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Founder Padma Shri S. S. Shashi

Chief Editor Dharam Vir

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Journal of National Development

Aims and Scope

The Journal of National Development (JND) is an interdisciplinary bi-annual peer reviewed & refereed international journal committed to the ideals of a 'world community' and 'universal brotherhood'. The Journal is a joint effort of likeminded scholars in the field of social research. Its specific aims are to identify, to understand and to help the process of nation-building within the framework of a 'world community' and enhance research across the social sciences (Sociology, Anthropology, Political Science, Psychology, History, Geography, Education, Economics, Law, Communication, Linguistics) and related disciplines like all streams of Home Science, Management, Computer Science, Commerce as well as others like Food Technology, Agricultural Technology, Information Technology, Environmental Science, Dairy Science etc. having social focus/implications. It focuses on issues that are global and on local problems and policies that have international implications. By providing a forum for discussion on important issues with a global perspective, the *IND* is a part of unfolding world wide struggle for establishing a just and peaceful world order. Thus, the JND becomes a point of confluence for the rivulets from various disciplines to form a mighty mainstream gushing towards the formulation and propagation of a humanistic world-view.

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1

Socio-cultural Factors that Lead to Unsafe Abortions

Nidhi Shukla*

In India, unsafe abortion is a significant public health issue affecting primarily young women. Abortions are typically illegal and harmful for women who choose to terminate a pregnancy because of legal restrictions and social stigma. Furthermore, the exposure to the risk of an unsafely induced abortion is not the same for all women who confront an unintended pregnancy and choose to terminate it. In the current era, when women's health is solely focused on reproduction, i.e., preventing or terminating it, abortion becomes a pressing issue. This study is conducted to know the socio-cultural factors result in unsafe abortions in India. For this purpose, researcher has been used secondary data from the books, websites and journals.

[**Keywords :** Women, Abortion, Religion, Pregnancy, Unsafe, Culture]

1. Introduction

In India, where abortion has been legal since the early 1970s, more than two-thirds of abortions may be unsafe in five out of nine

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states of India. In addition, young women are most at risk of dying from an abortion-related complication, and vulnerable and poor women are particularly at risk of having an unsafe abortion. To evaluate the rates and risk factors for unsafe abortion and abortion-related maternal mortality in nine states, researchers used anonymised data from India's 2010-2013 Annual Health Surveys, which included 1.8 million women. This is the first empirical examination evaluating the combined impact of these characteristics on unsafe abortion. Previous research had found that women's educational attainment, engagement in the labour force, socioeconomic status, ethnicity, and the predominance of preference for male offspring influenced abortion seeking.

While there was a higher rate of abortion among educated women, those who were uneducated had a higher risk of unsafe abortion and death associated with it. Compared to women with higher education, those without education were 48% more likely to undergo an unsafe abortion. Poverty was another significant risk factor, with women in the lowest quintile of the household asset index having a 45% higher likelihood of having an unsafe abortion than those in the highest quintile. Women from historically marginalized Schedule caste and Schedule tribe social groupings were more likely than women from other social groups to undergo an unsafe abortion. Despite being forbidden nationwide, female selective abortion (FSA) is widely used. According to the study, women with no male children were more likely to undergo an unsafe abortion than those with at least one male kid. This is consistent with FSA being requested from unlicensed and unqualified abortion practitioners.

This information is provided for six states from each nation region : Assam, Bihar, Gujarat, Madhya Pradesh, Tamil Nadu, and Uttar Pradesh in the report Prevalence rate of Abortion and Unintended Pregnancy in 6 Indian States: Results and Implications for Policy and Programs. This significant new collection of research covers abortion services at all stages to tertiary-public- and privatesector healthcare institutions and also provides estimates of the prevalence of unwanted pregnancy, which is the trigger for most abortions.

2. Review of Literature

Exploring and concentrating on previously published research is the objective of the literature review, which also enables the researcher to assess, pinpoint, comprehend, and look into any gaps in the body of academic knowledge.

Most studies analyze abortion based solely on its prevalence, omitting social attitudes and views. For example, an abortion ban in Kenya is reportedly opposed by older research (Rogo, Orero & Oguttu, 1998). Furthermore, according to ethnographic research, many traditional African cultures strongly disapproved of forced abortion.

The government needs to put rules that inform women and give them the tools they need to look for safe abortion options. Unsafe abortion methods involve terminating an unexpected or unplanned pregnancy by someone who is not a medical expert, does not receive the necessary medical care, and does so in a non-medical setting with unsanitary conditions (WHO, 2008). Unsafe abortion techniques can involve consuming poisonous chemical beverages like turpentine, Lysol, bleach, drinkable mixtures, livestock excrement, and other medications (Haddad & Nour, 2009). Abortion has always generated debate in society. No matter what race, nationality, religion, or culture a woman belongs to, she should be free to choose whether to keep or end her pregnancy. When a pregnancy is ended by removing the foetus before the expected delivery date, the phrase "abortion" is used (Forster, 2012).

