities. These are considered essential to career enhancement strategies vital for survival in the multi-cultural work environment in modern times. These soft skills, also called people skills are the key to success and achievement in the corporate world. As crucial as these skills are for management, the fact remains that soft skills can neither be mastered overnight nor can be obtained in a giant leap. It calls for sustained hard work, teaching, learning and training in a systematic way. It has been rightly remarked that good teaching is more than just communication. It is a social skill that trains the learner to be more adept at the personal and professional front and contributes substantially to the development of personality and shows astonishing results in one's career.

## 2.	Communication Skills : Fundamental Social Survival Skills

The universal fact remains that man is a social animal by nature and is born to communicate with the people who come in contact with him/her. The need to interact, reach out, share, care and communicate is fundamental for survival and absence of the same makes one nervous, jittery and lonely. These brings us to the 'why' and 'how' of communication. 'Why' we communicate is answered

simply because we communicate mainly to share information, to persuade someone about something or merely to entertain. Strange as it may sound, the variety and diverse nature of communication happening across the globe can be easily categorized into these three purposes i.e., we communicate to inform, persuade or entertain. A simple example illustrates this point. Let us assume you are with a group of friends discussing a recently released movie. A friend who has seen the movie and dislikes it, shares her view and review dissuading you to visit the movie hall; So, she is simply performing the role of informing you. At the end of the conversation, you want to treat your friends with some homemade pasta and urge your mother to cook some i.e., you persuade her. Alongside, you search on the TV to catch on some comic series thereby entertaining yourself i.e., communication is playing the role of entertainment and recreation.

The 'how' of communication entails the understating of both verbal and non-verbal communication. Verbal communication implies the exchanges of thoughts and ideas using words. Verbal communication may be in either spoken or written formats because the fundamental premise in both types of communication is the use of verbum which is the latin term for words. Words impart language to communication and form the building block of any society. They help build relationships, help make friends, resolve queries, give an opportunity to offer clarifications and facilitate understanding. Hence, communicating successfully and positively is the pivot around which your personal and professional life revolves and evolves. Competence in communication is a much sought-after skill and prevents you from being labeled as a 'geek' who might be a genius at social media platform but an utter disaster when faced with real life situations.

In order to master good communication skills, it is a good idea to plan conversations. It facilitates ready-made ideas in mind to accelerate communication in the right direction. To begin planning your conversation you make choose simple, casual and general topics because they make you comfortable and are also effective. Topics like weather, food, shopping, travel destination, books preference help to keep the conversation going and offer a kind of launch pad. Another important trick to be a good communicator is to be a good listener. It is important not to zone out or get distracted when another person is talking. Patient hearing paves the way for

interaction because it reflects your level of engagement and interest. It is a good practice to pay attention to others. Ask them about their lives, hobbies, their areas of interest, addressing them by their names - these are all tricks that give a personal touch to communication and makes the other person interested in you. Similarly, even before making an official telephonic call, it is good to jot down your questions, doubts and concerns. It keeps the conversation aligned in the right direction and communication keeps ticking instead of getting deviated. Politeness and appreciation go a long way in making you a good conversationalist. Also, be mindful, when in a group, to let the conversation be balanced. At times just your presence communicates; so, sit back and let others do the talking and your nod, and right body language can communicate more than words. Never be intimidated by what others say and feel. Your confidence and conviction should help you stride to the desired goal post. Building a strong word bank also helps strengthen communication. To develop an active, working vocabulary, you may choose to keep a vocabulary notebook where you jot down words, their usage, spellings, pronunciation. You may design your own color coding to make learning easy. Internet is replete with vocabulary enhancement sties like Hangaroo, wordl brain, scrabble.com, visu words.com etc. which are free for download on your mobile or tablet and tremendously help to boost vocabulary levels. It is also important to synergize yourself and make use of words creatively. It is important to broaden your vision and not limit the use of newly acquired vocabulary for essays and classrooms but in day to day life and real life conditions.

In addition to verbal communication, basic etiquettes like humility, clarity and friendliness go a long way in making you a good and effective communicator.

Non-verbal communication constitutes an equally vital component in soft skills. Verbal communication would be dry and ineffective as a skill if it was not augmented by gestures and facial expressions. In fact, good correct para language can compensate for an entire vocabulary, so it is important to focus on non-verbal indications. In fact, verbal constitutes only 7% of understanding whereas 93% of the meaning comes from non - verbal cues. In 1967, Albert Mehrabian came up with a study that asserted that interpretation of a message is verbal 7%, vocal 38% and visual 55%.

Sweating and fretting in stressful situations, sign of relief and relaxation when you come out of such situations missing eye contact when lying are all indicators of non- verbal communication.

Non-verbal communication can be gauged on seven distinct parameters grouped as KOPPACT syndrome :

K stands for kinesics i.e., posture and gestures

O stands for outer facial expressions and eye contact

P Stands for paralanguage i.e., tone, accent and pitch

P stands for Proxemics i.e., space and distancing

A Stands for artifacts i.e., dress and accessories

C stands for chronemics i.e., time and its management

T stands for touch

To put it simply non-verbal communication defines your personality your level of confidence, and competence and it also charts your path to success.

3. Emotional Intelligence : Much underrated but essential Soft Skill crucial for Success in the Corporate World

A click at Indiaspend.com brutally takes us to ugly figures from 2015 which reveal that almost 8934 students committed suicide due to parental stress, failure in examination or love, as trivial a thing a loss of mobile phone or simply because of obesity or inability to buy an I-phone. It is also worth considering that Tamil Nadu boasts of the best roads but highest recorded accident statistics. Most of these accidents are attributed to road rage and aggressive anger leading to over speeding, rash driving and mindless desire to overtake at the cost of life. The high-tech world has minimized social interactions and drastically affected the emotional status leading to a lot of behavioral changes and feeling of isolation. Even in social gatherings people are glued to their mobiles in fact the age-old diction of Shakespeare where he said "show me your friends and I will show you who you are" become irrelevant in today world because we hardly have friends. The irony is that you may have a long list of friends on social media platforms most of whom you might have never met. This is indeed food for thought even though it might be insightful and surprising.

William Stern and Alfred Binet way back in 1920's developed assessment that could gauge the IQ or the intelligence Quotient of individuals. While most people fall in the range of 85-115 just about 2.5 percent score over 130 and these tests are usually determinants of success in job. The question is about what success means to different people- is it happiness, money, health, spiritual well-being? Ironically, in the World Happiness Report Finland is the happiest nation followed by Norway and Denmark and Indian is dismally at 133rd position making us an unhappy nation. This report clearly contradicts success and happiness relationship. Happiness, in fact, means loving what you do, being passionate about your profession - as Einstein said "love your work; work your love". This is what we call emotional intelligence EI or emotional quotient EQ.

It reflects your ability to understand emotions of self and peers at work place and to ensure that all our efforts and energies are channelized to positively achieve success. All knowledge in technology, science, management and reasoning is of waste if emotions are not mastered deftly. The exponential rise in suicides is a clear reflection of lack of emotional maturity. Even the road rage, domestic violence, impulsive behavior outbursts may be attributed to emotional instability. Impatience is the buzzword in youngsters leading to high levels of irritation, frustration, anger and violence. All these emotions together, cloud our judgement and we become slaves of our emotions and lose our power of reasoning. Such emotional jeopardy and hijacking leads to poor productivity at workplace.

It's time to recognize our emotional baggage and work on the shortcomings to carve a place in the progressive corporate world. The ladder of emotional intelligence calls for a step-by-step approach to be followed. The first step is self-awareness i.e., recognition that a problem exists and the need to address it. It calls for a graded progress of self and others i.e., from self to selfless. It implies that in order to achieve emotional intelligence we need to let go our ego keeping an emo diary offers an outlet to suppressed emotions and works wonders in healing. Next important step in the ladder is self-regulation. Once the triggers are identified, positive regulation is crucial because emotional management leads to a congenial working environment and an emotionally imbalanced person creates an aura of stress. Hence emotional restraint in both happiness, and sadness is a must. Adaptability to situations around you also helps to regulate emotional disturbance. Besides these, matching expectations to one's

caliber, handling one project at a time and letting go approach instead of internalizing small matters can help to address the problem of emotional dysfunction.

Social intelligence reflects the ability to determine the mood, behavior and emotions of others and ways in which one can use this knowledge to strengthen bonds and relationships. Daniel Goleman rightly remarks, "empathy is our social radar". It requires being able to read another's emotions at a higher level, it entails sensing and responding to a person's unspoken concerns or feelings. At the highest levels empathy is understanding the issues that lie behind others feelings".

4. Functional and Interpersonal Skills : The Key to Synergizing Relationships

Functional skills are those that generate emotional awareness about the feelings of others thereby facilitating communication. Emotional awareness of your own feelings and those of others are important determinants of a harmonious workplace environment. Similarly, empathy, which is the ability to understand and relate to the feelings of others encourages good communication and helps to strengthen the bonds of trust. Along with empathy, our instincts also tend to send important signals which one can use to advantage in synergizing relationships. Synergy in this context implies enhancing output of two people or more, beyond their individual capacities through better emotional understanding. The aim of developing interpersonal skills is to identify skill sets of individuals in a group and transform them from ordinary workers to extra ordinary performers. A true leader is one who is capable of getting a group of people with diverse talents to work together in a positive environment where there is collective effort at problem solving, minimum blame game is at work and output is maximized. This is what synergy aims at.

Like interpersonal skills, social skills are the skills that we use to communicate with each other during our interactions. Our verbal, non-verbal ones, gestures and appearance also communicate volumes about our personality. Maintaining eye contact, appropriate body language, flexibility, co-operation, acceptance of difference of opinion without being defensive, positivity are all social skills that pave the way for good communication.

Leadership has been rightly defined as the ability to get extra ordinary achievement from ordinary people. Leadership skills, too, like other soft skills, calls for a lot of planning, organizing, communication persuasion and negotiation. Goals have to be chalked out and means have to be devised to reach the goal post. The problem solving, decision making and conflict resolution skills have to be chiseled. What differentiates a leader from the others in the group is his / her attitude. The lion may not be the heaviest, tallest, smartest of all creatures - yet it is the king of the jungle only because its attitude conquers all.

5.   Conclusion

Soft skills are attributes that an individual is either gifted with or learns over a period of time through sustained practice. These skills influence the way we work and interact with others. These are usually transferable skills like communication, team work manage- ment, decision making which enables an employee to make himself/herself comfortable in a workplace. Soft skills are an essential element for organizational and personal progression and ensure that the hard or core skills inherent in an individual are not suppressed. The problem is that these skills, have been undervalued and there is comparatively less training to none for these skills as compared to hard skills. However, the scenario is changing and organizations are fast realizing that these are universal skills crucial to success.

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Lifestyle Changes adapted by Students during the Covid-19: An Empirical Study

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This article presented the lifestyle changes of the student youth during the Covid-19 lockdown period. As we know that, the Covid-19 pandemic has created a lot of disturbance among human beings in the world. The impact of the Covid-19 is very high on education and student youth. This study was adapted quota sampling and conducted with 100 female students and 100 male students pursuing their graduation and post-graduation in various colleges of Visakhapatnam city. It is understood that there are many positive and negative lifestyle changes that occurred in the lives of student youth during the lockdown period. Usage of smartphone increased among student youth. The sleeping hours have increased among youth. The food intake and body weight have increased among youth. The female students have learned household work during the Covid-19 lockdown period. Overall, it is a new experience for the present generation of youth.

[**Keywords :** Covid-19, Students, Youth, Education, Lifestyle]

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1. Introduction

Education is a very powerful instrument for social change and transformation. It promotes the development and empowerment of any human being. The students are the ambassadors to bring change in society (Abraham, M., 2021). This study presents the information about the lifestyle changes adapted by the students during the Covid-19 pandemic in Visakhapatnam city. This study is conducted with 100 female students and 100 male students pursuing their graduation and post-graduation in various colleges of Visakhapatnam city. As we know that, the Covid-19 pandemic has created lot of disturbance among the human beings in the world. The first Covid-19 case was identified in Wuhan city of China. In India the first Covid-19 case was identified on 27th January 2020 in the state of Kerala. Then it spreads to all the states in India. Then Government of India initiated lockdown to save the lives of Indians. The first wave and the second wave of the Covid-19 created alarm among Indians about their health and lifestyles. The coronavirus disease 2019 (Covid-19) has emerged as a global health threat, with every nation facing unique challenges during the outbreak. They have psychosocial and economic implications (Banerjee, D. and Bhattacharya, 2020). From the two years, people in India facing many problems due to the impact of Covid-19.

2. Review of Literature

Gupta, A., Jagzape, A. and Kumar, M. (2021) study found that the majority of the respondents spent 4 hours on social media in a day. And there are more reflections among 48.86 per cent of the students. Average hours of sleep after using social media before lockdown increased significantly from 6.68 hours to 8.10 hours. Due to the increase in use of social media creates negative mindset and negative feelings among individuals.

Isha Akulwar-Tajane et al. (2021) study revealed that the majority of the students have inefficient posture patterns and inadequate postural habits. Dominant inappropriate postural patterns were those of established low back pain, followed by neck pain, upper back pain, and shoulder pain (these being most prominent). The levels of physical activity before and during lockdown was either 'considerably' or 'minimally reduced' with the majority engaging in only light to moderate physical activity. The acquisition of adequate body behaviours and postural habits must be

shaped during early adult age, minimizing postural disorders in later adult life and their consequences.

C. B. Rajesh (2019) conducted a survey to investigate the impact of the Covid-19 lockdown on the emotional and mental status of individuals in the state of Kerala, India. The study observed that a significant impact is there on the mental health of individuals during lockdown due to this pandemic. It is suggested that international organizations like the World Health Organization (WHO) and the governments can play a vital role in addressing the mental and psychological issues caused due to a lockdown and make people comfortable to face the pandemic.

Francesca Latino (2021) study examined the changes in physical fitness and learning outcomes during the enforced period of lockdown caused by an outbreak of the second wave of Covid-19 pandemic and the closure of schools in Italy. The experimental group reported considerable improvements in motivation and concentration, significant anxiety reduction, and an increase in capacity to organize studying and also to be more flexible. Moreover, it was possible to observe the efficacy of the workout to improve learning ability among practising students. The results suggest that a school-based exercise programme conducted online could be a powerful approach in order to achieve the best academic outcomes and for improving students' physical fitness as well as their cognitive health.

A. Wagle (2021) This study aimed to analyze the psychological impact of the Covid-19 and lockdown on international Nepali students studying at Liverpool John Moores University (LJMU). The study found that the coronavirus pandemic had caused a wide range of changes for international students including lifestyle changes, reorganization of teaching and learning methods, economical changes and, impact on their long-term career prospects, which in turn have affected the mental health of international students. International students in this study had adapted individual coping strategies and used social support to help them to deal with the fears and worries related to lockdown.

3.   Scope of the study

The Covid-19 pandemic has created a lot of disturbance among human beings in the world. There are many changes that have come in the education sector in India due to lockdown. The students have to spend an entire day at the home and have to attend the classes in

online mode. For the last one and half years, the same practice is happening in Andhra Pradesh and India. During this period, many lifestyle changes have been adapted by the students. some of them created a native impact and some of them created a positive impact on the lifestyles of students. The present study conducted in Visakhapatnam presents the major lifestyle changes that took place among student youth.

4. Objectives of the study

1. To study the socio-economic and demographic profile of the students pursuing their graduation and post-graduation
2. To understand the physical and mental health lifestyle changes among student youth during the Coivid-19 lockdown
3. To understand the new learning and new habits of the student youth during the Covid-19 lockdown period
4. To provide the appropriate suggestions to promote better lifestyles of the student youth

5. Research Methodology

The present study is conducted in Visakhapatnam city. It is a smart city and a big city in the state of Andhra Pradesh. The study purposively selected two colleges from Visakhapatnam city i.e. St. Joseph's College for Women, and Gayatri Vidya Parishad Degree and Post-graduation college. The study selected the students, who involved in National Service Scheme (NSS) activities through these colleges. These students are called NSS volunteers. This is a quantitative study and adapted the descriptive research design. There are 400 NSS volunteers are available in these two colleges. The study adapted the quota sampling method and selected 100 male and 100 female students. The data was collected through the structured, pre-tested questionnaire which was shared via Google form. The data was collected in August 2021. The data were analyzed through Ms-Excel 2010 version and SPSS 20th version.

6. Findings and Discussions

The collected data through a structured questionnaire from 200 students are analyzed and interpreted in the following tables. Table-1 presents the information about the age of the respondents on the next page.

Table-1 : Distribution of the respondents by their age

Age	Frequency	Percentage
18 years	41	20.5
19 years	64	32.0
20 years	58	29.0
21 years	28	14.0
22 years	6	3.0
23 years	3	1.5
Total	**200**	**100.0**
Mean : 19.5		
Median : 19.0		
Mode : 19.0		

The data in the above table revealed that 32.0 per cent of the respondents belong to 19 years, 29.0 per cent of the respondents belong to 20 years, and 20.5 per cent of the respondents belong to 18 years. The mean age of the respondents is 19.5 years, median age is 19 years and mode is 19 years. The following table presents the information about the gender of the respondents :

Table-2 : Distribution of the respondents by their gender

Gender	Frequency	Percentage
Male	100	50.0
Female	100	50.0
Total	**200**	**100.0**

The present study adapted the quota sampling method to understand the lifestyle changes of student youth. So that, the researcher selected 100 female students and 100 male students, who are pursuing their graduation and post-graduation in various colleges of Visakhapatnam city. The following table presents the information about the education of the respondents :

Table-3 : Distribution of the respondents by their education

Education	Frequency	Percentage
Graduation	189	94.5
Post-graduation	11	5.5
Total	**200**	**100.0**

The data in the preceding table revealed that the majority (94.5) per cent of the respondents are pursuing graduation and only 5.5 per cent of the respondents pursuing their post-graduation. The following table presents the information about the college of the respondents.

Table-4 : Distribution of the respondents by their college

College	Frequency	Percentage
Gayatri Vidya Parishad Degree and PG	149	74.5
St. Joseph's College for Women	51	25.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (74.5) per cent of the respondents represented from Gayatri Vidya Parishad Degree and PG College, and followed by 25.5 per cent of the respondents are belongs to St. Joseph's College for Women. The following table presents the information about the caste of the respondents.

Table-5 : Distribution of the respondents by their caste

Caste	Frequency	Percentage
OC	60	30.0
BC	125	62.5
SC	15	7.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (62.5%) of the respondents belongs to backward classes, followed by 30.0 per cent of the respondents are from open category classes. The scheduled caste population represented only 7.5 per cent of the respondents. The following table presents the information about the religion of the respondents.

Table-6 : Distribution of the respondents by their religion

Religion	Frequency	Percentage
Hindu	187	93.5
Muslim	5	2.5
Christian	8	4.0
Total	**200**	**100.0**

The data in the preceding table revealed that the majority (93.5%) of the respondents belong to the Hindu religion, 4.0 per cent of the respondents are belong to the Christian religion and only 2.5 per cent of the respondents are belong to the Muslim religion. The following table presents the data about the native place of the respondents

Table-7 : Distribution of the respondents by their native place

Native Place	Frequency	Percentage
Urban	141	70.5
Rural	56	28.0
Tribal	3	1.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (70.5%) of the respondents' native place is an urban area, followed by 28.0 per cent of the respondents native place is a rural area and only 1.5 per cent of the respondents are from tribal area. The following table presents the opinions of the respondents towards the changes that came in the lifestyles of students.