Because more African American women experience untimely pregnancies than other women, this is one of the leading contributing causes. While not all abortions are voluntary, some women decide to have an abortion because of their health or after learning that the foetus will likely have a poor birth outcome (Ravi, 2018). Even though it is legal to have an abortion in India, dangerous and illegal procedures are nonetheless carried out there. In addition, families are frantically trying to reduce their family number. Therefore boys are preferred as the firstborn (Varkey et al., 2002).

3. Methodology

This paper is theoretical in nature and based on secondary data. Secondary data has been collected from books, journals, websites, newspapers, and reports.

4. History and Rules

Some community-based studies directly interview women to gather information about abortion. However, due to women's

tendency to under-report their abortions in personal interviews due to the stigma associated with doing so, such studies are unable to gather data on occurrence accurately. This issue may be made worse if women feel that abortion is illegal.

The most current and frequently used national estimates of abortion in India put the number of abortions at 6.4 million in 2002, or 26 abortions per 1,000 women of reproductive age. Researchers used an estimated total number of abortion providers in the nation based on the population-to-facility ratio in the small sample locations to apply the average number of abortions per provider to arrive at this estimate. However, the same study's state-specific components indicated annual induced abortion rates of 45 and 70 in Maharashtra and Tamil Nadu, respectively. This indicates that the study's national estimate of 26 abortions per 1,000 women may have been significantly overestimated. Notably, this study was carried out in 2002, when MMA access and use were far lower than they are now.

Like the United States, India implemented the Medical Termination of Pregnancy Act (MTP) in 1971 to control and protect women's access to abortion for those who require one or decide not to bring their pregnancy to term. This supported attempts to lower the death rates brought on by unsafe abortions (Stillman et al., 2014).

However, a female under the age of eighteen who is thought to be incapable of making her own health decisions is required to have consent from her parents or a legal guardian. In India, women seeking abortions are not required to have consent from their spouse or other family members; the decision solely pertains to the woman (Stillman et al., 2014).

The MTP act permits women to end pregnancies up to twenty weeks. A woman who is twenty weeks along in her pregnancy and wants to abort must first obtain consent from two different doctors (Stillman et al., 2014). A second doctor's opinion is required if a woman no longer desires to continue her pregnancy by choice; however, approval is not required if the pregnant woman's life is in danger (Stillman et al., 2014).

Women who need a second approval for an abortion may have more mental and emotional stress throughout the procedure due to the abortion being delayed further into the pregnancy.

5. Socio-cultural Factors

The problem is freedom, the freedom to choose whether or not to have children, the freedom to impose restrictions on abortion or make

it difficult to obtain, and the limiting women's control over their bodies. Women should decide to have an abortion. Women who are correctly informed about their reproductive system and the distinction between safe and unsafe abortions may be able to recognize dangerous abortions and choose a safer option. Women should be aware of the potential adverse effects of choosing to have an unsafe abortion and be equipped with the information necessary to make the best choice if they are forced to have one. The rational decision-making hypothesis describes how women might decide to get an abortion.

The socio-cultural determinants that lead to unsafe abortion are :

5.1 Culture and Religion

The ability to match behaviour to the cultural context one is raised in is unique to humans. Culture is the driving force behind a vibrant civilization, manifested in how each individual displays themselves, whether through mythology, celebration, or outlook on the future. While religious beliefs vary from location to place, all religions are essential to an individual. Some religions also oppose abortion because of their religious rituals and beliefs. Some faiths permit abortion in specific situations, such as rape, when a woman's life is in danger, incest, and when it is necessary for health reasons. Women continue to seek abortions despite religions forbidding them, which forces them to take desperate measures and perform unsafe abortions.

5.2 Access

Due to a lack of knowledge and access, unsafe abortions continue to occur even in regions where skilled medical professionals can perform them. Some women may not be aware of the effects of unsafe abortion or may not be aware of the differences between safe and unsafe abortion. Due to a lack of knowledge about the services offered, women in rural areas still struggle to find safe abortion options. Women encounter additional obstacles, including transportation, ludicrous facility requirements, long waiting times, financial constraints, a lack of material means, and parental approval for children. Poor women in India tend to select private and affordable services, which are frequently provided by inexperienced practitioners, primarily due to privacy concerns.

5.3 Stigma

Another significant issue women still confront the stigma around abortion-norms in politics, religion, culture, and society all impact these stigmas. There are many stereotyped viewpoints that a woman must take into account when she decides to end the pregnancy, and she is frequently judged, accused of committing a crime or seen as shirking her responsibility as a mother in the eyes of society. Women will attempt to have abortions secretly and avoid disclosing them to maintain their social standing.