Table-8 : Distribution of the respondents by their opinion on changes observed in students' life

Changes Observed in Students Life	Frequency	Percentage
Yes	191	95.5
No	9	4.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (95.5%) of the respondents opined that changes took place in the lifestyles of the students during the Covid-19 lockdown period. The following table presents the opinion of the respondents on the changes observed in their life.

Table-9 : Distribution of the respondents by their opinion about changes observed in their life

Changes Observed in Their Life	Frequency	Percentage
Yes	184	92.0
No	16	8.0
Total	**200**	**100.0**

The data in the preceding table revealed that the majority (92.0%) of the respondents opined that changes came in their lifestyles during the Covid-19 lockdown period. And 8.0 per cent reported that no changes took place in their lifestyles. The following table presents the opinions of the respondents on increased usage of smartphones during the Covid-19 lockdown.

Table-10 : Distribution of the respondents by their opinion on increased usage of smartphone

Increased Smartphone Usage	Frequency	Percentage
Strongly Disagree	5	2.5
Disagree	12	6.0
Agree	98	49.0
Strongly Agree	85	42.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (91.5%) of the respondents agreed and strongly agreed on the usage of the smartphone have increased among the students during the Covid-19 lockdown. The following table presents the opinions of the respondents on increased family relations during the Covid-19 lockdown.

Table-11 : Distribution of the respondents by their opinion on increased family relation

Increased Family Relation	Frequency	Percentage
Strongly Disagree	10	5.0
Disagree	31	15.5
Agree	104	52.0
Strongly Agree	55	27.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (79.5%) of the respondents agreed and strongly agreed that the family relationships have been increased during the Covid-19 lockdown. The table12 presents the opinions of the respondents on increased interaction between friends during the Covid-19 lockdown on the next page.

Table-12 : Distribution of the respondents by their opinion on increased interaction between friends

Increased Interaction Between Friends	Frequency	Percentage
Strongly Disagree	22	11.0
Disagree	66	33.0
Agree	90	45.0
Strongly Agree	22	11.0
Total	**200**	**100.0**

The data in the above table revealed that 45.0 per cent of the respondents agreed that interaction between friends is increased during the Covid-19 lockdown and followed by 33.0 per cent of the respondents not agreed that the interaction between friends have not increased during the Covid-19 lockdown. The following table presents the opinions of the respondents on increased physical activity and walking during the Covid-19 lockdown.

Table-13 : Distribution of the respondents by their opinion on increased physical activity, walking

Increased Physical Activity, walking	Frequency	Percentage
Strongly Disagree	19	9.5
Disagree	68	34.0
Agree	80	40.0
Strongly Agree	33	16.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (56.5%) of the respondents agreed that the physical activity and walking among students have been increased during the Covid-19 lockdown.The following table presents the relationship between the gender and physical activity of the respondents

Table-14 : Distribution of the respondents by their gender and physical activity

Gender	Physical Activity				Total
	Strongly Disagree	**Disagree**	**Agree**	**Strongly Agree**	
Male	6	30	38	26	100
Female	13	38	42	7	100
Total	**19**	**68**	**80**	**33**	**200**
Pearson Chi-Square : 14.660(a)		Df : 3		Significance : .002	

Analysis of the data on gender and physical activity are cross-tabulated and the result shows that there is an association between two variables as it is evident that more female students have disagreed towards increased physical activity during Covid-19 lockdown than male students. It means the female students at their house only. The following table presents the opinions of the respondents on followed more health care tips during the Covid-19 lockdown.

Table-15 : Distribution of the respondents by their opinion on following more health care tips

Increased Health Care Tips	Frequency	Percentage
Strongly Disagree	7	3.5
Disagree	13	6.5
Agree	121	60.5
Strongly Agree	59	29.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (60.5%) of the respondents agreed and 29.5 per cent of the respondents strongly agreed that they followed more health care tips during the Covid-19 lockdown. The following table presents the opinions of the respondents on increased sleeping hours during the Covid-19 lockdown.

Table-16 : Distribution of the respondents by their opinion on increased sleeping hours

Increased Sleeping Hours	Frequency	Percentage
Strongly Disagree	5	2.5
Disagree	29	14.5
Agree	102	51.0
Strongly Agree	64	32.0
Total	**200**	**100.0**

The data in the above table revealed that the majority (51.5%) of the respondents agreed and followed by 32.0 per cent of the respondents who strongly agreed that the sleeping hours are increased among students during the Covid-19 lockdown. Table-17 presents the opinions of the respondents on increased food intake during the Covid-19 lockdown.

**Table-17 : Distribution of the respondents by their opinion
on increased food intake**

Increased Food Intake	Frequency	Percentage
Strongly Disagree	4	2.0
Disagree	27	13.5
Agree	113	56.5
Strongly Agree	56	28.0
Total	**200**	**100.0**

The data in the above table revealed that the majority (56.5%) of the respondents agreed and 28.0 per cent of the respondents strongly agreed that the food intake was increased among the students during the Covid-19 lockdown. The following table presents the opinions of the respondents on increased body weight during the Covid-19 lockdown.

**Table-18 : Distribution of the respondents by their opinion
on increased body weight**

Increased Body Weight	Frequency	Percentage
Strongly Disagree	14	7.0
Disagree	62	31.0
Agree	77	38.5
Strongly Agree	47	23.5
Total	**200**	**100.0**

The data in the above table revealed that 38.5 per cent of the respondents agreed that the body weight has been increased and followed by 31.0 per cent of the respondents who disagreed with an increase of body weight during Covid-19 lockdown period. The following table presents the opinions of the respondents on increased reading hours of the students during the Covid-19 lockdown.

**Table-19 : Distribution of the respondents by their opinion
on increased reading hours**

Increased Reading Hours	Frequency	Percentage
Strongly Disagree	29	14.5
Disagree	77	38.5
Agree	79	39.5
Strongly Agree	15	7.5
Total	**200**	**100.0**

The data in the preceding table revealed that 53 per cent of the respondents disagreed and strongly disagreed on increased reading hours during the Covid-19 lockdown. Followed by 47 per cent of the respondents have agreed and strongly agreed to increased reading hours. The following table presents the opinion of the respondents on increased stress among students during the Covid-19 lockdown.

Table-20 : Distribution of the respondents by their opinion on increased stress

Increased Stress	Frequency	Percentage
Strongly Disagree	22	11.0
Disagree	67	33.5
Agree	76	38.0
Strongly Agree	35	17.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (55.5%) of the respondents agreed and strongly agreed that the stress levels are increased among the students during the Covid-19 lockdown. The following table presents the opinions of the respondents on increased loneliness among students during the Covid-19 lockdown.

Table-21 : Distribution of the respondents by their opinion on increased loneliness

Increased Loneliness	Frequency	Percentage
Strongly Disagree	20	10.0
Disagree	68	34.0
Agree	71	35.5
Strongly Agree	41	20.5
Total	**200**	**100.0**

The data in the above table revealed that the majority (55.5%) of the respondents agreed and strongly agreed that the feeling of loneliness increased among the students during the Covid-19 lockdown.The following table presents the opinions of the respondents on learned household work during the Covid-19 lockdown.

Table-22 : Distribution of the respondents by their opinion on learning household work

Learned Household Work	Frequency	Percentage
Strongly Disagree	6	3.0
Disagree	15	7.5
Agree	113	56.5
Strongly Agree	66	33.0
Total	**200**	**100.0**

The data in the above table revealed that majority (89.5%) of the respondents agreed and strongly agreed that they learned household work during the Covid-19 lockdown. The following table presents the relationship between the age and learned household work of the respondents.

Table-23 : Distribution of the respondents by their age and learned household work

Age	Learned House Hold Work				Total
	Strongly Disagree	Disagree	Agree	Strongly Agree	
18 years	1	0	28	12	41
19 years	3	3	32	26	64
20 years	0	11	28	19	58
21 years	2	0	18	8	28
22 years	0	1	4	1	6
23 years	0	0	3	0	3
Total	**6**	**15**	**113**	**66**	**200**
Pearson Chi-Square Value : 27.716(a)	Df : 15		Significance : .023		

Analysis of the data on age and learned household work are cross-tabulated and the result shows that there is an association between two variables as it is evident that the small age (18,19,20 years) group learned household work than higher age group during the Covid-19 lockdown. The following table presents the relationship between the gender and learned household work of the respondents

**Table-24 : Distribution of the respondents by their gender
and learned household work**

Gender	Learned House Hold Work				Total
	Strongly Disagree	**Disagree**	**Agree**	**Strongly Agree**	
Male	2	14	56	28	100
Female	4	1	57	38	100
Total	**6**	**15**	**113**	**66**	**200**
Pearson Chi-Square Value : 13.457(a)	Df : 3			Significance : 0.004	

Analysis of the data on gender and learned household work are cross-tabulated and the result shows that there is an association between two variables as it is evident that more female respondents are agreed and strongly agreed on learned household work than the male respondents during the Covid-19 lockdown. The following table presents the opinions of the respondents on learned new habits during the Covid-19 lockdown.

**Table-25 : Distribution of the respondents by their opinion
on learned new habits**

Learned New Habits	Frequency	Percentage
Strongly Disagree	7	3.5
Disagree	27	13.5
Agree	122	61.0
Strongly Agree	44	22.0
Total	**200**	**100.0**

The data in the above table revealed that the majority (82.0%) of the respondents agreed and strongly agreed that they learned new habits during the Covid-19 lockdown. It may be a reason that they have plenty of time during the Covid-19 lockdown period

7. Suggestions and Recommendations

1. The student youth should increase their learning during the Covid-19 lockdown period. They have to increase the social service activities through National Service Scheme

2. The student youth should spend less time on the usage of smartphone otherwise this habit increases the native attitude among students

3. The students should reduce their sleeping hours and have to learn the new skills and enrol for online courses which help to their career development

4. The student youth should eat the healthy and nutritious food for good health and follow the healthy tips suggest by their parents and grandparents

5. The universities and the colleges should   provide   the online counselling to the student youth towards gaining healthy personality development and to maintain healthy lifestyles.

6. The student youth should spend some time on yoga and meditation which improves their physical and mental health

8.   Conclusion

This article presented the lifestyle changes of the student youth during the Covid-19 lockdown period. It is understood there are many positive and negative lifestyle changes have been taken place in the lives of student youth during the lockdown period. The students should have taken the guidance of their parents for healthy lifestyles. The sleeping hours have increased among youth. Food intake and body weight have also been increased among youth. The female students have learned household work during the Covid-19 lockdown period. Overall, it is a new kind of experience to the present generation of youth.

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Sri Aurobindo's Perspective on Modern Age Cultural Crises

Rajendra. K. Sharma*

Cultural crises in modern society is evident from the increasing religious fundamentalism, racism, naked nationalism, and the emergence of power-seeking materialistic culture. In the context of Indian society cultural crises is exhibited in communalism, regionalism, casteism, linguistic chauvinism, economic inequality, aggressive commercialism, valueless politics, increasing violence and corruption in every walk of life. The gravity of the cultural crises is so alarming that one may count an endless list of its indicators. It is not just the Indian society; rather it is the entire human society, which needs immediate attention towards this problem. Many scholars have analyzed the issue of modern-day crisis; however, Sri Aurobindo is the only scholar who has made predictions about the future evolution of human civilization. In the present endeavor, an attempt has been made to understand the several explanations of the modern cultural crisis with specific focus on the views of Sri Aurobindo.

[**Keywords :** Cultural crisis, Nationalism, Commercialization, Industrialization, Human unity]

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1. Explanations of Cultural Crisis by Social Scientists and Scholars

Some of the notable explanations of the modern age cultural crisis are as follows :

1·1 Failure of the Reason in Guiding the Human Life

The present crisis is more radical in character and more pernicious in its influence. It was believed that human reason can discover and know the truth. Reason is the highest faculty of man, and it has enabled man to master himself as well as the nature. However, reason has failed when applied to human life and actions. Russell (1935) has argued that "human reason is incompetent to find any answer to the questions relating to value problems. It is true that science cannot decide the questions of values; that is because they cannot be intellectually decided at all" (Russell, 1935 : 243). The present crisis is due to the failure of reason in guiding man's life.

1·2 Commercialization, Industrialization and Nationalism

Arnold Toynbee (1934) condemned the commercial civilization based on industrialization. In his opinion commercialization and rapid industrialization are the main causes of the present social crisis. In his views, the western society is worshiping 'state' and extreme nationalism is a cause of worry. Human society is divided among groups of nations who are fighting with each other. The United Nations Organization (UNO) can play a crucial role in curtailing this naked power politics. Elaborating further, Toynbee (1948) provided the solutions to this crisis by recommending 'constitutional co-operative system of world government' in politics and by evolving a 'working compromise between free enterprises and socialism' in economic system (Toynbee, 1948 : 39). In his opinion nationalism has created a gulf in human society and therefore, internationalism must be propagated.

1·3 Urbanization, Mechanization and Dictatorship of Money

Oswald Spengler (1926) has delineated several indicators of the present crisis evident in the civilization. He argues that the decline of the western civilization is inevitable and declares the doom of the western culture. He has identified the following indicators of declining civilization :

1. The development of cities where human life has become artificial, shallow and fast due to the increased mechanization.

2. Man becomes slave of the machinery and industry.

3. Workers are devoid of property and the middle class is devoid of culture.

4. Dictatorship of money prevails in the society and accumulation of wealth is the goal. Money destroys both, the intellect, and the democracy. The propagation of ignorance and the decay of intelligence starts.

5. The growth of imperialism and absolute government can be seen.

6. Many people in the cities become sterile and childless and rate of suicide goes up.

7. "Skepticism develops, and religion, philosophy, and science tend to crystallize into fixed forms in an effect to suggest security" (Spengler, 1926 : 304).

Long established moral values and old socio-political structures are losing their hold. In his opinion the decline of the western culture is inevitable.

1·4 Psychological Explanation of the Crises

Sigmund Freud (1954) argues that a civilized society and the idea of a cultured man put restrictions on human being for subjugation of the libido (Ego) and Thanatos (destructive instinct). In his opinion, "Society cannot permit full freedom of action for each individual because absolute freedom for one may mean slavery for others. Some curtailing of individual freedom and inhibition of instinctual wishes is necessary for the survival of society. Social norms grow out of this necessity" (Freud, 1954 : 85). Necessity of controlled and powerful ego for social equilibrium is antagonistic to civilization. Early repression of instinctual demands prepares individual for accepting social norms, necessary for cultural growth. He points out that, "One may conclude that much of our most highly valued cultural heritage has been acquired at the cost of sexuality and by the restriction of sexual motive forces" (Freud, 1954 : 114).

In his opinion, there is always a conflict between the human desire of pleasure that seeks gratification of instinctual impulses and

the demands of culture which enforce control on human instincts. For him, this neurosis is the cause of modern crisis.

1·5   Historical and Ethical Explanation of the Crisis

Erich Fromm (1941) has presented a historical and ethical explanation of the cultural crisis. In his views human behavior is a product of cultural influences at a given time. Man's nature, his passions and anxieties are a cultural product. Actions of an individual are determined by his value judgement. He contends that Freud advocated the "traditional doctrine of the evilness of human nature, that man is fundamentally antisocial. Society must domesticate him, must allow some direct satisfaction of biological and hence ineradicable-drives; but for most part society must refine and adroitly check man's basic impulses" (Fromm, 1941 : 10).

In the opinion of Eric Fromm, "The failure of modern culture lies not in the fact that people are too much concerned with their self-interest but that they are not concerned enough with the interest of their real self; not in the fact that they are too selfish, but that they do not love themselves" (Fromm, 1947 : 139). People develop 'escape mechanisms' to escape from self-realization. Fromm advocated for a society in which human problems can be solved. He perceives such a sane society in the future, where 'man relates to man lovingly'. A sane society which gives human beings "the possibility of transcending nature by creating rather than by conformity, in which a system of orientation and devotion exists without man's needing to distort reality and to worship idols" (Fromm, 1955 : 362).

1·6   Socio-religious Explanation of the Crisis

In Nehru's opinion, "Nothing is so remarkable as the progressive conquest or understanding of the physical world by the mind of man today, and this process is continuing at a terrific pace. Man need no longer be a victim of external circumstances, at any rate, to a very large extent. While there has been this conquest of external conditions, there is at the same time the strange spectacle of lack of moral fiber and of self-control in man as a whole conquering the physical world, he fails to conquer himself" (Jawaharlal Nehru's Speeches, 1964 : 115). In his views, therefore, in the quest to control the external world, man has sacrificed the social and inner self-control, which are necessary conditions to maintain the social equilibrium.

He further argues, "Religion comes into conflict with rationalism. The disciplines of religion and social usage fade away without giving place to other disciplines, moral or spiritual" (Jawaharlal Nehru's Speeches, 1964 : 115). "In a changing world, living should be a continuous adjustment to these changes and happenings. It is the lack of this adjustment that creates conflicts" (Jawaharlal Nehru's Speeches, 1964 : 116). Therefore, the lack of adjustment in human life has been created by the neglect of religion, more stress on worldly things and pleasure.

Nehru submits that the ancient period was simpler and very closer to the nature. However, with the passage of time, the present society has become more and more complex. With advanced scientific developments and increasing industrialization, human being is confused about the answer to the eternal question: What is the meaning of life? Rationalism deals with the surface of the things, neglecting the inner core and basic questions of the human existence. "The old civilizations, with the many virtues that they possess have obviously proved inadequate. The new Western civilization, with all its triumphs and achievements and also with its atomic bombs, also appears inadequate, and therefore, the feeling grows that there is something wrong with our civilization" (Jawaharlal Nehru's Speeches, 1964 : 116).

In Nehru's opinion, the world is lacking a philosophy of life, which gives directions to human life. In his words, "In our efforts to ensure the material prosperity of the country, we have not paid any attention to the spiritual element in human nature. Therefore, in order to give the individual and the nation a sense of purpose, something to live for and, if necessary, to die for, we have to revive some philosophy of life and give, in the wider sense of the world, a spiritual background to our thinking" (Jawaharlal Nehru's Speeches, 1964 : 119).

1·7   Sri Aurobindo's Explanation of the Cultural Crisis

Sri Aurobindo, the great philosopher, has very systematically analyzed the various aspects of cultural crises in Indian society. A review of his writings reveals his sincere and serious concern to the issue. His perspective of cultural analysis is evolutionary. He argues that a perfect harmony between unity and diversity is undoubtedly a distance reality. He has made specific predictions of the future

progression of the human society and culture. His vision of the future is abstracted from the social reality.

Sri Aurobindo's explanation of the present cultural crisis is wider and more integral than the explanations provided by the social scientists. His philosophy of culture is spiritual philosophy. The spirituality transforms the man and governs his mind, body and life. In his opinion, the creative power of mankind is being gradually lost under the pressure of technological advancement. Man's energy is directed outward. His life is full of contradictions. He is so overworked in his routine life, that he finds no time to look into himself. In his views, "Man has created a system of civilization which has become too big for his limited mental capacity and understanding and his still more limited spiritual capacity to utilize and manage, a too dangerous servant of his blundering ego and its appetites" (Sri Aurobindo, 1951D : 933). Sri Aurobindo further claims that economic barbarism can be seen in the contemporary society, whose only ideal is the successful man. The aim and goal of the modern man is satisfaction of materialistic desires and wants. A materialistic view of life and the universe cannot satisfy the pursuance of such goals of human life as are infinitely meaningful and valuable. Man is working for accumulation of wealth and materialist goods.

Warning the mankind, Sri Aurobindo writes, "That renounced, he must either replace and begin all over again or disappear like other forms of life as an evolutionary failure, through incapacity to maintain or to serve the evolutionary urge" (Sri Aurobindo, 1951D : 933). In his views, the present times are full of dangers as well as possibilities.

In the opinion of Sri Aurobindo "reason has an inherent tendency towards uniformity or to mechanize the parts in a whole. The integral truth of things is truth not of the reason but of spirit" (Sri Aurobindo, 1971 : 266).

2. Origin of the Cultural Crisis

The sense/situation of the crises denotes two related mental conditions, firstly, the intellectual confusion and secondly, the feeling of insecurity. In the initial stages, the crisis is not visible to the common man, and it can be experienced only by creative, sensitive, intelligent, and imaginative human being, who suffer from the

feeling of the crisis. Sri Aurobindo experienced this crisis early. The modern crisis influences the lives of the individuals and consists in the inability of human being's in visualizing the goals of their lives. The crisis exists when the humanity is in a state of uncertainty and confusion about the values and ideals, governing the human life. The human life tends to lose direction in the absence of nobler models of worthy existence. In the absence of a clarity of goals, human being feels insecure not only for his present but for the future also. This crisis may be defined as the situation of 'arrested creativity'. The situation of the loss of faith in life's values and possibilities. Therefore, in the views of Sri Aurobindo, the present crisis can be seen in the failure of man's sense of values to attain true fulfilment of human life.

3. Nationalism as a Cause of the Crisis

According to Sri Aurobindo nation is essentially spiritual in its origin and character. When national unity is described as psychological in nature, the term psychological is to be understood as synonym of spiritual. It is not correct to assume political unity as national unity. He has rejected the idea of observing state as a nation. Sri Aurobindo has distinguished between the national ego and the national soul. In his views, "National egoism then tends to degenerate into a form of aggressive imperialism" (Sri Aurobindo, 1971 : 53). The aggressive nation may achieve spectacular success within a short time, but quickly exhausting its vital powers, and therefore, is likely to die an early and natural death.

In the theories, advocated by Hegel and Hitler, nationalism develops two important characteristics, firstly, the cult of the state and secondly, the cult of international egoism. Sri Aurobindo has altogether rejected this theory of egoistic nationalism. He advocated a model of nationalism based on peace and spiritual unity. He has rejected aggressive and perverse form of nationalism because this type of nationalism crushes individual liberty and the autonomy of the weak nations.

In Sri Aurobindo's views, we cannot overcome this crisis created by egoistic nationalism unless we identify the spiritual origin and unity of the nation. He submits, "The theory of inferior and decadent races was loudly proclaimed by other than German thinkers and has governed, with whatever assuaging scruples, the

general practice of military domination and commercial exploitation of the weak by the strong" (Sri Aurobindo, 1971 : 61-62). It was against this background, that the second world war for Aurobindo was "a battle waged in just self-defense and in defense of the nations threatened with the world domination of Germany and the Nazi system of life, but a defense of civilization and its highest attained social, cultural and spiritual values and the whole future of humanity" (Sri Aurobindo, 1951D : 39).

National egoism demands a total self-satisfaction, intensive and extensive or expansive. "Every national ego wants its own cultural enrichment, more political and economic power, and the right to self-determination. But some national egos are interested in something more than this intensive self-satisfaction; they want other nations to accept their culture, to come under their rule or at least under their influence, political or economic. This national egoism tends to develop into imperialism unless this evil trend is resisted by the egoism of other nations. And that leads to war. War is the institutional expression of the psychological conflict between two national egos. The last two World Wars may quite possibly be explained in terms of a conflict between some very powerful egoistic nations" (Sri Aurobindo, 1971 : 53).

Sri Aurobindo was aware of the dangers of nationalism and the sufferings public face during the early stages of nation building. In his views, the existing form of nationalism is incompatible with the idea of international unification. In his opinion, "Undoubtedly, nationalism is a more powerful obstacle to further unification than was the separateness of the old pettier and less firmly self-conscious groupings which preceded the developed nation-state" (Sri Aurobindo, 1971A : 275). In his views the relationship between the true form of nationalism and internationalism is not of conflict, therefore, internationalism will emerge from the fulfilment of nationalism.

4. Model of Cultural Synthesis

In his treatise 'The Life Divine', Sri Aurobindo has presented the model of cultural synthesis from ancient Indian culture. The spiritual mentality is the foundation of Indian culture and civilization. This model projects the synthesis of two extreme cultures i.e., the materialistic culture and the spiritualistic culture. In

his views the materialist denial of 'the beyond' and the spiritual rejection of 'the transient' are the two extremes, which have been reconciled in Indian culture. Spirituality does not flourish in the void, and it is based on the materialistic conditions of life. Spiritual mind conquers the prolific creativity and material abundance. The synthesis affirms both, the joy of life and the exploration of the reason. He submits, "It is a great error to suppose that spirituality flourishes best in an impoverished soil with the life half killed and the intellect discouraged and intimidated" (Sri Aurobindo, 1951A : 401). In his work entitled, 'Foundations of Indian Culture' he has given many examples where vitality and intellectuality have been harmonized in Indian culture, art and literature.

4·1   Human Unity

Sri Aurobindo was a strong supporter of the idea of human unity. The whole process of evolution is oriented towards human unity. He argues that the unity of mankind is a part of Nature's eventual scheme and must be a reality. In his views the unity of human race cannot be achieved either by uniformity or by domination and subjection. In his opinion a synthetic organization of all nations, in which every nation will occupy its right place, can bring about a comprehensive and enduring unification. In his work, 'The Ideal of Human Unity', he mentions that the evolution of national culture and the growth of human culture are based on identical principals. While analyzing the evolution of human culture, he submits that the principles which have been working behind the formation of national culture, will lead to human cultural unity also.

4·2   Unity in Diversity

In Sri Aurobindo's opinion the secret of Indian unity lies in its diversity. Diversity of culture, religion, traditions and language. This diversity adds to the richness of the Indian culture. He submits that, "India has always been the home of a peculiar people with characteristics of its own. It has absorbed all that entered into it, put upon all the Indian stamp and welded the most diverse elements into its fundamental unity. India's history throughout has been marked by a tendency, a constant effort to unite all this diversity of elements into a single cultural whole so that India might be politically as well as culturally one" (Sri Aurobindo, 1951D : 407).

Sri Aurobindo appreciating the uniqueness and richness of Indian culture writes that, "More high reaching, subtle, many-sided, curious and profound than the Greek, more noble and humane than the Roman, more large and spiritual than the ancient Egyptian, more vast and original than any other Asiatic civilization, more intellectual than the European prior to the eighteenth century, possessing all these and more, it was the most powerful, self-possessed, stimulating and wide in influence of all past human cultures" (Sri Aurobindo, 1951A : 25). He expressed great pride in Indian culture.

4·3   Assimilation not Imitation

Sri Aurobindo advocates for cultural assimilation and not imitation of other cultures. He argued, "That we must not take it crudely in the European forms, but must go back to whatever corresponds to it, illumines its sense, justifies its highest purport in our own spiritual conception of life and existence, and in that light workout its extent, degree, form, relation to other ideas application" (Sri Aurobindo, 1951A : 25). He was in favor of assimilative appropriation, which is the ultimate truth of life. It is a myth that India is a multi-religious and multi-lingual society and therefore, in the presence of this diversity, unity cannot be achieved. Sri Aurobindo advocated the need for unity, not in the abstract sense of oneness but for unity in diversity. Diversity of language and religion etc. does not indicate the absence of basic unity. In his views every nationality has been formed despite the diversities of religion, race or language.

He acknowledged the coexistence of diversities. He writes, "There are certain essential conditions, and essential elements of nationality viz., geographical unity, a common past, a powerful common interest impelling towards unity and certain favorable political conditions which enable the impulse to realize itself in an organized government expressing the nationality and perpetuating its single and united existence. A common enthusiasm coalescing with a common interest is the most powerful fosterer of nationality" (Sri Aurobindo, 1951 : 507). In his opinion the regional, religious and lingual differences cannot be blotted out, yet they can be organized into a unity.

Forecasting the future of Indian society, Sri Aurobindo claims that the life in the society will be founded on unity in diversity. He

writes, "Many in one would place her on the sure foundation of her Swabhava and Swadharma" (Sri Aurobindo, 1951: 140).

At present the common masses of India have not been adequately prepared for spirituality. However, as a rule the change from rational to spiritual age must first be realized in few individuals before it will be circulated to the masses. He submits, "the mass of humanity has not risen beyond the bodily needs, the vital desires, the emotions and the current of thought-sensations created by these lower strata" (Sri Aurobindo, 1951C : 231).

The masses have no fascination for culture. In ancient times the great philosopher Plato, therefore, observed that the masses are incapable of profiting from higher education. In the opinion of Sigmund Freud (1961), 'the common man has no respect for culture' (Freud, 1961 : 60).

Sri Aurobindo submits that the spiritual development of the masses is a pre-condition for cultural progression. For spiritual development, the first requirement is that few pioneer individuals initially adopt spiritual life and then the masses follow them. He argues that. "It is the unpreparedness, the unfitness of the society or the common mind of man which is always the chief stumbling block. It is the readiness of this common mind which is of the first importance" (Sri Aurobindo, 1971 : 307-308). At present we find cultural degradation among the leadership as well among the masses. For cultural progression, therefore, the rich spiritual cultural traditions of the Indian society are to be maintained and transferred to the masses.

4·4   Liberty of Nations v/s International order

In the opinion of Sri Aurobindo to develop a living international unity, a workable and rational relationship between the nations is the most important requirement. A balance between the liberty of individual nations and an order at the world level, must be maintained. He suggests that "the first principle of human unity, groupings being necessary, should be a system of free and natural groupings which would leave no room for internal discards, incompatibilities and repression and revolt as between race and race and between people and people" (Sri Aurobindo, 1951B : 406). Sri Aurobindo advanced the idea of world-union as the basis of human unity.

4·5   Uniformity v/s Unity

Sri Aurobindo has very elaborately distinguished between the concept of uniformity and unity. In his views, unity is the basis of human existence. But to achieve unity it will be a mistake to enforce uniformity. We should understand that uniformity is not the law of nature and human life. He observes that, "Life exists by diversity; it insists that every group, every being shall be, even while one with all the rest in its universality, yet by some principle or ordered detail of variation unique" (Sri Aurobindo, 1951B : 490-491). He borrowed the idea of unity in diversity from the nature. In his views unity in diversity is the law of nature and it holds true for human society as well. In his book 'Ideal of Human Unity', he has devoted one chapter on 'Diversity in Oneness'. He submits that with the evolution of nature, more and more complex will be the formation of oneness. The evolution in nature is marked by the interplay of the forces of diversity and unity.

In the opinion of Sri Aurobindo, the real unity is the unity in diversity. Group culture can be developed without eliminating the individual culture, and similarly national culture can be developed without discarding the group culture. The development of national culture, similarly, is no obstacle to the development of global human cultural unity. In the development of cultural unity, the diversities add richness and variety, and contribute to make the cultural unity long lasting. In his views, "uniformity is not the law of life, and that life exists by diversity" (Sri Aurobindo, 1971A : 490). In the world union every nation will preserve its uniqueness. The principle of humanity unites all cultures of the world. In their spiritual essence all cultures are one. Therefore, the cultural unity will not destroy the distinctiveness of national cultures.

4·6   State as a Soulless Machine

Sri Aurobindo calls the State as 'soulless machine'. In his views, the rise of State is extremely dangerous because it evolves at the cost of human liberty. State strives to organize the whole social, political, and economic human life. The purposiveness and self-consciousness of human beings is not acknowledged by the State. Therefore, the idea of nation is better than the idea of State. For him, the nation is immortal. State is just an administrative apparatus. Every nation will develop its own political structure and will discover its own soul. He

argues that "there is a nation-soul but nothing like a state-soul" (Sri Aurobindo, 1971A : 39).   In view of this, it may be submitted that Sri Aurobindo is not in favor of a dominant role of state in the socio-political and economic life of human being. Authority in any form will destroy human freedom and will create obstacles in human progress. The ideal society will provide an opportunity to human being for self-realization. State creates a monstrous machinery to crush the freedom and growth of human being.

5.   Conclusion

Sri Aurobindo has predicted a bright future ahead for the human society when he described 'gnostic culture' as the culture of the future. He described that gnostic culture is a rich humanitarian values-based culture. He has predicted a divine future of mankind. He opined that unity, mutuality and harmony must be the inseparable law of the of common or collective life. In his opinion, the future of humanity is not dark. The idea of social uniformity, which is against the law of nature, should be rejected. The beginning of new human order will start with appreciation of cultural differences and will later lead to the formation of the world government. The future age will be the age of complete freedom with spiritual unity.

It may be concluded that in Sri Aurobindo's opinion materialistic growth is the root cause of modern age cultural crises. The solution to this problem lies only in the evolution of spiritualism and humanism. Education and religion will play the most significant role in attaining spiritualism and humanism.

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Rural Credit in India : An Overview

Kavita S. Vadrale* and V. P. Katti**

To increase the access of bank credit to all strata of society, the government of India has initiated various schemes and policies. The present paper has reviewed the state of rural finance in India. It analyses the source-wise trend of rural credit, credit to agriculture & priority sector, branch banking penetration in rural areas, etc. Study finds that, up to 1991, the share of institutional credit to total rural credit increased; after that, it declined, and share of non-institutional credit was augmenting. Banks were unable to reach the target of agricultural credit under priority sector lending. Moreover, expansion of branch banking towards the semi-urban and metropolitan area rather than a rural area.

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1. Introduction

Rural credit has national importance in the Indian economy, considering the role of agriculture in the Indian economy. In India,

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the bulk of short-term and long-term credit are provided by moneylenders in the earlier days. As it is costly due to the exorbitant interest rate, the burden of indebtedness on the rural masses increased. Therefore, the situation of Indian farmers is the "Birth in debt, live in debt and died in debt" in earlier days. To change this condition meticulous type of credit is essential. After independence, to increase the penetration of bank credit to all strata of society, the government of India has initiated various schemes and policies. As a result, credit to marginalized sections of the society, loans to the agriculture sector, and the number of bank branches in unbanked areas have increased. In the entire Indian financial system, commercial banks, co-operatives banks, regional rural banks, SHGs play an essential role in providing formal credit to the rural sector. "The banking system of an economy is the fuel injection system which stimulates economic proficiency by mobilising saving to investment channels" (Arora & Kaur, 2016).

Different studies on rural finance were emphasized many aspects of rural finance. Agricultural credit was started to grow after bank nationalization and growing over the period, and the overall flow of institutional credit has increased over the years (Mohan, 2006). In the post-reform period, institutional agencies, scheduled commercial banks specifically, have neglected rural credit, especially agriculture credit (Weekly, 2004). It is also emphasized by the K. P. Agrawal (1997) and noted that, despite conscious efforts for the expansion of credit to agriculture, but there is a substantial gap between the demand for and supply of agricultural credit. The study of Ray (2019) assesses the changes and changes in the Indian rural credit market in the post-independence period. Study concluded that, availability of credit, in terms of volume and number of households indebted increased substantially. The share of credit from institutional agencies has seen a continuous decline post- liberalization

Srivastava (1992) analyzed whether any relation between formal and informal credit markets in India. It finds that most of the small enterprises rely on the informal sector. Bell, 1990, examined interaction between Institutional and informal Credit agencies in rural India.

Chaudhuri (2001) developed a model of interaction of formal and informal credit markets where the bank officials face a lending constraint. Aiyar (1984), studied on Informal Credit Markets in India and finds that South India has a wider variety of recently started

informal institutions such as nidhis, finance companies, and chit funds with higher informal rates. Heidhues (2000) identified the determinants of farm households' access to informal credit in Lume District, Central Ethiopia. Dependency rate, health condition of farm household members and rented out land factors positively affect the borrowing decision from informal sources. Bhende (1986) examined the aspects of rural financial markets in three villages in south India. The study finds that large farm and family size, more educated families concerned towards the institutional credit and farmed more, irrigated land and less educated relied on informal sources of credit.

The present paper has reviewed the state of rural finance in India. It analyses the source-wise trend of rural credit, credit to agriculture & priority sector, branch banking penetration in rural areas, etc.

2. Data Presentation and Analysis

In the post-independence period, the government's focus is to cater to the rural population's needs. The government has initiated various programs towards rural finance. Therefore, the present paper overviewed the development and changing scenario in rural credit. For that, wise source trend of institutional and non-institutional rural credit, the state-wise trend of rural credit, agency wise flow of agriculture credit, priority sector bank lending to agriculture and priority sectors and branch banking penetration of scheduled commercial banks were considered to know the realities about rural finance.

Table-1 : Institutional and Non-Institutional Rural Credit

(Figures in Percentage)

Agencies	1951	1961	1971	1981	1991	2002	2012
Institutional Agencies	**7.2**	**14.8**	**29.2**	**61.2**	**64**	**57.1**	**56**
Government	3.3	5.3	6.7	4	5.7	2.3	1.2
Co-op. Society/ bank	3.1	9.1	20.1	28.6	18.6	27.3	24.8
Commercial bank including RRBs	0.8	0.4	2.2	28	29	24.5	25.1
Insurance	--	--	0.1	0.3	0.5	0.3	--
Provident Fund	--	--	0.1	0.3	0.9	0.3	--

Others institu-tional agencies	--	--	--	--	9.3	2.4	4.9
Non-Institutional Agencies	**92.8**	**85.2**	**70.8**	**38.8**	**36**	**42.9**	**44**
Landlord	1.5	0.9	8.6	4	4	1	0.7
Agricultural Moneylender	24.9	45.9	23.1	8.6	6.3	10	5
Professional Moneylender	44.8	14.9	13.8	8.3	9.4	19.6	28.2
Traders and Com-mission Agents	5.5	7.7	8.7	3.4	7.1	2.6	0.7
Relatives and Friends	14.2	6.8	13.8	9	6.7	7.1	8
Others	1.9	8.9	2.8	4.9	2.5	2.6	1.4
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source : RBI working paper series, All India Debt and Investment Survey

Figure-1 : Trend of Institutional and Non-Institutional Rural Credit
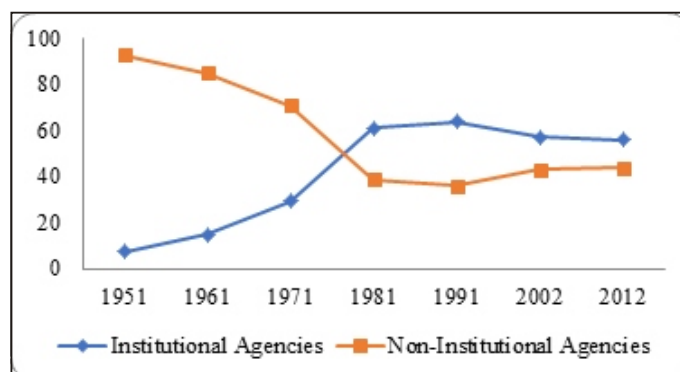
To enhance the access of formal credit to rural population, numerous structural changes have been implemented by the government of India after independence. Major initiatives are; nationalization of 14 banks in 1969 and 6 more banks were nationalized in 1980, 1974 introduction of priority sector lending, establishment of RRBs in 1975, 1982 NABARD, 1995 Rural Infra-structure Development Fund (RIDF), 1998 Kisan Credit Card (KCC) etc. Consequently, the shares of institutional credit in total rural credit were increased. It is clear from Table 1. Table 1 shows the trend of institutional and non-institutional rural credit. Credit by commercial banks and co-operatives were significant in the institutional source of credit. Institutional sources were reached at peak level in 1991, i.e. 64

per cent and after that has started declining. Inadequacy of staff in commercial banks resulted in poor quality of service and high per account cost; therefore, banks shifted their focus to large borrowers to reduce cost, which may lead to falling in the share of institutional credit. The agricultural loan waiver in 1990 reduced the outstanding loan amount and slowed down the flow of agricultural credit, as revealed in a study conducted by NABARD. The fear of credit indiscipline from the waiver benefitted farmers was one of the restricting factors for the bankers while financing. (Sangwan, 2018) Looking at the share of co-operative credit, it has realized up to 1991 it is in increasing trend afterwards it was slightly decreasing.