Women in India attempt to abort their infants on their own or use clinics outside of developed areas because they do not want anybody to learn that they are seeking care for an unplanned pregnancy. This is because they do not want to face disgrace in front of their families. Despite safe abortion being legal and accessible, there is still a dearth of knowledge on the distinctions between safe and unsafe abortion. As a result, most women decide on unsafe abortions in addition to the stigma attached to it. Other women sometimes shun women who have abortions because they are stigmatised as "bad girls, killers" in some societies. Women might select a doctor to perform a safe abortion if communities could stop naming, shaming, and labelling women with degrading terms. This would also stop further prejudice.

5.4 Unwanted or Unintended Pregnancy:

Although abortion is legal in the US, India, and Mexico, some women nevertheless choose a hazardous termination method when they fall pregnant unintentionally or unintentionally. There is a possibility that a woman will not treat an unexpected or unwanted child with the same level of care as she would treat one that was planned for if she is compelled to keep the child. Unwanted pregnancies might increase a child's risk of developing abnormal health conditions such as congenital disabilities, early birth, and low birth weight. The majority of unintended pregnancies occur in women who are below or above the federal poverty line. There are many different aspects of poverty, including a lack of education, a lack of income, family issues, ill health, and housing issues. Women who struggle to pay for bare essentials live in poverty and do not have insurance. While having difficulties supporting oneself while also becoming pregnant might be overwhelming, especially when striving to make ends meet. Women who become pregnant are forced to have an unsafe abortion because they cannot afford a safe procedure due to financial hardship and lack of access to contraceptives. One of the safest methods of preventing pregnancy is through access to and using contraceptives. This is also the best strategy for decreasing and regulating unsafe abortion.

6. Conclusion

government must prioritize The communities and demographic diversity. Distributing informational pamphlets in several languages when giving information and teaching communities is essential. Communities with linguistic problems must be targeted. It is essential to provide a comprehensive and unified informational packet that includes all the relevant information and services and a location where assistance can be quickly accessed. This ought to have phone numbers, addresses, and hours of operation, language options, financial help resources, contact information, and a list of contractual transportation services with the servicing agencies.

Women should be able to get abortions safely, legally, and conveniently. By tightening abortion legislation, the government is not resolving the issue; rather, it is causing further complications. If women have easy access to abortion, they are less likely to choose unsafe abortions, which prevents medical complications and reduces death rates associated with these treatments. Efforts to restrict or outlaw abortions do not reduce the number of safe abortions but rather make abortions more dangerous. Abortion is not a simple option; it is a distressing, emotional, and challenging choice. Therefore, the government should work to improve the situation rather than complicate the problem by preventing safe access to abortions.

In conclusion, restricting access to abortions does not prevent abortions; it merely eliminates the availability of safe abortions. Restricting women's access to safe abortions has not helped to reduce their mortality rates. In contrast, women's rights and quality are declining due to social and legal barriers. To regulate abortion, the government must be incentivized to reduce abortion by fostering complete awareness, real sex education, and easy access to contraceptives. The second proposal is founded on the research's themes: legal and social impediments. This can assist promote and support women's reproductive health when women in need of or desiring an abortion can readily locate where safe abortions are performed.

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2

Green HRM Practices in Corporate Sectors

Gajendra Kumar*

The responsibilities of HR professionals today are adapting to the modern, changing workforce, becoming more strategic, utilizing technology, and making a significant contribution to bettering human capital management operations. With the assistance of their human resources, businesses are implementing and adopting green initiatives into their plans. The use of green human resource techniques in HR is monitored closely by managers. Both strong leadership and a well-defined methodology are necessary for the organization's adoption of these sustainable corporate initiatives. The sustainability issue is quickly moving up the list of priorities of corporate leaders as the awareness of incorporating "green" into corporate strategy is making its way in business, but it is still not comfortable with most practitioners in the current HR environment, and there are still companies where HR culture is prevailing where one man only constitutes the entire HR department who would not have even heard of Green Human Resource Management (GHRM). This paper is based on secondary data and discusses current practices of green HRM at few companies.

[**Keywords :** Human Resource Management, Green, Business Environment, Organization]

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1. Introduction

The growing worldwide environmental concerns have compelled many organizational practices to prioritize environmental issues. Particularly in India, where several enterprises in the manufacturing sector use different managerial theories for operations with little regard for their environmental impact. Human resource management (HRM), like marketing, production, and accounting, plays a critical role in any organization. HRM is an integral part of management. However, HRM procedures in organizations are outdated, and many organizations make fewer efforts to minimize their environmental effect. Ullah (2017) defined 'green' as the relevancy of this environment in its natural and original form.

In conclusion, going green refers to actions taken by businesses operating in a specific industry to be concerned about the environmental impact. This does not mean that the environment is painted green. As a result, 'green' HRM is now known among scholars and focuses on incorporating environmental management into HRM practices. Most multinational organizations nowadays have pushed up greening the international business environment, which is also applicable to business practitioners. An illustration of a set of international criteria for the preservation and protection of the environment that mandates the development of environmentally friendly business practices.