The share of the non-institutional credit was 92.8 per cent in 1951, and it reached the bottom level in the year 1991, i.e. 36 per cent. After 1991 the trend was changed, and the share of non-institutional credit was augmented. Both agricultural and professional moneylenders constitute the most important place in the non-institutional credit. Professional moneylenders shares were increasing in rural credit.

Table-2 : State wise trend of Rural Credit

(Figures in Percentage)

Major States	Sources of Credit : Institutional			
	1971	**1981**	**1991**	**2002**
Andhra Pradesh	14	41	34	27
Assam	35	31	66	58
Bihar	11	47	73	37
Gujarat	47	70	75	67
Harayana	26	76	73	50
Himachal Pradesh	24	75	62	74
Jammu and Kashmir	20	44	73	73
Karnataka	30	78	78	67
Kerala	44	79	92	81
Madhya Pradesh	32	66	73	59
Maharashtra	67	86	82	85
Odisha	30	81	80	74
Punjab	36	74	79	56
Rajasthan	9	41	40	34

Tamil Nadu	22	44	40	34
Uttar Pradesh	23	55	69	56
West Bengal	31	66	82	68
All India	**29**	**61**	**64**	**57**

Major States	**Sources of Credit : Non-institutional**			
	1971	**1981**	**1991**	**2002**
Andhra Pradesh	86	59	66	73
Assam	65	69	34	42
Bihar	89	53	27	63
Gujarat	53	30	25	33
Harayana	74	24	27	50
Himachal Pradesh	76	25	38	26
Jammu and Kashmir	80	56	24	27
Karnataka	70	22	22	33
Kerala	56	21	8	19
Madhya Pradesh	68	34	27	41
Maharashtra	33	14	18	15
Odisha	70	19	20	26
Punjab	64	26	21	44
Rajasthan	91	59	60	66
Tamil Nadu	78	56	60	66
Uttar Pradesh	77	45	31	44
West Bengal	69	34	18	32
All India	**71**	**39**	**36**	**43**

Source : Indiastat.com

The distribution of credit by the institutional and non-institutional agencies for the states from 1971 to 2002 is given in Table-2. Out of the total 17 states, the share of institutional credit continuously increased up to 1991 compared with 1971 in almost ten states after that declining trend were observed. In 2002, the share of institutional agency share was less as compared with 1991. On the other hand, non-institutional agency share was increased in 2002. Non- institutional agency share was very high in Andhra Pradesh, i.e., 73 per cent and the lowest share was found in Maharashtra, i.e., 15 per cent.

Agriculture is the main occupation of the majority of the population in India. The livelihood of many people is dependent on

the agriculture sector. Landholding size is small because of the division and fragmentation of the land. Indian agriculture is subsistence farming. Therefore, access to credit by farmers remains a significant challenge. Many small farmers credit was rationed like loan application is rejected; the loan amount is reduced etc. Credit rationing curtails the farmers' ability to purchase farm inputs and adversely affects investment in agriculture. Hence, the productivity and profitability of agriculture are affected, but the farmers' livelihood is also suffered. Therefore, agricultural credit is one of the major credits in rural areas.

Table-3 : Agency wise Flow of Agriculture Credit in India

(Figures in Percentage)

Year	Co-operative Banks	RRBs	Commercial Banks	Other Agencies	Total
1999	43.29	6.67	50.04	0.00	100.00
2000	39.47	6.86	53.46	0.22	100.00
2001	39.22	7.99	52.64	0.16	100.00
2002	37.91	7.82	54.13	0.13	100.00
2003	33.98	8.73	57.18	0.12	100.00
2004	30.90	8.72	60.29	0.10	100.00
2005	24.92	9.90	65.02	0.15	100.00
2006	21.83	8.43	69.52	0.21	100.00
2007	18.52	8.91	72.57	0.00	100.00
2008	18.95	9.94	71.11	0.00	100.00
2009	15.23	8.87	75.83	0.07	100.00
2010	16.51	9.16	74.33	0.00	100.00
2011	16.68	9.46	73.86	0.00	100.00
2012	17.21	10.65	72.13	0.00	100.00
2013	18.31	10.48	71.21	0.00	100.00
2014	16.86	11.61	71.53	0.00	100.00
2015	16.47	12.19	71.34	0.00	100.00
2016	16.74	13.03	70.23	0.00	100.01
2017	13.40	11.56	75.04	0.00	100.00
Mean	**24.02**	**9.53**	**66.39**	**0.06**	**100.00**
C.V.	**40.32**	**17.76**	**12.80**	**128.25**	**0.00**
CGR	**-6.08**	**3.06**	**2.13**	**-**	**-**

Source : Indiastat.com

Table-3 shows the agency wise flow of agricultural credit in India from 1999 to 2017. In the total agricultural credit, the share of commercial banks was more followed by co-operative banks and RRBs. Commercial banks' mean value of agricultural credit is 66.39 per cent, followed by co-operative banks and RRBs, i.e., 24.02 and 9.53 per cent, respectively. Co-operatives were the main financing agency for agricultural credit to farmers in rural areas, but the share of co-operative credit in recent years was declining. This is reflected in the negative compound growth rate and high value of the coefficient of variation. The massive expansion of bank branches and tremendous growth in banks' branch networks have led to commercial banks' positive growth in agricultural finance in recent years.

To cater for the need of the national priorities, the government of India took significant initiatives in banking sector reforms and the nationalization of the banks. It covered 80 per cent of the banking sector in India under government ownership. The main objectives of bank nationalization are to remove control of few, adequate credit for agriculture and small industry and exports, encouragement of new classes of entrepreneurs etc. The banks' nationalization led to extending and expanding credit to sectors that have a more significant contribution in national income and employment. But at the same time also focused on those sectors are severally neglected in terms of access to institutional credit. In 1974, introduced the priority sector lending. Priority Sector lending includes sectors that impact large sections of the population, the weaker sections, and the employment-intensive sectors. Under the priority sector lending, targets and sub-targets were set for different sectors.

3. Targets and Sub-targets for Priority Sectors

The targets and sub-targets set under priority sector lending for all domestic scheduled commercial banks operating in India in 2016 is given below. The target set for each sector is the percentage to Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.

Sectors	Targets
Total Priority Sector	40 percent
Agriculture	18 percent
Micro Enterprises	7.5 percent
Advances to Weaker Sections	10 percent

Table-4 : Priority Sector Bank Lending to Agriculture

(Figures in Percentage)

Year	Sectors			
	Public Sector Banks		Private Sector Banks	
	Priority Sector	Agriculture	Priority Sector	Agriculture
2001	43.00	15.75	38.02	9.52
2002	43.10	15.88	40.90	12.76
2003	42.50	15.38	44.40	14.36
2004	43.60	15.06	47.30	14.24
2005	43.20	15.67	43.30	13.40
2006	40.30	15.27	42.80	14.74
2007	39.70	15.43	42.90	15.44
2008	44.70	18.26	42.50	15.17
2009	42.70	17.66	46.20	18.72
2010	41.60	17.94	45.80	19.36
2011	41.30	16.66	46.60	17.26
2012	37.20	15.75	39.40	14.33
2013	36.30	15.01	37.50	12.82
2014	39.99	16.98	43.92	13.91
2015	38.19	16.49	43.17	14.80
2016	40.37	18.40	46.13	18.59
2017	39.50	18.30	42.50	16.50
2018	39.9	18.00	40.80	16.20
2019	42.55	18.12	42.49	16.31
2020	41.05	17.23	40.32	15.696
Mean	**41.04**	**16.66**	**42.85**	**15.21**
C.V.	**5.40**	**7.40**	**6.49**	**15.18**

Source : Computed from Data Collected from Reports of the Trend and Progress of the Banking - 2001-2013, 2017-2020 and Statistical Tables Relating to Banks in India 2014-2016.

Table-1 shows the priority sector advances of public and private sector banks during the study period from 2001 to 2020. Based on aggregate mean values, the priority sector advances of private sector banks were slightly more than public sector banks, i.e., 42.85 per cent and 41.04 percent. Considering the average values for twenty years,

priority sector lending target was achieved by both banks but failed to achieve the target every year. In the case of the overall target of priority sector lending, banks have crossed the target lending. For the exception of two-three years, 18 per cent agriculture target is not achieved by both banks. The performance of public and private sector banks towards priority sector lending and agricultural lending were somewhat the same. Moreover, in recent years the target to priority sector & agriculture sector percentage increased compared with 2001.

Table-5 : Gap Analysis of Priority Sector Advances

(Figures in Percentage)

| Year	Sectors			
	Public Sector Banks		Private Sector Banks	
	Priority Sector	Agriculture	Priority Sector	Agriculture
2001	3.00	-2.25	-1.98	-8.48
2002	3.10	-2.12	0.90	-5.24
2003	2.50	-2.62	4.40	-3.64
2004	3.60	-2.94	7.30	-3.76
2005	3.20	-2.33	3.30	-4.60
2006	0.30	-2.73	2.80	-3.26
2007	-0.30	-2.57	2.90	-2.56
2008	4.70	0.26	2.50	-2.83
2009	2.70	-0.34	6.20	0.72
2010	1.60	-0.06	5.80	1.36
2011	1.30	-1.34	6.60	-0.74
2012	-2.80	-2.25	-0.60	-3.67
2013	-3.70	-2.99	-2.50	-5.18
2014	-0.01	-1.02	3.92	-4.09
2015	-1.81	-1.51	3.17	-3.20
2016	0.37	0.40	6.13	0.59
2017	-0.50	0.30	2.50	-1.50
2018	-0.10	0.00	0.80	-1.80
2019	2.55	0.12	2.49	-1.69
2020	1.05	-0.77	0.32	-2.30

Source : Computed from Table-4.

Table-5 highlights the gap analysis of both banks concerning priority sector advances from 2001 to 2020. It has been observed that public sector banks have achieved thirteen times the target of priority sector lending during twenty years of study. At the same time, private sector banks also have reached the target in seventeen years. It can be said that both banks have attained the overall target of priority sector lending in the majority of years under the study period. Besides, RBI has also set targets for sub-categories of priority sector lending. Thus, banks are failed to achieve the target for sub-categories of the agriculture sector. Moreover, in recent four years, target to the agriculture sector was fulfilled by the banks. It is reflected the positive values in the gap analysis.

The widespread coverage of bank branches at different levels is essential to cater for the credit needs of the diverse group of people and community. The strong base of institutional finance will help remove regional disparities and raise the extensive production and income of the economy. For the growth and development of economic activities, the physical presence of banks is indispensable. It will help to mobilize the small saving from different parts of the economy through inculcating the habits of saving among the people in unbanked areas. On the one hand, good bank penetration helps to mobilize the small savings by inculcating the habit of saving among people and on the other hand, it also fulfils the credit need of the needy ones. "Branch expansion program can aid development in two ways i.e. (1) It helps for mobilization of idle resources and their channelization into economically productive purposes, and (2) branches identify genuine credit needs in the areas served by them and provide credit especially to the neglected sectors so that requirements of their areas may be adequately met" (Chawla, 1987) Therefore, we cannot ignore the importance of penetration of branch network in the country like India.

Figure-2 and 3 on the next page indicates the growth trend in bank branches of scheduled commercial banks and the percentage share of population group-wise bank branches of SCBs from 1980 to 2020. Before India's independence, few banks existed and catering to the credit needs of the industrialists and elitists and operating in urban and metropolitan areas. Therefore, the rural sector was totally neglected by the banks. After the nationalization of banks in 1969 and 1980, they opened their branches in rural and semi-urban areas as a part of inclusive and development policy of the nation.

Figure-2 : Trend of Bank Branches of SCBs
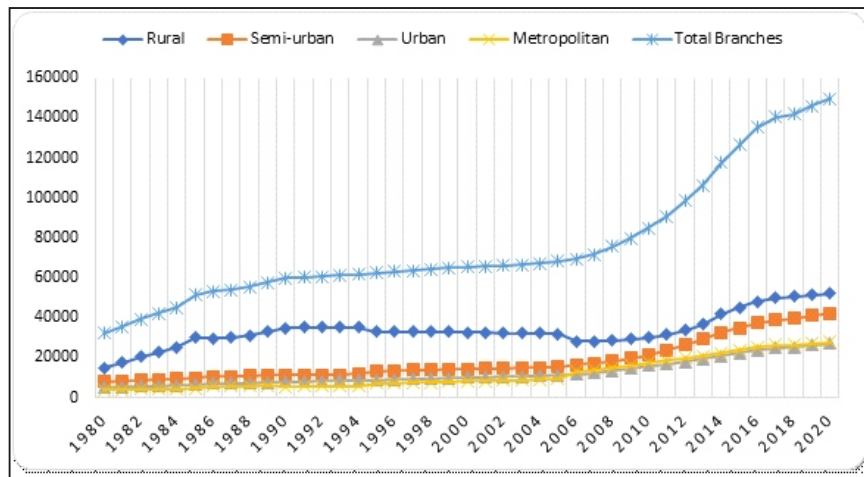
Source : Handbook of Statistics on Indian Economy 2019-20

Figure-3 : Trend of Percentage share of Population Group-wise Bank Branches of SCBs
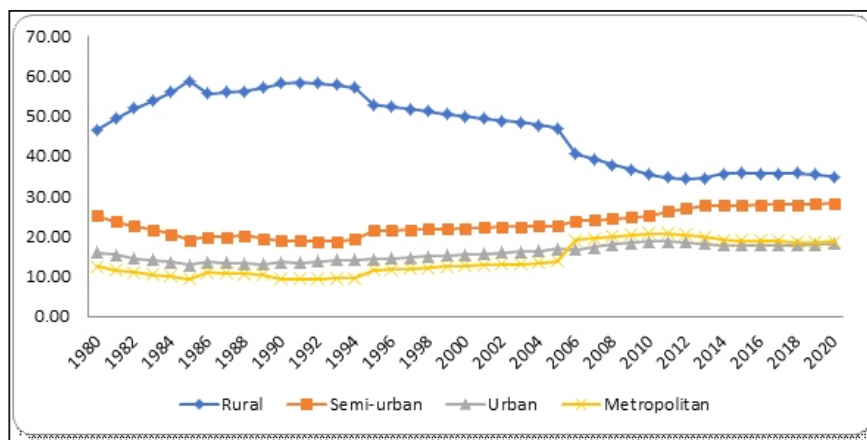
Source : Handbook of Statistics on Indian Economy 2019-20

Trend was consistently positive during the thirty years of study. All types of bank branches trend of were increasing, but after 2006 somewhat trend was changed. After that, rapid growth was observed in semi-urban and metropolitan branches than the rural and urban branches. In the population group-wise bank branches, the share of rural units was high, followed by semi-urban, urban and metropolitan branches. In the growth of bank branches, the percentage of rural branches was declining continuously. At the same time, the share of semi-urban branches and metropolitan branches increased. Earlier around 50 per cent of bank branches were located in a rural area, but in recent years it was just around 35 per

cent only. On the other hand, the share of semi-urban branches and metropolitan branches were expanded. It means the growth of bank branches were concentrated in the urban areas.

Figure-4 : Percentage share of Population Group-wise Bank Branches of SCBs
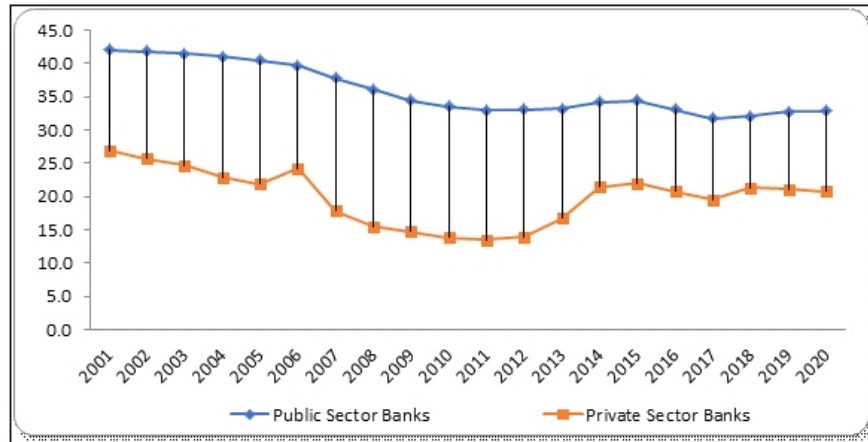
Table-4 shows the trend and percentage share of rural branches by public and private sector banks during 2001 to 2020. The trend of rural bank branches were declining in public sector banks and it was fluctuating in private sector banks. Percentage share of rural branches of public sector banks ranging between 42 to 32 percent. On the other hand, it was 28 to 20 percent in private sector banks. It means public sector banks are playing major role in rural area for mobilizing the saving and disbursing the credit. Yet private sector banks were not far reached in the rural area.

4. Concluding Observations

The share of institutional credit to total rural credit increased up to 1991; after that, it was declining, and the percentage of non-institutional credit was augmenting. The share of institutional credit was continuously increased up to 1991, and after that, it was a declining trend in most states. Both public and private sector banks were unable to reach the agricultural credit target under priority sector lending. Credit to the agricultural sector by commercial banks was increasing, and the share of co-operatives was declining. There is tremendous growth in the expansion of branches of SCBs but an expansion of branch banking towards the semi-urban and metro-

politan area rather than a rural area. Public sector banks have more rural branch networks than private sector banks, but the share of rural branches in the total bank branches declined in the last twenty years.

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Connection between Hydropower Transmission Line and Landowner's Dissatisfaction in Nepal

*Dinesh Kharel**

In Nepal, the government or authorities acquire the land through the legal process for large infrastructure development including hydropower and transmission line. In several communities, in the process of construction of transmission line, the authority has provided compensation for land and executed many development and mitigation programs. However, some affected societies claim that after the development of transmission line they have to bear numerous problems, challenges on their daily life. In Nepal, several societies have raised their collective and personal demand with transmission line authority which is the major cause for the delay of construction of transmission line. One of the major dissatisfactions of landowner is route of transmission line. If the route touches their unfertile land they do not oppose. However, if it touches their productive land or housing land, they express their dissatisfaction for the construction of transmission line and demand for the change of route. Besides the route, compensations, employment opportunities, local development, personal benefits are the major

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causes for the dissatisfaction of the landowners with transmission line authority. In practice, landowners get 100 percent compensation for tower foundation but get only 10 percent for track /RoW (under wire). This is the major reason for dissatisfaction of landowners who get only 10 percent. Landowners always analyze the procedures for land acquisitions, compensation rates, risk measures, health and safety aspects to identify whether they can be benefitted or not from the construction of transmission line. Therefore, satisfaction or dissatisfaction is generally expressed by landowners after calculating the economic benefits.

[**Keywords :** Transmission line, Landowner's dissatisfactions, Right of way, Land acquisition, Compensation, Policies]

1. Introduction

Nepal does not yet have enough high-voltage transmission lines to transmit electricity generated at different places to the places where it is needed. Due to the lack of adequate transmission line project the energy of hydropower has been wastage in various part of the country (NEA, 2019).

The major reason for delay in the construction of transmission line is land issue with public (land acquisition, dissatisfaction with compensation). In some projects, affected people and locals refuse to provide their land to build the transmission line even though the government and authorities provide (100%) compensation to related public at determined market prices for land used for towers construction. However, the authorities only provide 10% of the market value of land used for rights of way (path/track) of transmission line (Kathmandupost, 2019). Some of the public complain with transmission line project and authority is that once a transmission line is built, no other infrastructure can be built on the land as per their wish. The affected public say that bank do not accept such land as collateral. A clear government public policy is needed to provide compensation to the landowners related to right of way of transmission. However, the authorities and institutions have been addressing those public issues by their own institutional decisions. The hydropower transmission line project development or implementation is also connected directly with affected people and society.

In this article, I have included the theoretical debate, study methodology, dissatisfaction of landowners of the study area and major dissatisfaction including route, benefit, land acquisition duration and process, compensation, local development program, effects on health and environment and others related issues.

2. State and Power : Theoretical Discussion

Michel Foucault, the French postmodernist, has been hugely influential in shaping understandings of power and the idea that 'power is everywhere' and 'comes from everywhere'.

Foucault's approach to power is that it transcends on politics and sees power as an everyday, socialized and embodied phenomenon. This is why state-centric power struggles, including revolutions, do not always lead to change in the social order. His central concern was with how human beings are made into subjects within the modern world. What Foucault means by this is he is concerned with how individual become both citizens of a state and the effect that state has on them as people.

Subjectivity is shaped by different factors i.e., sex, health, race, religion and many more. That subjectivity creates self-formation and self-understanding. According to Foucault, subjectivity is generated in humans through; i) Science (knowledge) as disciplinary power, ii) Culture and religious power (dividing practices), iii) Government/ state power - Subjective power. Subjectivity is generated through power. Because of the new political forms of power, according to Foucault, state is the main driving factor for the struggle of subjectivity. Power is something exercised upon other. State has divided their public into individuality and totality. State is dominant on shaping the subjectivity of individual through the power state has. That was prevailed in ancient time (pastoral) and modern time in different forms. State has been using the panoptical gauge (analogy) to see all its' individual. State gives so called freedom but has been watching closely and regulating its' citizens in different ways. That power relations shapes the subjectivity and breaking that unseen wall of power relations is very difficult. For that, we have to promote new forms of subjectivity through the refusal of this kind of individuality which has been imposed on us for several centuries.

As Michel Foucault has said, the government shows that it has given the rights and freedom to its citizen however it controls and interfere to its citizen as per its need basis. Therefore, whether the landowners either happy or not, satisfied or dissatisfied, the government does not care much. It only follows its procedures and system to make legalize it action.

3. Methodology of the Study

This article is a product of my research study for my dissertation conducted between 2018 to 2021 that I had undergone during my fieldwork. This paper is an extract of my empirical representation from the large set of data that I had gathered during my stay in the field. Then I used tools for research including survey, interview and other required technique of the selected field area and scenario of landowners and their social positions and social structure have been presented. The Interpretivism perspective has been adapted to explain and analyze meaningful past and present interpretations of landowner's dissatisfaction with transmission line projects. As Max Weber (1864-1920) suggests that in the human sciences we are concerned with understanding in comparison to process rather than facts. I have applied interview method (Qualitative) to describe the phenomena of landowner's dissatisfaction from the perspective of concerned authority and stakeholders. Similarly, the researcher has conducted household survey (HH survey - Quantitative) to identity the causes of dissatisfaction of landowners.

4. Dissatisfaction of Landowners of the Study Area

Total 40 landowners are directly affected by the Balefi Corridor transmission line located in between Jugal Rural Municipality and Barabise Municipality situated in Sindhupalchowk district of Nepal. Census survey of 33 Household (HHs) was carried out to collect information, dissatisfaction and social structure of the affected landowners. Against the acquired land and property, employment and local development are the expectations of the surveyed HHs. However, majority of the HHs (56.25%) have shown their interest for good compensation from the transmission line authority, likewise 25% HHs have expectations for employment, and 18.75% HHs have expectations for local development of their area. The major causes for demand for good compensation and local development are traditional agricultural practice, food insufficiency, Debt status, shortage of safe drinking water facilities and poor transportation facilities.

5. Major Dissatisfactions of Landowners with Transmission Line Authority

5·1 Route of transmission Line

When local landlords get information that a transmission line is going to be built in their area, they share the information with their

neighbours, relatives, family and try to find out the route of the transmission line whether it touches their land or not. If the route touches their unfertile land they do not oppose. However, if it touches their productive land or housing land, they express their dissatisfaction for the construction of transmission line and demand for the change of route.

The authority determines the route in the survey phase. In the next phase the authority organizes several discussion and public hearing program with people regarding the possible benefit and minimizing the risk measures. Authority gives all construction responsibility to contractor including designing, engineering and procurement and construction of transmission line. In this phase, the contractor changes the route of transmission line. This is the major reason for dissatisfaction of the landowners.

5·2 Benefit from Transmission Line Construction

This is capitalist age and every individual seeks benefit and advantage from the authority and government. In the process of transmission line construction, public have to give their land to authority by receiving compensation. In this regard, there are no other specific opportunities for the landowners. They demand job opportunity with the authority. Land owners also demand with government to develop and implement local development program. In the beginning the authority expresses their positive commitment to the local for job opportunities. However, when they give the entire construction package to the contractor, the contractor hires the labor or worker from wherever they like. Because of this reason, the affected landowners get dissatisfied and create difficulty in the construction work and demonstrate on the road against transmission line authority.

5·3 Land Acquisition (Process and Duration)

As per their land structure, family setting and land value, the landowner expresses their opinion in land acquisition process. Generally, in Nepalese society, from grandfather's generation to grandson's generation they stay in the same house and use same property. In this regard, the younger generation is not happy to provide their land to government where the elder generation is more flexible to give their land to government. Therefore, when their family gets information that authority is going to take their land with

compensation, in many of the family the discussion begins regarding the compensation, job opportunities, value of land and duration for land acquisition. Normally landowner wishes to provide their land and receive compensation as soon as possible because of frequent change in value of money. Due to the lengthy process for the land acquisition, it takes long time to get compensation. This is another major reason for the dissatisfaction of the landowners.

5·4 Satisfactory Compensation

In practice landowners get 100 percent compensation for tower foundation but get only 10 to 20 percent for track (under wire). There is less dissatisfaction of the pubic for land to tower foundation. But there are several dissatisfactions in case of RoW compensation. On the other hand, the rate or value of land is determined by the chairmanship of chief district officer (CDO) of the district including the members of local authority representative and land revenue officer of the district. The landowners give pressure to their elected leaders to fix the rate in high basic. Normally landowner wants to get high value of land as a compensation of their land. There are other factors and decision for the fixation of the land price. The CDO and team do not care the pressure of elected local authority to increase the value. The Committee takes reference of a previous land selling and buying price that is registered in the land revenue office. Generally, the market price and legal (recorded) price do not match in practice. This is very difficult to determine the land price for authority and make the landowners happy.

Land price has not been disclosed. In some cases, 50 percent of the money taken by the landlord is spent on weddings, banquets, religious functions, and other family activities. Due to which the concerned land owner cannot buy another land and house and even the family is found to be upset. Therefore, if the concerned organization had to take the land with the house, the local landowner seems to want the provision of the house compensation. Although government-owned or public land can be provided to the affected landowners but generally landowners do not seem willing to take government-owned land as a compensation.

Since land compensation is usually paid in cash as per the law, landowners cannot buy another land and house if the cash compensation is not used properly. Generally, they use the compensation cash for the children education, for the health

treatment of their family, repaying debts, social and religious activities, festivals and wedding ceremonies and for extravagant activities such as alcohol and gambling.

On the other hand, there are complaints that the people's representatives and other stakeholders are not adequately represented in the committee for determining compensation. It is blamed from the locals that the committee headed by the Chief District Officer, head of the Land Revenue Office, the head of the project concerned and the head of the concerned village or municipality cannot lead the issues of related landowners. In some cases, this assessment committee gives the responsibility of determining the compensation to the sub-committee and also makes a decision based on the report given by the sub-committee. In some cases, the assessment committee has shied away from its responsibilities. Similarly, the land owners have demanded that the ward chairpersons of local villages and municipalities should also be included in the committee. Due to the large structure of the village municipality and rural municipality, in some cases their chiefs and deputy chiefs are ignorant of the prevailing price of the land around them and do not show much interest, so at least the ward chairman is in the fixation committee of the compensation. Dissatisfaction has increased among the landowners regarding the determination of the amount of compensation due to the provision that the price of the same land may be different for the more land and the less land.

5.5   Local Development Program

Besides the affected landowners, there are other major factors in the society including political parties, local club, community forest, mothers' group, youth club, finance and cooperative and civil society and educational institution. Most of the stakeholders and organizations do not get any compensation and opportunities from the transmission line development authority. Therefore, they raise the agenda of safety and risk factor, resettlement issues, after the construction of transmission line.

5.6   Effect on Health, Water Supply and Sanitation in Construction of Transmission Line

The increase in the noise level due to vehicular movement in the project area is likely to influence the physical and mental health of the local community. Discharge of wastes of various types including

metals, paper, kitchen wastes etc. is potential to degrade the sanitary hygienic conditions particularly around the construction sites and campsites. Considering only 300 numbers of manpower and their short-termed mobility at one site the impact is considered to be low, site specific and for short termed.

5·7 Effect on Drinking Water in Construction of Transmission Line

Similarly, with the increase in population along with the construction activities, a potential decline of the access to drinking water and existing sanitation condition occurs in the area of locals. The overall impact on water supply and sanitary situation are: shortage of drinking water, increase pressure on the existing water supply system, increase distance to the safe drinking water, increase in disease vectors, and reduced water quality due to increased sanitation problems etc.

6. Effects of Dissatisfied Landowners on Transmission Line Construction

In numerous areas across Nepal, people are not supporting land acquisition process; land owners are reluctant to receive compensation. This is the major reasons for delays of large infrastructure construction including road construction building construction for public welfare, expansion of industrial area and industries and hydropower transmission line development.

On the other hand, in some part of the country, the transmission line authority has to bear protest, disputes, politics in land, less participation of landowner and public reluctant to receive compensation of land.

For example, Bharatpur-Bardaghat 220 kV transmission line project, being built under the multimillion-dollar Nepal India Electricity Trade and Transmission Project, has been struggling to achieve 80 percent progress even in 11 years. The major reasons for delaying the construction are public disputes with transmission line project. Mainly, the reason is focused on land acquisition and reluctant public in receiving land compensation provided by the authority to public. Similarly, the under-construction 132 kV Thankot-Chapagaun-Bhaktapur transmission line, intended to strengthen the Kathmandu Valley's power supply system by eliminating voltage fluctuations and ensuring proper load management, has been a work in progress since 2004 with locals of

Lalitpur unwilling to give up land and right of way at the proposed rates. Residents are demanding 100 percent of the land value in compensation for easement rights while the compensation practice says they will get 10 percent. (Rijal, 2019). As Michel Foucault has said, state is dominant on shaping the subjectivity of individual through the power state has. That was prevailed in ancient time (pastoral) and modern time in different forms. State has been using the panoptical gauge (analogy) to see all its' individual. State gives so called freedom but has been watching closely and regulating its' citizens in different ways. That power relations shapes the subjectivity and breaking that unseen wall of power relations is very difficult. In this regards people are protesting, demonstrating, uniting, bargaining and in somehow collaborating with government authority for infrastructure development including transmission line construction in Nepal.

7. Conclusion

In most of the construction case, authority gave all construction responsibility to contractor including the designing, engineering and procurement and construction of transmission line. In this phase, the contractor changes the route of transmission line. This is the major reason for dissatisfaction of the landowners. On the other hand, there are the presence of political parties and their leaders in every district, rural municipality and ward level of local level in Nepal. In this context each of the landowner's family are associated with political party and linked with party leaders from local level to central level. There is mandatory representation of member from local elected body for the price fixation of the land for acquisition process. In this situation, landowners give direct and indirect pressure for their elected representative to increase the price of land for the fixation committee. However, the rest of the other member from government seems reluctant to increase the value of land as per landowner's wish.

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<p style="text-align:right">**14**</p>

Startup Ventures and their Contribution towards Atmanirbhar Bharat

Seema Sharma*

A startup, as an entity headquartered in India, is a young company founded by one or more entrepreneurs to develop a unique product or service and bring it to market. A startup is considered an entrepreneurial venture, typically aimed at resolving a real life issue with an innovative product or service, in search of enough financial backing to get off the ground. They have an important role in Atmanirbhar Bharat. This Atmanirbhar Bharat Abhiyaan or Self- reliant India campaign is the vision of new India envisaged by the Hon'ble Prime Minister Shri Narendra Modi. Under the Startup India initiative, eligible companies can get recognized as Startups by DPIIT, in order to access a host of tax benefits, easier compliance, IPR fast-tracking & more. This amply demonstrates that the government is well aware of their contribution in making self-reliant India. The present paper is an humble attempt to explain briefly the startup ventures and their contribution towards Atmanirbhar Bharat. It has been stressed that there is a great

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need to pay more attention in the field of staff training, ability to hire right people with the right skills at the right time and undertake a large number of initiatives for facilitating startups throughout their life cycle.

[**Keywords :** Startup ventures, Atmanirbhar Bharat, Startup India, MSMEs, Entrepreneurial ecosystem]

1. Introduction

Startup ventures are activities undertaken to initiate a profit oriented business or activities which give help in economic affairs of a person or a nation. It affects and develops economic goods and services. Duke University's entrepreneurship manual outlines the entrepreneurial process across five phases: idea generation, opportunity evaluation, planning, company formation/launch and growth.

While external factors like the atmosphere and the location of business play a big role in a venture's success, internal factors like the founder's locus of control and inclination to put a good harmony between work and its growth would also help in the economic growth of the country.

In the Government's flagship 'Startup India' initiative, more than 50,000 startups have been already recognized. Such startups are able to fuel the growth engine of the nation, as an average number of 11 employments have been attributed to each of these startups. With the Government's focus of leveraging the domestic capabilities through 'Atmanirbhar', the startup ecosystem in India would emerge as one of its competitive strengths.

2. Objectives of the Study

In this paper, I have tried to discuss few aspects of Startup in India like its need at the present time; functions and scope of startups; factors affecting the growth of startups; challenges faced by Indian youth in startups; the support of Government for startups; and leveraging capabilities through 'Atmanirbhar Bharat'.

3. Methodology

The main sources of data used in the study are secondary. The information collected for the study has been collected from websites, magazines, newspapers, journals and books. Startups are the need for the country like India where most of the youth are either

unemployed or in unsatisfactory jobs so it helps for job creation and helps for economic growth.

4.   Growth Matrix for Startups

Based on available data, I have devised a growth matrix for startups. The matrix leverages of a startup's internal capabilities as well as external facilitators are necessary to nurture a growth mindset.

Internal Capabilities	External Adaptation
Government	
• Encouraging youth to be a part of the startup ecosystem • Panel of Business Experts to assist in policymaking • Uniform and comprehensive taxation mechanism • Rewards and Recognition • Sourcing Policies to assist the domestic startups	• Develop a globally attractive policy and regulatory framework • Access to credit and business advisory • Promote access to global best practices in business management and technology innovation • Trade & Promotion support
Business	
• Develop good Policies and Plans • Develop an appetite for risk • Compliance oriented culture • Process Innovation	• Undertake routine skill enhancement initiatives • Leverage shared capabilities within the industry and grow scale • Develop Networking abilities

Some reasons for a weak entrepreneurial ecosystem within India may be a lack of knowledge of startup skills, networks, cultural support and technology absorptions etc. By technology absorption, we refer to the ability of a country to access, utilize the knowledge from elsewhere and then integrate it. In order to build the atmanirbhar ecosystem, it is critical for Indian startup-owners to connect with each other to share ideas, market connections and generally undertake joint activities. While competition is generally considered good for the market, an overly competitive market may lead to price wars, and eventually leads to consolidation in the number of overall business players. Focus should be on enlarging the proverbial pie, not seek a greater share within the existing pie.

At the same time, the cultural aspiration of a large section of the population may be addressed as well. Hofstede's cultural dimensions indicate that at a score of 40 out of 100 (Uncertainty Avoidance), the average Indian is likely to possess an acceptance of imperfection and improper planning. Tolerance for the unexpected is generally high in countries with low uncertainty avoidance and even welcomed as a break from monotony. It is also opined that in such cultures, people generally do not feel driven and compelled to take action-initiatives and comfortably settle into established rolls and routines without questioning.

Another factor is the availability of risk capital, though various measures have been put in place under the Atmanirbhar initiative. Still, during uncertain times of a pandemic, risk capital remains a critical challenge remains for the entrepreneurial sector.

5. Focus Areas for the Future

In order to increase more startups within the atmanirbhar initiative, there is a need to pay more attention to the skills required for entrepreneurship including staff training by the Government. Labor market flexibility is a need in terms of being able to hire the right people with the right skill at the right time. There is also a need of improvement in education system so that the youth may have focus on entrepreneurship associated courses.

In his 2020 Independence Day speech, Prime Minister Narendra Modi repositioned the 'Make in India' agenda as 'Make in India for the world'. This signifies India's aspiration to be a powerful trading nation on the back of quality products, competitive manufacturing, and integration into the world economy (Srivastava, 2020). Manufacturing capabilities suitable for competing in the global markets are a critical component of this strategy, and through extensive capability building focus within the Micro, Small & Medium Enterprises (MSMEs), India could emerge as a global power in overall manufacturing sector. In order to achieve this, capabilities need to be developed along a multi-dimensional horizon - one that leads to specialization as well as diversification.

6. Growing our MSMEs

Startups plays a very significant role in the economic development of any country. They play the role of a pillar for

economic growth as it leads to generation of employment, industrialization, technical development, expert promotion etc. Over the last few years, the trend of startups and entrepreneurship has increased in India and a number of foreign companies and PE funds are willing to invest in Indian market. In fact, during an uncertain economic outlook of ongoing COVID-19 crisis, Indian tech startups carefully aligned themselves to the 'new normal', leading to the emergence of 1,600 tech startups in the Indian ecosystem with a record number of 12 new unicorns.

So there is enough scope for the growth of startups in India and Indian market is much stable as compared to the markets of other countries. It is again important education and access to skilled workforce plays a great role in the growth of startups. New learners are known to have access to technology, they know foreign direct investment and other policies that help them for new opportunities every day .

An important aspect of startups in India is social entrepreneurship where poverty, unemployment plays a great role so people decide to take matters in their own hands without the help of Government to work for a better tomorrow. The cooperative movement has a rich history in India and two most notable examples are :

1. Shri Mahila Griha Udyog Lijjat Papad - providing employment to more than 45,000 women across India

2. Amul - Anand Milk Union Limited - Frontrunner of India's White Revolution

The Government seems to note the growth driver behind the Cooperative movement in India, and hence, established a separate Ministry of Co-operation. The ministry is envisaged to work in strengthening co-operatives at the grassroot level, working to streamline processes for 'Ease of doing business' for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

It is important to mention that the vision of atmanirbhar startups could be achieved through development of synergies with various other Government Schemes and Policies.

Digital India initiative was launched to modernize Indian economy. The aim is to make all Government services available electrically. Its aim is to transform India into a digitally empowered

society. The scheme has a mission to provide high-speed internet available down to the grassroots. It is a hope that our country will achieve equity and efficiency with so many diversities by making digital resources and services available in all Indian languages.