2. Green Human Resource Management (GHRM)

The discipline of management known as GHRM is rapidly growing. Ensuring a company's management system is ecologically sound and friendly to the environment. With a few minor exceptions, most definitions of GHRM by various writers are relatively similar. The ultimate focus of this idea is to define HRM practices in a way that takes into account an environmental system known as "Green."

2.1 Defining Green HRM

The relationship between GHRM and EM, CSR, and SHRM is still not clarified, and the term "Green HRM" is still without a precise definition. Despite the efforts of numerous academics to define the concept of GHRM, its construct still needs to be clarified (Dumont, 2015). However, the literature on the subject unquestionably highlights the importance of environmental sustainability as a vital element (Dubois & Dubois, 2012).

Green HRM Practices in Corporate Sectors

GHRM is defined by Jabbour (2013) as "the deliberate, planned alignment of conventional human resource management procedures with the organization's environmental goals." He focuses on how environmental training, the most comprehensive HR practice, may increase and improve environmental management, resource conservation, and recycling. He also explores the connection between human factors and ecological sustainability.

According to Wagner (2013), "Green" HR management is a subset of sustainable HR management, which also includes corporate social responsibility (CSR) concerns.

3. Literature Review

The inspiration for the practice of GHRM has been nourished by various research in the literature on green marketing, green accounting, green retailing, and green management.

Gunasekare (2016) Green initiatives within HRM perspectives actively support this goal and further widen the knowledge gap in this area for academics to advance environmental consciousness. This study examines green human resource management practices (GHRMP) in the context of previous theoretical and empirical research in this area.

Mukherjee et al., (2020) note that because of the recent rise in environmental concerns, governments from many countries have ordered businesses and organizations to integrate environmental management into all aspects of their operations.

Renwick et al., (2012) The review's findings indicate that knowledge of how GHRM practices affect employees' motivation to engage in environmental activities needs to catch up to understanding how firms foster green competencies and give workers opportunities to contribute to EM corporate efforts. In addition, organizations must implement all GHRM practices, which may restrict their ability to improve EM effectively.

4. Methodology

This paper is based on secondary data and collected from various books, magazines, newspapers, journals and websites.

5. Green Human Resource Practices

Companies must include organizational policy changes and changes in workplace behaviour if they intend to enhance their environmental performance. So that environmental goals can be prioritized, HRM must support GHRM practices and activities. These procedures include hiring and vetting, training and development, management and leadership, performance management and evaluation, rewards and pay, employment relations, human resource initiatives for the environment, and green behaviour.

Employees can finish their tasks in an environmentally friendly manner if they feel at ease, and content, according to Bissing-Olson et al. (2013) in a study discussing the "affective states" that produce pro-environmental behaviours. Additionally, pro-environmental personnel exhibit more environmentally friendly behaviour (Ones & Dilchert, 2013).

According to ES experts, green employee behaviour is the primary factor in an organization's environmental performance, created when pro-environmental behaviours are adopted in individual employment. According to a survey of employers in the US and European industrial sectors. These positions demand between 13% and 29% of their workers to engage in green behaviour because it is expected of them by their employers or one of their responsibilities (Ones and Dilchert, 2013).

Walls and Hoffman (2013) found that organizational leaders with environmental experience might "practice positive environmental deviance" in another study they conducted on US-based businesses (Anderson et al., 2013). Furthermore, irresponsible behaviour is apparent and is thought to be ineffective. Polluting and not recycling are two examples.

- **Recruitment and selection :** Employers may increase their chances of attracting and keeping the best candidates after induction by integrating environmental concerns into the recruitment process. Therefore, one of the essential elements of GHRM practices is green recruitment and selection. The three components of GRS are candidates' environmental knowledge, green employer branding, and green hiring standards (Tang et al., 2018).
- **Training and development :** Green training (GT) is an essential component of GHRM for various reasons. In all departments, social and environmental issues should be covered in employee training and development programs. In addition, employee knowledge of environmental protection initiatives at work can be raised through green training.