Similarly, Standup India launched in 2015 to help the unprivileged people. It envisages to help women entrepreneurs, Scheduled Castes and Scheduled Tribes economically. The economically weaker people may avail of loans to start Greenfield enterprises in manufacturing, services or in the trading sector. The standup India portal also gives information on financing and credit guarantee. There are many private organizations (NGO's) that help women entrepreneurs for starting their business. Women can avail services like counselling, training, opportunities also.

Pradhan Mantri Kaushal Vikas Yojna is a skill certification initiative that aims to train the youth in the skill of industry to earn livelihood of their own.

7. Conclusion

India has strong position in the field of product innovation. However, the weaker areas where our country score low are startup skills, technology absorption, high risks etc. There are some additional challenges like lack of networking and cultural support.

There is again a great need to pay more attention in the field of staff training, ability to hire right people with the right skills at the right time. The Government of India has undertaken a large number of initiatives and facilitating startups throughout their life cycle.

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The Study of Factors influencing Startup Phenomenon

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Startup is a disciplined entrepreneurship that comprises a set of constructive steps leading to a successful innovation-driven business (Aulet(13), 2013). Entrepreneurship success is about what one is best at doing for a longer period and is passionate about. Having an idea, a technological invention or merely a passion for something can initiate a business (Aulet, 2013). Startup India is an initiative of the Government of India and the campaign was first announced by Prime Minister, Shri Narendra Modi during his speech on 15 August 2015. In the Indian business scenario, as being facilitated, by the government there are a variety of initiatives that are being taken by the Indian youths. In this decade it has been observed that many startups are initiated in which some of the startups failed to reach the blossom stage. In this context it becomes imperative to understand factors that are inhibitor

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and enabler for startups. At initial stage, these startups are formed based on brilliant ideas and grow to succeed. The startup phenomenon has been delineated in the management, organization and entrepreneurship theories. As mentioned above Indian startups are struggling for existence. The objective of the study is : first, to identify inhibitor and enabler factors in the process of building a startup. Second, to recommend solutions to accelerate the startup process. This paper will address the startup phenomenon, the factors influencing it and the strategies adopted to accelerate the growth of Indian startups. The study concludes with the finding, suggestions and recommendations for the betterment of Indian startups.

[**Keywords :** Startup, Economy, Inhibitors, Enablers]

1.   Introduction

In the past decade, startups in India have received much attention. Their numbers are on the rise and they are now being recognized as an important engine for growth and job generation. The role of startup in India is to generate impactful solutions and thereby act as a vehicle for social and economic development. At present government has made various efforts to support startups. The flagship initiative, "Startup India", was initiated by our hon'ble prime minister Mr. Narendra Modi in the year 2016. The agenda was to build a sustainable ecosystem that can act as a catalyst for the growth of startup businesses and which will in turn able to boost sustainable economic growth and development leading to large scale employment opportunities.

2.   Concept of Startup

The startup has been conceptualized as an organization dedicated to creating something new under conditions of extreme uncertainty (Ries's, 2011).

Further, startup has been understood as a disciplined entrepreneurship that comprises a set of constructive steps leading to a successful innovation-driven business (Aulet, 2013). In addition, Entrepreneurship in the context of startup, has been explained that it is not a skill or attribute with which people are not born but it can be learned and taught (Aulet, 2013).

3.   Stages of Startup

According to Gustavson (2017), startups start from having a vision for creating a solution to a dilemma, working hard on implementing the needful product and positioning it in the market

place and finally making the product available for users. The last stage is then to start planning the next step for the future.

Kraus (2017) describes five development stages of a startup: starting with an early stage, moving next to a funding stage, establishing the business and pursuing growth, getting mature in the business and finally getting acquired (McGowan, 2017).

4. Factors as Inhibitors and Enablers of the Startup Phenomenon

There are two types of factors which affect the growth process of Indian startups :

1. **Inhibitors :** Inhibitors refers to those factors which slow down or prevent the growth of startups.

2. **Enablers :** Enablers refers to those factors which accelerate or facilitate the growth of startups.

5. Review of Literature

The review of literature was carried out to identify and understand the major inhibitors and enablers that influence the growth process of Indian startup.

5·1 Inhibitors

The major inhibitors that are identified are as follows:

1. **Entrepreneurial inertia :** Inertia can be considered as a company deciding to take no action regarding its strategic position.

2. **Technological uncertainty :** It is often a great challenge and a matter of concern for the decision maker of a firm due to rapid change in the technology and introduction of new technology in the firm's environment.

3. **Environmental Factors :** Specht (1993) distinguishes five main environmental factors affecting organization formation :

   1. Social,

   2. Economic,

   3. Political,

   4. Infrastructure development and

   5. Market emergence factors.

4. **Financial challenges :** In India startup face financial issues and problems for several reasons and in different stages (Colombo & Piva, 2008; Tanha et al., 2011; Salamzadeh, 2015a, b; Salamzadeh et al., 2015). The founder has to negotiate with family members and friends and to convince them to invest in his/her business idea. He/she invests in the business, and since the idea is in its early stages, he/she might need more money to expand it. Afterwards, in the seed stage, founder should look for angel investors and convince him/her with reasonable valuation plans. Next, in the creation stage, the founder should prepare a plan along with support documents to take advantage of venture capital.

5·2 Enablers

The major enablers identified are :

1. **Investors :** Finance is an integral part of the startup process. Investors play a major and vital role in providing finance for the growth of a company.

2. **Startup Incubators :** They provide a collaborative program specifically designed to help new startups foster and grow. Incubators help entrepreneurs solve some of the problems commonly associated with running a startup by providing workspace, seed funding, mentoring, and training.

3. **Pivoting :** In a study, Ries (2011) has defined a pivot as a structured course correction designed to test a new fundamental hypothesis about the product, strategy, and engine of growth. The work of Kirtley and O'Mahony(2020) on the other hand describes it as "a change in a firm's strategy that reorients the firm's strategic direction through a reallocation or restructuring of activities, resources and attention".

   The studies (Ries, 2011; Terho et al. 2015; Hirvikoski, 2014; Bajwa et al., 2016 and Bajwa et al., 2017) have described the following distinct pivot types:

   - **Zoom-in :** It is a solo feature of a product and which becomes the product in its entirety. Alternatively, it can be a narrowing of market focus, possibly from an entire market to an individual segment.

   - **Zoom-out :** What was considered to be a product does not address market needs and instead becomes a feature of a more complex and substantial offering.

- **Customer Segment :** A startup understands that its initial target audience does not possess an unmet need matching the product's profile; however, a different group of customers does and so the product is repositioned accordingly.

- **Customer Need :** The product doesn't meet the original customer need envisaged, however it has the potential to solve a previously unseen problem instead.

- **Platform :** An application includes complete platform and it is also termed as the reverse process.

- **Business Architecture :** This pivot type concerns two divergent organizational structure designs; namely complex system model - which represents a low volume, high margin philosophy - and volume operation model, which represents the diametric opposite. In a business architecture pivot therefore, the pivot is from one model to the other.

- **Value Capture :** A change in the means - of which there are clearly many - by which a startup derives value from its operations.

- **Engine of Growth :** Often accompanies the preceding category on this list and denotes a change in the growth strategy pursued by the startup.

- **Channel :** A simple change in the route by which a startup ensures that its product reaches its customers.

- **Technology :** A variation in the form of technology that a startup utilizes to generate a solution to its customers' issues.

- **Complete :** A pivot where, while the startup's core team remains intact, seismic shifts occur in such business aspects as product offering, target market and financing.

- **Side Project :** A switch to a supplementary initiative that is running on a similar timeline to the primary endeavour of the startup and shows greater potential.

- **Social Pivot :** Where dynamic alteration in social factors, for example, people and environment alter the direction of an organization.

4. **Scaling :** Maximizing the ability of an organization to achieve rapid growth. It includes Data driven operations. Data- driven operation refers to the process by which potential opportunities

and corresponding risks can present themselves via high volume data analysis. This analysis process facilitates a startup by providing ability to frame, hedge and monitor the potential ups and downs, before and during rapid scaling. The concept of data-driven operation is underpinned by the following three distinct components :

- **Data profiling :** The process whereby user data is employed by a startup to distinguish and consider potential untapped areas of opportunity; for instance, clusters of new users.

- **User hedging :** A startup utilizes diverse data sources obtained from possible sources to produce a balanced risk profile. This encapsulates the practice of each innovative activity, it considers, to be a part of its development.

- **Fine-grained monitoring :** This final activity is the scrutiny at as granular a level as possible of a startup's user metrics to identify any areas of operational concern.

6.   Recommendations

The work of Nair and Blomquist (2018) make the case that the startups within an incubator setting are less prone to failure than those outside. The strategies are identified by the work of Nair and Blomquist (2019) to avoid failure and accelerate the growth of startups. These strategies are also recommended for the digital startups. In general, it is applicable on all kinds of startups and in particular digital startup.

This is a result of four strategies, specifically :

- Focus is on the team around a scalable idea : The startups specifically need an idea or some description in the context of the market. Whereas, incubators tend to majorly focus upon the qualities of the startup team, able to possess the potential to scale up the idea to a commercially viable level, in contrast to the perceived innovativeness and superiority of the actual product and/or service.

- Business model validation: Incubators are well aware of, more often than not, that the cause of a startup failure lies within its business model. The incubators repeatedly encourage the resident startups to initiate feedback, obtain feedback and incorporate that feedback into the lifecycle.

Incubators also suggest for taking a minimum viable product to the potential customers. This process facilitates to test the business model.

- Business model development: As a startup progresses through its incubator journey, it is imperative that it demonstrates proof of concept at various points in order to maintain its funding streams. Incubators are able to provide startups with the myriad of resources they require to achieve these points, the support to pivot to a new idea if the concept cannot be proven and facilitate access to streams of finance to support them while they undertake these activities.

- Business model scalability: Most incubators want their startup residents in and out of the premises as rapidly as possible. Two scenarios can result in this objective being met; the ability of a business model to scale and the inability of a business model to scale. Incubators are able, through coaching, mentoring, and network access, to facilitate the construction of a scalable and feasible commercial model.

7. Conclusion

Finally, it can be concluded from present study in reference to two set of stated objectives. The first objective to identify the four major inhibitors and enablers through the review of literature, has been met. Second objective to recommend solutions inorder to avoid failure and accelerate the startup process has been fulfilled through the four strategies suggested by Nair and Blomquist (2019).

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Management Leadership and Bhagwat Gita

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Management Leadership is concerned to initiate innovation and to administer risk in Business. But management leadership is lacking the proper pattern of leadership. Basically, actions dictate outcome while in present scenario outcome is dictating actions. The management leadership is also lacking an effective understanding of emotions and vision. Understanding of other's emotions and vision is highly necessary to achieve success. If it is not done, a contradiction between matter and mind will arise. Indian organizations have well followed and adopt the theories and practices of Western Management. But the results as was expected while adopting western management theories and practices cannot be assured. The reason of such failure is not from the side of organisational framework

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and not in the application of western management theories and practices. It is to note here that India never tried to evolve its own culture specific management leadership as Japan did. It primarily based upon American thoughts. India is rich in culture, heritage, ethics and values. These distinct culture, heritage, ethics and values create basic philosophy of Indian industrial environment. Therefore, Indian organizations failed to establish that height of success as was thought upon earlier. Here, one should not forget the "Song of the Lord Krishna"- Bhagwat Gita. It is the pure universally applicable essence of Management leadership without violating values and ethics. Thus, this paper gives a brief interactive enumeration and connection between American Management Leadership Model and Indian value-based Bhagwat Gita based Management Leadership Model.

[**Keywords :** Bhagwat Gita, Krishna, Values, Ethics, Management Leadership, Culture, American Management Leadership Model]

1. Introduction

Management leadership is concerned exactly to initiate innovation and to administer risk in business. But management leadership is get lost in its actions and outcomes. The actions should dictate outcomes, now outcomes are dictating the actions. It seems that management leadership is deviate or in dilemma. There are polar & that are not in a good correlation such as man vs. machine, human emotion vs. technology, social responsibility vs. profit maximization, personal goals vs. organizational goals and social-well-being vs. diversification of organization. This may be elaborated as a divide between matter and mind.

Organization is concerned in the achievement of its various targets like performance, optimization, STP, planning, innovation, management of change, zero defect control, MIS, organization behaviour and other work-related issues. But the employee has its own distinct targets to achieve such as comfort, transparency, discipline, autonomy, delegation, decentralization, morale boosting, training and development, conflict management, grievances and welfare management, social upliftment, children education and family medical aid.

Mary Parker Follett (Clegg, 2004) says that "Management is the art of getting things done through and with other people". Peter D. Anthony (Anthony, 1986) observes that "Management is concerned for the wide … direction of affairs at board level to specific, narrow and specialized responsibility (in the smallest sub unit) where action through other people takes place".

If the analysis of the pioneer definition of management laid down by Mary Parker Follett is made, the main stress is on the words 'through' and 'with'. Here, the management will get the things done 'through' other people and 'with' other people. There are two parties in the definition-one, the management and two, other people. The object is "getting the things done". Again, stress comes upon two less discussed and explained items i.e., 'through' and 'with'. Here, 'through' means motivation and strategy. And, 'with' means Coordination and cooperation.

The main crux of management leadership lies in these two words only. Motivation, strategy, coordination and cooperation are such thoughts of management leadership that need high level of understanding of emotions and vision. No Leader without understanding of emotions and vision can handle the management of change and equilibrium between matter and mind. These are the only traits that help in the effective administration of motivation, strategy, coordination and cooperation.

Bhagwat Gita tells the righteous theory to develop unfurled understanding of emotions and vision to achieve goals in a true and transparent manner. Without the righteous understanding of 'doing' an 'doing not'. No one will "get the things done through and with other people".

2. Reason to adopt the Bhagwad Gita Ideology

The management leadership model advocated and exercised in India is an American model. With the numerous invasions in the times left apart, the Indian education and models of learning and knowing became weak and shattered. Unlikely, Japan has never bore the external effects to its education system. Japan has its own culture specific management leadership model. But India never tried to think over this issue. India is rich enough in its culture but it always tried to be western. The performance level of any organizational efforts is standardized ever in terms of Western management leadership styles. Indian organizations touched the strategic pinnacle of theory and practice of management as enumerated by Taylor and Fayol.

 But Indian organizations become a victim of labour unrest, closures, lockdowns and political interferences even after applying fine strategic planning and decision making of Western Management theories.

The problem exists neither in the organizational framework nor in the application of Western management theories and practices. The problem broadly lies in the mismatch of nature of organizations that are established on Western management patterns and Indian ethics. Manager has to deal with the material environment and humans that are cultivated in the Indian philosophy, sociology, culture, heritage, ethics and values.

3. Spiritual Cognitive Paradigm of Management Leadership

It is well trusted and established fact that the motivation for the righteous doing is perfectly exercised by Lord Krishna to Arjuna. The Indian living standards have its own self developing patterns of ethos and values. These values and ethos guide all human beings in all walks of life (Agarwal, 2010). These ethics and values are present due to spiritual cognitive paradigm initiated by Bhagwat Gita itself and by many other Indian spiritual literatures.

Bhagwad Gita has always established such ideals that have universal applications from the ages. The philosophical and spiritual theories that Bhagwat Gita has imbibed in the society is unique and everlasting. And, another important factor, that is worth considering while adopting Bhagwat Gita's songs, it can be understood even by listening to it. No American, German or Japanese management leadership theory and practice can match the ideal theories established by Bhagwad Gita, thousands of years before Christ. Be it an employee, a shopkeeper, a social worker, a service provider or a house keeper, everyone and each one can practice the principles of Bhagwat Gita that are in the form of 'shlokas'.

4. Bhagwad Gita's Model of Management Leadership

Above discussion leads to a clear understanding towards the Bhagwad Gita model of management leadership. No other management leadership model can match this model.

1. The leader is Sthita Prajna (individual), established in Sattav Guna (pious traits), self- controlled and an unattached Karam Yogin (one who performs action without attachment to the fruits of action). In inter-personal relationships, a leader follows giving model, practicing leadership through renunciation rather than appropriation.

2. A leader's decisions are based on values rather than on other considerations. Nishkama Karma is spontaneous to him, in the sense of performance rather than result orientation. A manager enjoys Mentor-protégé relationship with his employees/subordinates. He acts as an interpreter, teacher, counsellor, integrator and exemplar to them. This is a paternalistic model of leadership. He enjoys managerial effectiveness through Nishkama Karma. He is a good team builder through personal virtues, human qualities, moral and spiritual values.

3. Business leaders' philosophy is based on Atman-Brahman (soul-god) nexus, Varnashram (social order based on one's duty in society) system, purusharthas, Rinas, and Rebirth. A business leader performs Nishkama Karma for Lok Sangraha, as different from Karma Vada (action with personal motives).

4. Self is the criteria of decision making. The self is Supreme Existence, Supreme Intelligence and Supreme Happiness. A manager develops better decision making through spiritual sanskaras (basic traits of an individual), Yogas, De-Egoisation and Depersonification and enjoys perfect mental health. Work is a sacrament; fulfilment of Swadharam is the ultimate duty. As against demoniacal traits, the leader shows divine traits. He follows law of sacrifice and service, enjoys bliss with Nishkama Karma as centre motive. He practices effective inspirational communication through Swadharma.

5. A manager improves quality of work life by practicing Lok Sangraha as Business Policy.

In employer-employee relationship a manager pursues spiritual direction, coordination and control. Artha (wealth) and Karma (action) are based on Dharma (truth or what is right) with the Moksha (liberation from circle of life and death) as the Summum bonum, in personal, corporate and social life of a manager.

5. Outlook for Future

It is clear from the ongoing thoughts that any education must be culture specific. The same rule is followed in the management leadership model. The culture specific management leadership model influences the behaviour of subordinates and build a strong hierarchy in the organization. Culture specific management leadership more clearly define the identity of individuals and the patterns of their economic, social, political and psychological activities. Such

individuals ruled under culture specific management leadership model can better understand the vision and mission of organization, can better integrate them with individual goals. This is the main quality of Bhagwat Gita. It gives an individual the power of 'to rule' and 'to be ruled'. It gives the basic thought where ruler and follower are in the same cart. They both are in the work-arena simultaneously and together. This is the work centric model of 'action' and 'outcome'. This is neither governing and nor exploiting. American Management model is based on Managerialism-Managerialism gave mangers the right to hire, fire, give orders, control and evaluate the performance of others in the interest of efficiency, productivity, profit or providing a service for a common good (Drucker, 1973). German model is based on co-determination is a system of industrial management in which workers share responsibility for the operation of a company, as through elected representation on a corporate supervisory board (Collins Online Dictionary, n.d.). Japanese model is based on paternalism-paternalism leadership is a managerial approach that involves a dominant authority figure who acts as a patriarch or matriarch and treats employees and partners as though they are members of a large, extended family. In exchange, the leader expects loyalty and trust from employees, as well as obedience. Sometimes it is gender-neutral rather than patriarch or matriarch.

The Indian model of management may be based on Nishkama Karma, the central teaching of Bhagawad Gita. While the American model is based on ego-centred consciousness of individualism and Japanese system is based on group consciousness. Indian model may be based on Atman-Brahman nexus. While ego is dominant in Western model, in Japanese model it disappears in the group consciousness. The proposed Indian model, De-egoisation and De-personification leads to the realization of the higher self (Atman) which is identical with universal self (Brahman). While American system is governed by laws and rules, the Japanese behaviour is characterized by role playing and tolerance, Indian model will be governed by Dharma, Moksha, Rinas, Lok Sangraha and Nishkama Karma. Cooperation, Coordination and control will be motivated by the objective of consolidation of corporation within itself, with other corporations and with the society at large. Understood in this sense, Loka Sangraha will be acceptable to Indian corporate personnel as precedence of duty over rights, sacrificing the individual self for the family, community and society is an inherent part of Indian ethics. While American view point is binocular, Indian view point, like that

of her Asian brother Japan, is multi-cular which means that different people has different legitimate views. In Japanese culture, the notion of objectivity dose not exists. Objective only means 'the guest point of view' which is neither superior nor inferior but different from subjective, the host's point of view. This attitude may be helpful in understanding the Gita model, most of which is subjective from the American objective view point.

Japanese concept of 'On' is akin to Indian concept of 'Rina' (the debt). 'On' is received from parents, superiors and society and Nature in general. Repayment of the on, is sense of indebtedness, which forms the basis of moral action as in the case of Gita's concept of Rina's (the debt). Like Indian, Japanese are driven by a sense of indebtedness that is never completely repayable while Americans are driven by 'entrepreneurialism'. As against American individual decision making, the Japanese have group decision making which leads to participatory decision making. Whereas in Gita model, de-egoisation and de- personification as necessary to make the higher self the source of decision making is given. In Japanese system, as against the system in an American corporation, no formal hierarchical structure held the organization together but the members cannot tend to embrace and support the group completely. While in American corporation's formal communication has to be explicitly in writing, trait communication prevails in Japanese high-density environment which leads to tactic communication due to commitment and loyalty.

Unlike Americans, Japanese like Indians, never separated secular from personal and spiritual matters. As in India so is Japan, moral codes and religion blended together in ways that made public and private inseparable. Against Taylor's par excellence, the Japanese corporate leadership espoused group - oriented consensus making, controlled by quality, sharing of values and information, the cultivation of relational skill and broad consultation before acting become important. This may serve as guideline for future Indian manager trying to be effective. Pointing out the difference between an American and Japanese corporate, write Abegglen & Stalk (1985), "Japanese companies differ significantly from the western pattern. The essence of the Japanese company is the people who compose it. It does not as the American firm, belong to the stock holders and the manager's they employ to control it, but it is under the control of people who work in it, who pay limited attention to stockholders wishes. The company personnel, including directors who are

themselves life time employee and executives of the company, are very much part of the company…Personnel have a real control over company decision". Japanese enterprise unions are work councils not trade unions, the employee representatives in the vertically structured firm. Both the management and the employees submit to the needs of the enterprise as a whole. The inferior - superior social legacy persists. Static differences operate inter firm relations up the economic order from the smaller to the greater concern.

As against the American concept of equality and freedom, Bhagawad Gita suggests hierarchism as an organic principle based on inherent differences in temperament and capacities. Understood from the Japanese viewpoint of tolerance and acceptance of differences it is not against equality and freedom. It rather insists on the organic relationship in spite of division of labour. The Gita doctrine of Swadharma (one's duty) supports dignity of labour, however lowly it may be. As against the American principle of collective bargaining, very much prevalent in India today, in Japan the management resolves conflicts through consultation with unions or a majority of workers.

Our occasional reference to Japanese practices as against the American corporate behaviour, intends to throw suggestions how the Gita model may be successfully adopted in India. However, mere theoretical consensus over this issue cannot lead to desired changes. Like Indian Japanese also adopted American system of management in post war period. But they gradually developed their own management model on the basis of their own culture. India can also do the same. Management is a science as well as an art. While scientific theories and techniques of management may be somewhat universal, the art of management has to be practiced only in tune with indigenous culture and value system. Thus, a successful manager in one culture may not succeed in other culture. The Indian value system, as against the American profit maximization, advises control of avarice, lust and greed. Managers must reduce their levels of indulgence if they wish to enjoy trust and esteem of the employees. The typical western attitude of 'I did it' is not in keeping with the Indian value system. In managerial situation, the result or action cannot be predicted. Therefore, Bhagawad Gita suggested Nishkama Karma as an alternative. Unpleasant managerial experiences may be considerably reduced if the Indian managers learn to internalize the principle of Karma, Rina, Swadharma and Rebirth.

This adoption of Gita model of effective management leadership however requires a change of attitudes, beliefs and values, right from the grass root, through change in management education. Managers brought up through Western management education cannot understand, still less practice, the Gita model. Alien domination and British rule changed our entire education system. It has made Indian value system and culture irrelevant to management.

The existing model of management education only creates Western attitudes, beliefs and values among the management personnel. Japanese teach moderation right from the primary school education. In his study of Japanese primary education Joseph Adams relates that against the Western 'aggrandizement' the Japanese children are taught not asserting yourself too much in group relations. The Japanese classroom stresses process modes of collective learning, which emphasize the process not the individual abilities. Japanese educator and businessmen realize that cooperation essential to an integrated organization is not learned spontaneously. This serves the needs of Japanese enterprises much better than American management leadership education.

6. Conclusion

Therefore, in order to practice Gita model of management leaders in Indian business corporations, our management education must include Gita philosophy, attitudes, beliefs and values in its syllabi at different stages. Nay, we would go a step further and suggest that now it is time that Indian education system, right from the primary to university and management stage, inculcate Gita philosophy, attitudes, values and beliefs, among Indians so that through the process of 'Sanskaras' so much emphasized by Gita, a new generation of management leaders and corporate personnel may develop in due course of time, for whom following of Gita model of management may ultimately become spontaneous. Thus, through the synthesis of Gita philosophy, beliefs, attitudes and values with modern Western thought and technique, India will give birth to management leaders who may be able fulfil their culture specific roles not only in Indian corporate scene but contribute in world of business management.

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Concept of Vedic Business Management in Perspective of Economic Affairs and Control of Inflation

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Management is that instrument which can give results more effectively and before time. When the human life, corporate life, institutional life, family life is concerned with goal achieving aspect, then the Vedic Management becomes more useful because being it natural and eternal can produce more effectively the suitable results. See : *''भद्रा ते लक्ष्मीर्निहिताधि वाचि''* *means the business is originally depended on speaking. This the fact that whosoever involves in a business activities he should always prefer the speaking management, which is called Vedic management.*

[**Keywords :** Commissioners of Taxes, Officer of Keeping wealth stored, District Officer of Taxes Collection, Officers of Villages, Officers to Assistant District and village officers, Accountant General, Chief Accountant, Assistant Units of Chief Accountant, District Tax Collectors, Accountants, Credit, Loan, Claim, Non-Bailable, Indirect Tax, Lottery,

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Allowances, Bonafied , Commissioner, Company, Interview, Automatic, Bad Currency, Sky-Earth, Purchase, Bearing of Money]

Management is an important aspect of human life. It is conclusive counting of being disciplined, developed and progressive. Totally mathematical, research-based or situation-reformed counting to manage economic stages, to built national richness, to maintain the strategic data, to make availability of required products, to develop similar resources to management is an equipment to force the mind, strategies, society or individual desires. Every part of development shall be achieved only by management of life, Although the business management nowadays more developed along with the technological aspirations but the technology can assist to make strategies of result full easily with the direction of given commands of human mind generated management when we see the available resources of modern management the opinion appears that these facts are more described by Heneri Fayol, Philip Kotler and other learned persons of western world in the *Principles of Management* by Dr. Heneri Fayol, *Principles of Marketing* by Philip Kotler. Now the question arises that if the knowledge of wisdom has derived by human mind about facts, can be adjoined to ancient text or not ? answer becomes very conclusive that the facts described by the learners about modern management being useful and authoritative but they not completed without the visible result in the society and could be linked to human centric views and directive phases of Vedic wisdom. The conflicts, dissimilar distribution, slump of economy, inflation, technology driven in monopoly concepts and hunger of human are the important issues to discuss about results of modern economic management so I firmly wanted to bring out the facts from the world's oldest and useful book of Vedas to make a straight line of Vedic management. The Idea never changes it always described in the new dimension with the usefulness only. See if we know that sun rises in the east then nobody can make it changed or modified like that the Vedic facts about the management also could not be changed only according to requirement they are used accordingly. Here with the reference the Vedic management of modern economic affairs and control of inflation described mainly in this article.

What are the modern economic affairs and inflation linked issues? Mainly the economy of world is more developed and enough producing also but did not succeeded to fulfill the requirements of

society although the developed nation as America, European countries, Middle East and South East nations are more rescindable with their fulfilled requirements but they did not succeed to make it available the food, medicine education, justice etc.

The availability of products when becomes hard to buy on a high price with the slump of currency issues gets a phenomenal charges in the food habits resources arability and making facilitation so above linked issues could be solved with human centric Vedic management.

As described in Vedic Literature, the first scholar of Vedic Philosophy of (अर्थ शास्त्र) Economic Studies is Acharya Brihaspati (आचार्य बृहस्पति). His Written documents on economic studies is *Barhaspatya Arthshastram* (बार्हस्पत्य अर्थशास्त्र). He is the founder of Vedic economy mainly he describes about wealth, farming, village, handicrafts, entrepreneurship, business, industry and punishments for malfunctions others are Bahudantiputra Vishalaksha, Ushanas etc. First of all, I should describe the environment of state where wealth is managed. Vedic administration was conducted with the help of Samita (समिति) That was elected by common man and the samiti elect's ministers (मंत्री).

समानो मन्त्र समिति समानी समानं मनः सह चित्तमेषाम्

The main function of Samiti is to advice for making policies the availability of products when becomes harder to buy on a high price with the slump of economic issues gets a phenomenal changes in the food habits resources availably and making facilitation. So above linked issues could be solved with human centric Vedic management.

It is mandatory for Minister to conclude the advices of Samiti and present in the meeting.

In the Samiti meeting (Parliamentary session), there are different opinion also the study of Vedic Management reveals conclusions that the citizen elect Samiti, Samiti elects ministers and the parliamentary session are organized to take all different opinions to make common implementation for a profitable economic environment.

The appearance of Vedic facts in modern economic affairs could be understood by taking some view of structure of Vedic institution or organization of Vedic establishment.

The aspect of Vedic economic perspective in seen there, where the all parts of economy are certainly mentioned these are two parts

First - Controlled by Government - Industries, Capital, labour; the government should make policies according to requirement of common man and for the welfare of common man (विश:) Industries and the other functions as capital availably uses and labour availability should be managed by government of state.

These are the key industries as related with gold silver coin, Medicines, Shesha, Tin, Iron, Food, mining etc. the private companies where the management of industries, capital and labour is done by citizens of state are farming, seeds, instruments, cotton, architecture, animal, horse and elephant management entertainment etc. In these firms also the Government has to control production, distribution, and consumption to stop malfunctions and unsatisfactory environment by the control of both firms government will be benefitted by profits and collected taxes.

Taxation should be as honey bee collects honey from flowers or sun evaporated water from river and other sources of water on earth.

The summarization of government industries or govt. controlled industries is to make equal distribution according to requirement, second to curb the mal-practices of business for welfare of common (विश:).

The tax collection was aimed to procure the facilitation of citizens and built a strong army, Wealth Ministry Management of Kosha (Banks). Where the structure was depended on Tax, Earnings by export imports also Chanakya Regulates export import policy in the *Arthshastra*.

The story in Bible (old testament) say King Solomon gets, the valuable products from Cast which is called "Ophir" Prof. Max Muller writers.

That at the time of Solomon there was a channel of communication upon between India, Syria and Palestine is established beyond doubt I believe by certain Sanskrit words which occur in the Bible as names of articles of export from "Ophir" articles such ivory apes, peacocks, and sandalwood which taken together could not have been exported from any country, but India.

Atharva Veda also says the export & import of product should be concluded by easy logistics and by three parts road (Land) water and air.

ये पन्थानो बहवो देवयाना अन्तरा छावापृथिवी संचरन्ति
ते मा जुषन्तां पयसा घृतेन यथा क्रीत्वा धनमाहराणि।।

अथर्ववेद 3 / 15 / 1, 2

An eminent direction by this text in given enough that the mid of छावा and पृथिवी that way by which aeroplane pass that way should be used by our business management to get export easy.

This is short illustration of export and import of ancient India which covers best technology of cotton, ivory Sandalwood and coins also, Prof. Max Muller indicates and an eventual fact of British India. in his words.

When Warren Hastings was Governor General, an earthen pot was found on the bank of river in the province of Benares, containing 172 gold Darics Warren Hastings considered himself as making the most munificent present to this masters that he might ever have it in his power to send them, presenting these ancient coins to the court of directors. The story is that they were sent to the melting pot. At all events they had disappeared when Warren Hastings returned to England it rests with you to prevent the revival of such vandalism.

The coins, mining, iron, gold, silver, cotton, all Metallurgic industrial products and available resources of Archeological survey of India as Temples, clothes Industries, Weapon industry, and enough to predict the original aspects of Indian Economy which developed on Vedic concepts.

The establishment of Wealth Ministry was maintained on four pillars - officers of banks, security of wealth, profits as an increment of wealthy resources of income, study of economic courses for slump and inflation. The designations are :

1.	समाहर्ता	Commissioners of Taxes
2.	सन्निधाता	Officer of Keeping wealth stored
3.	स्थानिक	District Officer of Taxes Collection
4.	गोप	Officers of Villages
5.	प्रदेष्टा	Officers to Assistant District and village officers
6.	अक्षपटलाध्यक्ष	Accountant General
7.	कोषाध्यक्ष	Chief Accountant
8.	कार्मिक	Assistant Units of Chief Accountant
9.	गाणनिक्य	District Tax Collectors
10.	संख्यानक	Accountants
11.	अग्रदाय	Credit
12.	अघमर्ण	Loan
13.	अध्यर्थित	Claim

14.	अप्रतिभाव्य	Non Bailable
15.	अप्रत्यक्षकर	Indirect Tax
16.	भाग्यदा	Lottery
17.	मलक	Allowances
18.	सदाशय	Bonafied
19.	सन्निधाता	Commissioner
20.	समवाय	Company
21.	समालाप	Interview
22.	स्वचल	Automatic
23.	हीनमुद्रा	Bad Currency
24.	द्यावा पृथिवी	Sky-Earth
25.	क्रीत्वा	Purchase
26.	आहराणि	Bearing of Money

Take a view of modern economy of west. The conflicts of company owners and labour which was defined contradiction of glass becomes a basic causes of generating new Ideology of modern economy the causes had created Anarchy in productions and the usefulness of products had been settled with the help of mind and logics Mr. Fredrick Engels opined that a socialist or a person with socialist beliefs believes that the state should own industries on behalf of the people and the everyone should be equal. The author Karl Marx and Fredrik Engels in 1848 also were in favour of this, Cologne communist trial a famous event 1852 in Germany gave a new theory book of business after ten years of research and study the book came. "A construction to the critique of political economy" by Karl Marx, which gave new theory to economic world but anyhow there were the people who had not supported that.

It is a brief study of western economy but where in the eastern world the written documentation about economics had started there in India 300 BC, Acharya Chanakya Write a book "Arthshatram" which makes sufficient study and prolong description about Vedic wisdom.

A comparative study of east and west will not be enough to get complete management. There the authors of modern era - Heneri Fayol, Philip Kotler, Peter F. Drucker and a few other who make lightfull this world about the management, marketing labour, strategic, management etc. here I went to define the Vedic wisdom about management.

The writer of "Principals of Management" Dr. Heneri Fayol gave 14 Principal of management :

1. Division of Work.
2. Authority.
3. Discipline.
4. Unity of Command.
5. Unity of Direction.
6. Subordination of Individual interests to the general interests.
7. Remuneration.
8. Centralization.
9. Scalar Chain - Hierarchy should step top to lowest.
10. Order.
11. Equity.
12. Stability.
13. Initiative.
14. Esprit de crops.

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Vedic Agricultural Aspects : In the Perspective of South Asia Countries

Yajnadev Sharma*

When we consider about agriculture worldwide it was first described in Yajurveda eighteenth chapter, where the Vedic Rishi says यवाश्चमे माषाश्चमे मुद्गाश्चमे *(Yajurveda, Chapter 18) that I have all types of pulses like Mong, Udhad, Arhar, Split and Skinned Green Gram, Yellow Pigeon Peas, Black Gram Beans, Split Red Lentils etc., so in Rigveda also they are described as* अन्नम. *Conclusion of this paper is that before centuries Indian Culture and habitat was acknowledge with idea of farming of all pulses and vegetables etc. so South East Indian Countries also affected by these ideas with the span of Buddhism in their countries.*

The Vedic Period according to modern study system in accepted between C1500 BC to C-5th Century BC. The time-counting (KAL GANANA) by Indian Scholars and European Scholars had decided on different levels with the different opinion and
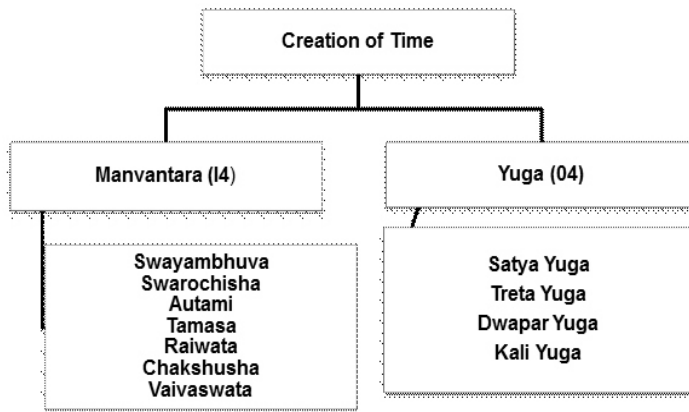
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methodology of Research. Here, in the Article the perspective of Time-counting (KAL-GANANA) in the key to get more authentic conclusion about the Vedic Wisdom of farming.
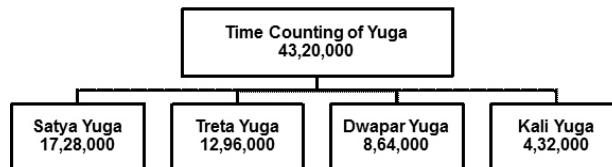
So with the available references we can take bath the opinions. One the time counting of modern western scholars, two-the traditional time counting of Vedas, which determines that the beginning of creation of human in approximately 1960852976 years ago. According to prominent traditional scholar Swami Dayanand based on time counting given in 'Manusmriti'.