- Management development and leadership: The training of managers and supervisors is a crucial GHRM practice. Because managers and supervisors are considered the architects of a new perspective on sustainability and environmental knowledge, business schools are thought to significantly influence the future development of environmental leaders, (Starkey and Crane, 2003).
- **Performance management and appraisal** : Green performance management (GPM) is a method of assessing how well employees are performing in the course of managing the environment (Tang, et al., 2018). It is crucial for improving employee motivation to participate in organizational green initiatives. Performance management procedures can also ensure that all staff members are accountable for meeting their individual and collective green incentives and that the company's expectations are clearly stated (Dumont, 2015).
- **Green rewards and compensation :** It is emphasized in green job performance that green awards help achieve employee job satisfaction, which helps to provide higher environmental performance. As a result, the company's green objectives can be met by rewarding the personnel for their participation in environmental initiatives (Jabbour & Santos, 2008).
- Green employment relations : In human resource management, "green employee relations" refers to develop ing cordial ties between the employer and the staff member. The employees' enhanced motivation and productivity at work are some advantages of this relationship.
- **Green initiatives for human resource :** The purpose of the HRM system is to develop, attract, and maintain the organization's human resources. It is defined as a collection of various but related activities, procedures, and functions. The HR procedures used by an organization are organized into systems that align with its culture and goals. As a result, in the long run, the green initiatives included in HRM are an element of corporate social responsibility (Ahmad, 2015).

6. Green HRM Practices at Various Companies

Today's HR managers must raise awareness about GHRM, the green movement, and the use of natural resources among young

people and those who work for the company. They are also responsible for assisting businesses in maintaining a healthy environment and preserving natural resources for future generations.

6.1 HCL Technologies Ltd.

A multi-layered corporate program called "Go Green" is used by HCL Technologies Ltd. to support its sustainability goals. It uses green procedures for all of its facilities and travel, IT, and events. The business pledges to follow ISO 14001 guidelines. It organizes campaigns to spur individual action on environmental problems. HCL considers green initiatives as an enterprise-wide project and recognizes that green goals may be established at the level of organization strategy before being implemented top-down, resulting in green business processes and a green workplace for workers. The World CSR Congress's "Global Sustainability Leadership Awards 2014" for "Best Community Action" were given to HCL. This honour is granted for Outstanding Individuals & Best Practices in Corporate & Social Responsibility.

6·2 ITC

The manufacturing facilities of ITC are entirely OHSAS 18001, ISO 9001, and ISO 14001 certified. In addition, for the first time in India, ITC has introduced "Paper Kraft Premium Business Paper", an environmentally friendly multipurpose paper for use in offices and homes, using a new technology called "Ozone Treated Elemental Chlorine Free Technology" in place of the traditional use of elemental chlorine in the bleaching stage of paper production.

6.3 Google

Being a well-known corporate innovator, Google is also paving the path for a greener future with its environmental sustainability and green supply chain management methods. The business has shown that it is dedicated to coexisting with the environment rather than fighting it. Google has established an environmentally conscious corporate culture and cemented its reputation as one of the most forward-thinking businesses in the world through initiatives like using renewable energy sources to power its facilities, hiring goats to trim the grass, hosting farmer's markets, and hosting sustainable cooking seminars.

6.4 Wipro Technologies

Eco-friendly PCs and notebooks were first introduced in India by this IT Company. The organization's carbon impact must be reduced with an incentive. Manage its water and energy efficiency and create new benchmarks for recycling garbage.

6.5 Oil & Natural Gas Company

By producing oil and gas, which contribute to sustainable development, ONGC has received numerous incentives to go green and help minimize waste.

6.6 Tata Consultancy Services

TCS primarily focuses on community agriculture demands. It is the largest exporter of software services and also offers consulting services.

6.7 IndusInd Bank

IndusInd Bank has a thorough plan to lessen its carbon footprint as part of its environmentally friendly program. Some of the innovations being implemented as part of this plan include solar-powered ATMs, thin computing, e-archiving, e-waste management, e-learning, energy conservation, paperless fax, CNG vehicles, and increased support for green financing program incentives. In addition, many other people engage in GHRM.

7. Conclusion

The company's strategy, values, and culture should all be reflected in and reflected upon by the green HR strategy, which should also reflect and inspire the goals of the HR team and other employees. In addition to meeting customer desires and evolving societal trends, it should meet legal and legislative requirements while providing investors with sustainable returns. Businesses have much room to grow in their pursuit of GHRM practices. Increasing the eagerness with which employees cooperate in going green is necessary. Projects primarily focus on natural design and encourage employees to act sustainably. Regarding personnel, the human resource department performs a crucial role. Modern human resource managers emphasize combining human asset approaches with green human resource thinking. In addition to other significant benefits, implementing GHRM has increased efficiencies, reduced costs, boosted profitability, and retained more employees.

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3

Health Insurance Sector and its Performance

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Health insurance is a way of providing financial protection against illness and injury. India's health improvement efforts over the recent decades have been outstanding, but the country's health insurance business lags far behind that of many other emerging nations. Health insurance is a significant contributor to the expansion of the general insurance market in India. It contributes to around 29 per cent of India's overall premium income from general insurance. Considering the total growth of the general insurance industry, the expansion of this sector is crucial. Simultaneously, this industry is plagued with numerous issues that impede its performance. This research was conducted independently based on secondary data collected from the insurance regulation and development authority website, journals and books.