Illustration of Time Counting Traditional (KAL GANANA) 1960852976 Years Ago

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                    ┌─────────────────────┐
                    │   Creation of Time  │
                    └─────────────────────┘
                               │
              ┌────────────────┴────────────────┐
     ┌─────────────────┐              ┌─────────────────┐
     │  Manvantara (I4)│              │    Yuga (04)    │
     └─────────────────┘              └─────────────────┘
              │                                │
     ┌─────────────────┐              ┌─────────────────┐
     │  Swayambhuva    │              │   Satya Yuga    │
     │  Swarochisha    │              │   Treta Yuga    │
     │  Autami         │              │   Dwapar Yuga   │
     │  Tamasa         │              │   Kali Yuga     │
     │  Raiwata        │              └─────────────────┘
     │  Chakshusha     │
     │  Vaivaswata     │
     └─────────────────┘
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Chaturyugi = 01 Manvantara

(GROUP OF FOUR PERIODS)

Chaturvyugi =   1. Satyayuga
                2. Treata Yuga   } Group of Four Periods
                3. Dwapar Yuga
                4. Kali Yuga

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              ┌──────────────────────────┐
              │ Time Counting of Yuga    │
              │        43,20,000         │
              └──────────────────────────┘
         ┌──────────┬──────────┬──────────┐
    ┌─────────┐┌─────────┐┌──────────┐┌─────────┐
    │Satya Yuga││Treta Yuga││Dwapar Yuga││Kali Yuga│
    │17,28,000 ││12,96,000 ││ 8,64,000  ││4,32,000 │
    └─────────┘└─────────┘└──────────┘└─────────┘
```

Sothetime of 01 Chaturyugi = 17,28,000

                                12,96,000

                              + 8,64,000

                              43,20,000

The time of 01 Manvantara   71 Chaturyugi = 1 Manawatara

1 Manvatara = 71 x 01 Chaturyugi

So One Chaturyugi   = 43,20,000

So one Manvantara   = 30,67,20,000

Time Counting of Creation

The limit of 14 Manvantara = 30,67,20,000 x 14 = (4,29,40,80,000)

Now the time counting of one Brahmadina 4,29,40,80,000 years. That is the lime of creation by creator Brahmadina, which is called (Brahmadina) Day of creator. Some counting of time (KALA GANANA) is also for Brahmaratri.

So, Brahmadina   = 4,29,40,80,000 Years Brahmaratri

Day of Creator   4,29,40,80,00 Brahmadina

Night of Creator   + 4,29,40,80,000 (Brahma Ratri)

Total time of Earth   8,64,00,00,000 Years

This KALA GANNA (Time counting) is described in Yajurveda - Ch-15, mantra-65 :

''सहस्रस्य प्रमासि सहस्रस्य प्रतिमासि''

Secondary the availability of this reference is also Shathapatha Brhmana - Chapter - 7 Lesson - 5.

''सर्व वै सहस्रं सर्वस्य दातासि''

Both the references determine the limit of creation and finally direct that -

01 thousand Chaturyugi = 01 Brahmadina

01 thousand Chaturyugi = 01 Brahmaratri

Now the fact of present time of creation depends upon the specific counting system.

Present Time

Yuga   =   Kali

Manvantara   =   7th Vaivaswata

So time counting of present = 7 x 7 = 43,20,000 x 7 = 31,2,40,000 years

Now we got the counting of 7 Manvantara and the 27 Chaturyugi are past.

This is the 28 Chaturyugi = 43,20,000 x 27 = 11,66,40,000

Now - Present time = 43,20,000 x 71 = 30,67,20,000 x 6 = x

1840320000 +116640000=1956960000

Balanced time of 28th Chaturag   1960852976 Years

Now the time counting of creation is 1,96,085,2976 years approx.

This is a different topic to describe entirely but the key of being paper about "Vedic Agriculture" We should decide first time of Vedas to get authentication of wisdom.

Hence the time counting of creation is also accepted the time of Vedas in Yajurveda - Ch. 31 Mantra 7.

So, according to traditional references the final result of time counting of Vedas in 1,96,08,52,976 years approx.

Now the relevance of this paper in modern agriculture aspects becomes useful with the references which are the contents of Vedic Agriculture :

- Time of Farming (Tithi),
- Rain & Quality of Soil (Meghanayanan),
- Building of Rivers and pounds of Rain Water, Available resources of water - like River and collected water resources,
- Time counting of rains in पौष, माघ, फाल्गुन, चैत्र, वैशाल, ज्येष्ठ, अषाढ, श्रावण,
- Seeds, soil, Germination (बीज स्थापन विधि),
- care of farming (रोपणविधि),
- Transportation for farming and foods (धन्यकुटटनविधि),
- Importance of Animals in Farming,
- Instruments of farming, Hala (हल),
- Bio Products for farming,
- Storing of farm products and distribution.

Above written contents can give more information about Vedic culture, when the south Asian Countries are taken in references, the name of the countries are India, Pakistan, Bangladesh, Bhutan, Nepal, where the geographic and Horticultural environment is not the different, but entirely same. So, now the study of this paper can direct for a useful agriculture in South Asian Countries.

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Arthrva Veda, 6/87/1, 1/92/6, 3/15/1, 2.
Yajurveda, Ch-15, mantra-65, Chapter 18, Ch. 31 Mantra 7. ★

A Critical Review of Some Selected Classical, Contemporary and Post-Modern Theories in Cultural Anthropology

Netra Kumar Ojha*

The analysis of culture which makes us human is taken as the core subject matter of cultural anthropology. As a humanistic and multi-paradigmatic discipline, it has had many theoretical perspectives since the beginning. This review article explores the stances taken by some selected classical, contemporary, and postmodern theories in cultural anthropology in the light of their theoretical arguments, main contributors and the methodological stances that they have adopted. Moreover, as a classical theory, evolutionism focuses on a unilinear way of cultural progress by adopting the idea of the psychic unity of mankind and insists on the use of the comparative method for the study of cultural progress. Similarly, as a form of contemporary theory in cultural anthropology, interpretivism believes that culture is always manifested in the form of public symbols and should be

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analyzed by using a thick description. Unlike evolutionism and interpretivism, post-modernism claims that ethnographic writings can be called fictions in the sense of something made or fashioned and they are inherently partial.

[**Keywords :** Culture, Evolutionism, Neo-evolutionism, Thick description, Partial truth]

1.   Classical Evolutionism in Anthropology

The evolutionary scheme of the nineteenth century is known as classical or unilinear evolutionism. Classical evolutionism believes that human culture as whole or socio-cultural institutions evolve in a unilinear sequence, stage after stage, from simple to complex. Similarly, different stages of evolution can be established by using the comparative method. Moreover, similarities in cultural traits, complex and patterns of the different societies around the world are caused by the psychic unity of mankind. In sum, beliefs in the comparative method, psychic unity of mankind, parallel invention, and progress are the main elements of classical evolutionism.

2.   Contribution of E. B. Tylor in Classical Evolutionism

British anthropologist E. B. Tylor and American Anthropologist L. H. Morgan are regarded as the main figures of evolutionism in general and classical evolutionism in particular. As a renowned classical cultural evolutionist of the nineteenth century, Tylor has given a scientific definition of culture as "culture or civilization, taken in its wide ethnographic sense, is that complex whole which includes knowledge, belief, art, morals, law, custom and other capabilities and habits acquired by man as a member of society" (Tylor, 1871/1873 cited in Erickson and Murphy, 2017 : 47).

This was the first hitherto definition of culture given by Tylor with a relatively fixed locus that it did not have before. In this scientific definition of culture, the term "acquired" is meant that culture is a product of social learning rather than of biological heredity. Moreover, his insistence on "complex whole" includes all socially learned behaviors which are worthy of study to understand mankind.

The classical evolutionists believed in a unilinear course of the evolution of culture. Culture had similar beginnings everywhere, according to them, because of "the psychic unity of mankind". From these beginnings, culture evolved through successive "universal stages" that were essentially similar in all parts of the world. These

stages were uniform for all because of the uniformity in the mental processes of all peoples. As a classical unilinear evolutionist, Tylor (1873 cited in Erickson and Murphy, 2017) believed that culture evolves from the simple to the complex form and that all societies would go through the following same three progressive stages of development :

» **Savagery Stage :** This was the first and foremost stage of human civilization. Living in the group, hunting and fishing collectively, use of fire, use of code language, belief in supernatural beings, nomadic life, and so on were the distinctive features of this stage.

» **Barbarism Stage :** This stage was the transition of the savagery stage. The main distinctive features of this stage were pottery, animal husbandry, and agricultural activities.

» **Civilization Stage :** This is regarded as the final stage of cultural progress. The distinctive features of this stage were the involvement of politics, inventions of alphabets, and the development of writing skills.

Unlike Auguste Comte's idea of social evolution, Tylor insisted that his science of culture was a philosophy of cultural progress involving three above progressive stages. Moreover, he also believed that it was an ideal scheme of the possible order of evolution. Though he did not attempt to keep specific cultures into his designated categories he was convinced that Victorian England had entered the stage of civilization (Tylor, 1873 cited in Erickson and Murphy, 2017).

Tylor's comprehensive treatment of the evolution of religion is taken as a notable work in classical evolutionism. He has defined religion as the belief in supernatural beings, and also stated that no known cultures existed without such beliefs. Therefore, he (Tylor, 1873 cited in Erickson and Murphy, 2017) proposed the evolution of religion as the following progressive stages:

» **Animism :** A belief that everything possesses life and soul

» **Polytheism :** A belief that multiple gods control different aspects of nature or of life

» **Monotheism :** A belief that a single god is important than multiple gods

Tylor's unilinear evolutionary scheme of human culture is largely based on the comparative method and the principle of

survival. Classical evolutionists believed that different stages of cultural evolution can be established by speculating historical explanations and using the comparative method. The comparative method is based on the simple logic that similar things are historically related and are amenable to historical comparisons. Moreover, Tylor also believed that in a higher stage of culture some residues of primitive culture can be seen and termed as survivals which remind us about the earlier stages of the culture (Tylor, 1873 cited in Erickson and Murphy, 2017).

3. Contribution of L. H. Morgan in Classical Evolutionism

Another key thinker of American classical unilinear evolutionism was L. H. Morgan. His discovery of the classificatory kinship system, analysis of Iroquois Indian society, and materialist approach to the evolution of society is still relevant today. In Ethnical Periods (1887), Morgan proposed an evolutionary scheme in which every evolutionary stage corresponds with specific types of technology and substance. Moreover, he insisted that since human needs and mental capabilities have been the same across cultures and through time, only technology accounted for the differences in the levels of evolution (Morgan, 1887 cited in Erickson and Murphy, 2017). Like Tylor, Morgan (1887 cited in Erickson and Murphy, 2017) proposed the three main progressive stages of evolution of society as Savagery, Barbarism, and Civilization. He further subdivided the first and second stages into the lower, middle, and upper being based on certain technology and modes of subsistence. His proposed "ethnical periods" can be summarized as the following :

» **Lower Savagery :** Fruits and nuts subsistence.

» **Middle Savagery :** Fish subsistence and use of fire.

» **Upper Savagery :** Invention of bow and arrow.

» **Lower Barbarism :** Invention of the art of pottery.

» **Middle Barbarism :** Domestication of animals and cultivation of maize.

» **Upper Barbarism :** Smelting iron ore and use of iron tools.

» **Civilization :** Invention of a phonetic alphabet and use of writing.

Morgan was also well known for his evolutionary scheme of family and kinship system. In the evolutionary scheme of family, he purposed the evolutionary stages of the family as consanguine (Blood relation), punaluant (group), matriarchal, patriarchal, and Monogamous.

Both Morgan and Tylor believed in the basic similarity of human thought around the world by formulating the concept of the psychic unity of mankind. This view was the foundation for their unilinear evolutionary scheme. Though both of them were classical unilinear evolutionists, Tylor's contributions to classical evolutionism seem to be very different from that of Morgan. Morgan was interested in the development of the social organization, particularly family and subsistence patterns, whereas Tylor has focused more on problems of culture than on society, especially on the evolution of religion through animism.

On the one hand, Morgan's evolutionary scheme of society is based on a materialist perspective in which technology and modes of subsistence are responsible factors for classifying the evolutionary stages. Moreover, Morgan's materialistic approach to evolution had a great impact on Engels, Gordon Childe, Leslie White, and Marvin Harris. On the other hand, Tylor's evolutionary scheme of religion is strictly on a cognitive basis. So, trying to establish cognitive patterns of evolution is a much more difficult task than attempting the materialistic interpretation of evolution.

4. Critique of Classical Evolutionism

After World War II, an increasing number of anthropologists became involved in criticizing the ideas of classical or unilinear evolutionism in the light of their new researches and methodological approaches. They discarded many ideas of classical evolutionism, especially unilinear progress and psychic unity of mankind, by advocating the ideas of evolution in different ways. Those new schemes or variants of evolutionary ideas are known as neo-evolutionism. The prominent figures of neo-evolutionism were V. G. Childe, J. H. Steward, L. A. White, and later Marvin Harris.

White purposed his evolutionary idea by advocating that societies or socio-cultural systems evolved in relation to the amount of energy harnessed and used by each member of society. Likewise, Steward (Moore, 2009) believed that all cultures of the world do not

pass the same stages rather the stages were different in different areas and sub-areas. So, cross-cultural parallels in social patterns could be explained as adaptations to similar environments. He proposed the cultural parallels due to adaptations rather than historical diffusion or migration. Similarly, Harris refined the neo-evolutionary scheme of Steward and White by applying his distinct perspective known as cultural materialism. Harris (1979) cultural materialism treats the cultural aspects of a particular society through a materialist perspective, focusing on technology, environment, and economic factors as key determinants in socio-cultural evolution and progress.

Although Tylor and Morgan shared their view that society and culture evolve in a unilinear progressive direction, their views were criticized as ethnocentric, racial, contradictory, and speculative. Moreover, critics blamed both of them as armchair anthropologists.

5. Contribution of Clifford Geertz in Interpretive Anthropology

Clifford Geertz was an American interpretive and cultural anthropologist. He is well-known for his contribution to the symbolic or interpretive approaches in anthropology. Moreover, he argued that an analysis of culture should "not [be] an experimental science in search of law but an interpretive one in search of meaning" (Geertz, 1973 cited in Erickson and Murphy, 2017 : 398). Geertz has taken culture, not as a mental phenomenon rather as an intersubjectively shared system of public symbols and meanings through which the members of society communicate their worldviews from one generation to another. It indicates that culture is manifested through external symbols within society rather than being locked inside people's heads.

Unlike the ethnoscientists, Geertz believes that culture is unique and public, and "thick description" is necessary to understand it (Geertz, 1973 cited in Erickson and Murphy, 2017). The term thick description is central to the symbolic approach in general and Geertz in particular. Geertz uses the metaphor of "thick description" a term derived from Gilbert Ryle which refers to a process of uncovering or explicating the layers of meaning surrounding an event or phenomenon (Geertz, 1973 cited in Erickson and Murphy, 2017). Geertz asserts that in the time of writing

ethnography the process of thick description is necessary where culture is taken as text and the role of the ethnographer is to interpret the text.

To clarify the process of thick description, Geertz borrowed Ryle's example of the difference between "blink" and "wink". On the one hand, a blink is no more than an involuntary twitch and it requires only a "thin" description of eye movement. On the other hand, a wink is a conspiratorial gesture to a friend and must be interpreted through a "thick" description (Geertz, 1973 cited in Erickson and Murphy, 2017). Geertz argued that the "wink" is a meaningful communication and is understandable through the thick description.

Thick description is one of the main research techniques used by symbolic and interpretive anthropologists while conducting their research. Interpretive anthropology believes that each and every culture has its own dominant symbols which are also known as "key symbols". These key symbols are important to understand the particular cultural system. Therefore, to understand and interpret these key symbols of the particular culture, interpretive anthropologists believe that the technique of thick description is enviable. It is because the "key symbol" has embedded multiple layers of contextual meanings. One must explicate each of these multiple layers of meanings to understand the symbol through the emic perspective. Obviously, the process of explicating or exploring the layers of meanings of cultural symbols is taken as a thick description by interpretive anthropologists in general and Geertz in particular.

The same process of thick description had been used by Geertz while conducting ethnographic research in Balinese culture. In studying the Balinese culture, Geertz took to a "cockfight" as a "key symbol" to understand the whole Balinese culture. In Balinese society, the event of cockfight was not just the fight between two roosters (thin description) rather it was the symbolic representation of the fight between two male sexual identities (thick description). According to Geertz, in Balinese culture, each and every aspect of social life was used to compare with the behavior of a cock. The event of cockfight was an opportunity for every adult man of Balinese society to accumulate social prestige or status. Therefore, Geertz advocates that to explicate the implicit meanings of any event or symbol, the process of thick description is necessary and inevitable.

6. Contribution of James Clifford in Post-modernism in Anthropology

James Clifford is an American anthropologist and also a renowned post-modernist. Post-modernism is visible in all fields of theoretical knowledge starting from literary analysis and philosophy. The impact of post-modernism in anthropology particularly concentrates on criticizing the previous positivist theories and ethnographic writings. It has raised the question of objectivity, scientism, and theoretical assumption of modernism that are imposed in anthropological writings. Moreover, it gives more focus on the discourse of power, ethnographic representation, and the inherently biased nature of ethnography. It believes that there is no unbiased ethnography or objective knowledge because power is implicit in all forms of knowledge. Therefore, while studying the ethnographic texts one should be careful about how power is implicit to shapes knowledge both in the form of what has been written and who is writing.

Clifford argues that the anthropological theories derived based on ethnographic studies are partial truths. They have invented narratives of respective cultures rather than study objectively. Those ethnographies hold problematic relationships among subjects, researchers, and readers. According to Clifford "ethnographic writings are determined at least six ways: contextually, rhetorically, institutionally, generically, politically, and historically" (Clifford, 1973 : 6). He believed that these are the basic standards for coherent ethnographic studies. He criticized Malinowski's ethnography named "Argonauts of the Western Pacific" by indicating that "a photograph of the ethnographer's tent among Kiriwinan dwellings is prominently displayed but there is no revelation of the tent's interior" (Clifford, 1973 : 1).

Similarly, Clifford further explored that the influential writers in anthropology such as Geertz, Turner, Douglas, Levi-Strauss, Leach, and others "have shown an interest in literary theory and practice by blurring the boundary separating art from science" (Clifford, 1973 : 3). Likewise, Mead, Sapir, and Benedict "saw themselves as both anthropologists and literary artists" (Clifford, 1973 : 3). Peeping into the personal life of anthropologists, Clifford claimed that "Edward Sapir and Benedict had to hide their poetry from the scientific gaze of Franz Boas" (Clifford, 1973 : 4).

By adopting a postmodern stand, Clifford argues that anthropology no longer could speak with authority for others by defining them as unable to speak for themselves like "primitive", "pre-literate", "without-history", and so on. By criticizing ethnographic writings of various anthropologists including Malinowski, Clifford says that, in ethnographic studies, the subjectivity of the author is separated from the objective referent of the text. The author's voice is seen as exaggerating the facts. Moreover, the real field experiences of the ethnographer are presented in such stylized ways that the things which are important for proving the objectivity of writing like important failures, excessive pleasures, changes, emotions, censorships, violent acts, and so on are remained left in the published account (Clifford, 1973). Clifford also argues that Malinowski had excluded many painful and personal but important accounts faced during the fieldwork in Trobriand Islands which were revealed when the personal diary was exposed after his death.

By presenting different evidence of ethnographic studies in anthropology,Clifford claimed that ethnographic writings can be called fictions in the sense of "something made or fashioned" (Clifford, 1973 : 6). He further concluded that "ethnographic truths are thus inherently partial - committed and incomplete" (Clifford, 1973 : 7). Clifford's argument about "partial truth" could be treated as a part of the movement which was peaked in the 1980s and 1990s in anthropology in a name of a "crisis of representation".

Though Clifford criticized the past ethnographic studies by blaming them as "partially truths" his postmodern view on ethnography studies seems full of flaws. There is no proper theoretical backing in his writing. Moreover, his criticism is destructive which leads towards pessimism.

7.   Conclusion

The concept of "culture" is taken as a basic and a core subject to cultural anthropology. Anthropological thought, theories, and anthropologists, all are devoted to defining it since the origin of the discipline. Among the well-known theories in anthropology, evolutionism is taken as the first and core anthropological theory. As a classical theory in cultural anthropology, evolutionism believes that human culture evolves in a unilinear sequence and which is amenable to study by using the comparative method. This theory is

heavily criticized by neo-evolutionists and the later theories which are known as contemporary theories in cultural anthropology. Unlike classical evolutionism, interpretive theory in cultural anthropology insists on the exploration of meanings from symbols by using a thick description. Similarly, by presenting different evidence of ethnographic studies in cultural anthropology post-modernism claims that ethnographic writings can be called fictions and are thus partial truth.

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