[**Keywords :** Health insurance, Premium, Healthcare, Family, Life insurance, Company]

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1. Introduction : Meaning of Insurance

Life insurance is a contract for the payment of money to the insured upon the happening of the insured event. Life insurance provides payment on the maturity date or at predetermined dates of periodic internals or in the event of an unexpected death, whichever happens, earlier. Life Insurance also provides the company periodic insurance premiums by the assured. Thus, Life insurance is an organization that minimizes risk by replacing certainty with uncertainty and offers timely assistance to the family in the event of the untimely demise of the breadwinner.

2. Ancient World of Insurance

According to Vaughan (1997) Insurance has existed since the beginning of civilization. Chinese and Babylonian traders were the first to offer insurance between 3000 and 2000 B.C. When one vessel capsized, the Chinese merchants were compelled to undertake perilous journeys and redistribute their wares over other vessels to prevent further damage. The Babylonians created a written document known as the "Code of Hammurabi," followed by sailors in the Mediterranean about 1750 B.C., where merchants received credit for their commodities and paid the lender an additional payment in exchange for any lost items.

Achaemenid rulers were the first to insure their people by enrolling them with legal officials. The inhabitants of Rhodes devised a "general average" that aided merchants by compensating them for shipping their goods together. Franklin (2001) indicated that about 4000 B.C., credit rates fluctuated based on safe or difficult periods, equating to an instinctual cost equivalent to insurance.

The Greeks and Romans adopted life and health insurance for the first time, about 600 BCE when they founded "benevolent societies" to aid the relatives of deceased members and pay for their funerals.

3. Meaning of Health Insurance

A health insurance policy is, like other policies, an agreement between an insurer and a person or group under which the insurer consented to offer a specific level of health insurance coverage in exchange for a particular "premium" and accordance with the terms

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and conditions laid out in the policy. Medical insurance, often known as sickness, health, or accident insurance, is any insurance whose payment is conditioned on the insured incurring additional costs or losing income due to disability or loss of good health. Popular names for it include medical expense insurance and disability insurance. Depending on the region and prevailing culture, health insurance may be referred to as disability insurance, accident and health insurance, or accident and sickness insurance. Whatever the title, it frequently includes many unique plans of coverage to shield the insured from certain financial losses resulting from injury, disease, or incapacity.

4. Background of the Health Insurance Sector

The Central Government Health Scheme and the Employees' State Insurance Scheme, two contributory but significantly subsidized health insurance programmes, were implemented in India in the late 1940s and early 1950s. In 1999, the government opened the private sector, which included the insurance industry, due to the economy's liberalization from the early 1990s. This improvement allowed higher-income individuals to access tertiary care from private facilities that provide high-quality care. However, over the past five years, India has seen a profusion of new efforts from the national government and several state governments who have joined the health insurance bandwagon. The Indian government's determination to increase public spending on healthcare may be one of the driving forces behind the creation of such schemes.

5. Literature Review

According to Vellakkal (2007), the concept of "adverse selection", where consumers can choose their plans based on their health risk, is provided by accepting any insurance plan rather than the safest option. Additionally, insurers might simultaneously lessen the severity of adverse selection issues by providing insurance coverage to the deserving after identifying them. Effective policy design must make suitable trade-offs between the two to balance risk sharing and agency issues like moral hazard and vendor demand. The author reached the conclusions below after researching relevant literature for his research project. According to Sinha (2009), a national medical insurance programme for HIV-positive individuals may be implemented shortly in India (PLHIV). The National Aids Control Organization (NACO) will push insurance companies and the IRDA to make insurance "inclusive and universal" in a meeting on February 3. Currently, HIV is not covered by any insurance plans offered in the nation, "violating the national mission of providing stigma-free care and support services." In a few states, PLHIV insurance is only provided by Star Health & Allied Insurance Company. Nevertheless, more than 7,000 PLHIV individuals have purchased this insurance.

According to Pranav (2013), the author's research purpose was to comprehend the Indian health insurance market and identify any problems with competition. The health sector in India has a broad direction thanks to this research the foreseeable future. Improvement in health status, protection of financial health, and equity are described as the three main objectives of health policy. The study compared several health insurance providers in the public and private sectors and primarily focused on the Indian health insurance market.

6. Methodology

The study is based on secondary data obtained from the annual reports of the IRDA (Insurance Regulatory Development Authority) and many journals, academic articles, and websites. Additionally, an evaluation of the performance of the Indian health insurance industry has been made.

7. Need for Health Insurance

Why Healthcare Coverage? When a firm offers a health insurance plan, clients ask this question, but Indian insurance companies emphasize field force training targeting individual customers for their business. A more informative approach can alter the situation if the employer and its policy consultants can persuade the client that health insurance is necessary for various reasons.

- The word "inevitable reasons" can be condensed into the following points:
- Health risks of all kinds, serious and expected, are a reality for every person.

- Medical emergencies can happen to anyone without prior warning, and these have become a leading cause of death.
- The lack of responsibility for providing excellent care, the inadequate facilities in public hospitals, and the increased patient load.
- Private hospitals are out of reach for most people's budgets; only health coverage can make them affordable.
- Diagnostic costs are out of reach for the average person; consider how much one CT scan, an MRI, and various pathology testing would cost.
- Specialists come at a price; a single consultation charge may exceed the average patent's monthly revenue.
- Tax benefit of the Income Tax Act If we consider life insurance plans, a significant advantage the public seeks is the tax benefit; health insurance plans provide this advantage.
- As a result of insurance, healthcare spending is made more apparent and visible.
- The third-party firm can specify in contracts the types of healthcare to be delivered and focus on cost-efficiency.
- As a result of the new product patent regime, the public perceives an increase in the cost of medicines. On the other hand, the flawed patent system in the nation has enabled the supply of medication at the lowest possible cost relative to the rest of the world, and the new patent regime will eliminate this benefit of reverse engineering.
- Consumers and their reps will demand higher quality care because there is a direct correlation between their payments and the services they receive.

8. Classification of Health Insurance Plan

A person requires both emotional and financial help during times of emergency. The coverage provided by health insurance helps to defray the rising cost of medical care; hence, the primary decision is which policy to choose from the pool. Different insurance companies offer a variety of policies, and it is crucial to determine needs and desires before making the best choice. So let's examine the many forms of insurance coverage offered.

8.1 Individual Health Insurance

It is a form of insurance that protects only the policyholder or the individual. Considerable aspects, including age, lifestyle, medical records, etc., are considered when determining the coverage amount. Furthermore, the policy pays for all health-related emergency expenses.

8.2 Family Floater Health Insurance

The plan, as its name implies, is for all insured members, including the insurers. It is the best policy to choose when seeking a combination policy plan. The plan's total sum covered is aggregated for all of the included members, which lowers the cost of the premium. If one of the members is above 60, it is best to choose another plan because older people are more likely to get sick and have higher premiums.

8.3 Group Health Insurance

This is the kind of plan that is purchased for co-workers or staff members. It is a type of incentive given to employees that helps keep them with the business. There is a cheap premium for the plan, and some insurance providers also permit renewals of the sum insured. The plan covers hospitalization due to trauma, mental health issues, pregnancy, severe sickness, etc. But it's important to understand that the rule only applies while the individual is still an employee of the company.

8.4 Senior Citizen Health Insurance

For people over the age of 60, this plan is most suitable. The policy covers pre- and post-treatment costs for medications, cases of a critical sickness, and accidents. Before the policy is signed, some businesses undergo physical examinations to determine the premium cost, and the amount insured. These policies cost more, though, because older people are more likely to experience health issues.

8.5 Maternity Health Insurance

This plan is for newlywed's couples or families planning to have a baby in the upcoming years. The policy's waiting period is two years, covering all costs incurred during pregnancy, before and after delivery, and up to 90 days of baby expenses.

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8.6 Critical Illness Insurance

Since insurance firms started creating insurance plans for specific medical conditions, the prevalence of lifestyle diseases has increased. The illnesses include heart attack, paralysis, coronary artery bypass surgery, cancer, stroke, kidney failure, pulmonary arterial hypertension aorta graft surgery. The coverage offers the insured a set sum when one of these health issues is identified because treating them is highly expensive. The essential requirement for receiving payments under the policy, which can be renewed indefinitely, is that the insurer must live for 30 days following diagnosis.

The crucial detail to remember is that the insurance coverage expires once the predetermined sum insured is paid out in a lump payment following the diagnosis.

9. SWOT Analysis of the Health Insurance Sector

To determine the internal strengths and weaknesses as well as the external opportunities and risks of the health insurance sector, a study known as the strengths, weaknesses, opportunities and threats (SWOT) analysis.

9.1 Strengths

Due to India's rising per capita income and the emergence of middle-class individuals, the field of health insurance is projected to experience rapid expansion. As a result, different insurance companies are introducing new products in this market that will help to meet customer needs. Additionally, clients will profit immensely when all insurance firms offer a cashless service across the nation.

9.2 Weaknesses

Due to insufficient investment, this sector's financial health is poor. However, the excellent infrastructure facilities of the public sector insurance companies allow them to dominate this market. As a result, this industry is prone to a high claim ratio and numerous bogus claims.

9.3 Opportunities

Due to low penetration in the rural sector, there is a strong likelihood that this industry will grow in the future. Additionally, this industry is expanding and moving toward a paperless system that is more environmentally friendly because of advances in technology and internet accessibility.

9.4 Threats

The most significant challenge to this industry is the shift in governmental rules. The rising costs and claims have an impact on this industry's profitability. In addition, the growth of this sector may be negatively impacted by the economic slowdown and recession. Insurance firms might be forced to reject an insurance policy as a result of the rising losses and the increasing need for insurance.

10. Conclusion

In India, the market for health insurance is essentially untapped. Therefore, the medium income bracket is the main target group because it has the best future prospects for this particular industry. Furthermore, as more people understand the value of insurance in the event of a fatal illness, its importance is increasing. It is concluded that health insurance is not a novel idea, and although employers, newspapers, insurance brokers, media, etc. are growing public knowledge of it, subscription rates have not yet been attained. Additionally, it is believed that individuals, institutions, and state-run businesses should all contribute to the cost of health insurance. Additionally, a barrier to purchasing health insurance is a lack of knowledge. Therefore, we can conclude that although consumers are willing to buy health insurance, they have some trepidation regarding its benefits, costs, and coverage.

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Millennium Challenge Corporation (MCC), Media and Security Implication in Nepal

Jagdish Kharel*

United States now has partnerships on Millennium Challenge Corporation (MCC) in more than 46 countries along with Nepal, but the MCC compact has not easily accepted in Nepal. In this research I have explained the role of media to make discourse on MCC and security implication to amend the compact. The media took the MCC debate to the grassroots level and were debated from the streets to the parliament. As a result in February, 2022, the Parliament of Nepal has passed the MCC with a descriptive declaration. The MCC, which was signed in 2017, took four years to accept by parliament of Nepal. The controversies in the Compact arose when the U.S. Embassy in Nepal revealed MCC is one of the branches of Indo-Pacific Strategy (IPS). Specifically, during his visit in Nepal when David J Ranz, assistant secretary of South Asia at the U.S. State Department, mentioned that the Compact is an important project within the Indo-Pacific Strategy (Himalayan Times, May 15 2019). The speculation of the Compact began with that very statement. Since then, many politicians, analysts, and activists have been giving their views on the Compact to different media outlets. Based on my

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qualitative research methods, particularly interview and media content analysis focusing on MCC, media and security implication, this study has attempted to provide a new perspective, idea and fact on the role of domestic media in national interest while doing bilateral agreements. Through liberalist lens I argue that Nepal's domestic media have had a great impact for the descriptive declaration from the parliament regarding the MCC compact.

[**Keywords :** Media effect, Debate on MCC, Security implication, Bilateralism, International relations]

1. Introduction

The Millennium Challenge Compact (MCC) between Nepal and US sets forth the general terms on which MCC will provide assistance of up to US\$ 500,000,000 to the Government of Nepal and to which the Government will contribute up to US\$ 130,000,00 for a program to reduce poverty through economic growth in Nepal (MCA Nepal, 2017). The MCC compact consists of two major projects in the electricity and transportation sectors in Nepal (MCA Nepal, 2017).

The main dispute of MCC compact is Nepal's national security issues. The MCC project and Nepal's national security challenges are still being debatable. The media took the MCC debate to the grassroots level. The results were debated from the streets to the parliament and in 2022, the Parliament of Nepal has passed the MCC in a modified form with a descriptive declaration. However, this seems to be one-sided on the part of Nepal. The United States has not given a clear answer. Also, there is still confusion as to when and how its implementation will move forward. The debate on MCC arose when it is linked with Indo-Pacific Strategy (IPS). Specifically, during the visit in Nepal when David J Ranz, assistant secretary of South Asia at the U.S. State Department, mentioned that the Compact is an important project within the Indo-Pacific Strategy (Himalayan Times, May 15 2019). Communist Party of Nepal (CPN) made the committee on debate on MCC (CPN- 2019). Democratic Party Nepali Congress had been raising voice for the MCC ratification from parliament. The dialogue and discourse of the agreement began with different statement. Since then, many politicians, analysts, and activists have been giving their views on the Compact to different media channel. Due to faster and easily accessible information within the media raised the security issues of the compact and created public debates on different dimensions.

I found this bilateral agreement between the Government of Nepal and MCC, the United States of America and its ongoing phenomenon very interesting to examine and analyze them from security approaches of International relations. Specifically, I believe it is interesting to explore the roles of media in a bilateral agreement and national security concern, particularly how domestic media have the power to impact bilateralism and international relation.

2. Methodology

This article is based on formal and informal interviews, media content analysis and descriptive approach which has interpreted the MCC, media and security implication in the contest of Nepal from 2019-2022. During these 3 years I have conducted more than 150 episodes weekly television program related to politics and current affairs and able to interviewed with 32 stakeholders about MCC and its implication in Nepal (HOT SEAT, Image Channel Television 2019-2022). I have interviewed with high profile politicians including four Prime-Ministers of different time, Mr. KP Oli, Mr. Puspa Kamal Dahal, Mr. Madhab Kumar Nepal and Mr. Jhalanath Khanal. I also conducted interview with the first president of Nepal Dr. Ramaran Yadav, Speaker of House of Representative Mr. Agni Sapkota and the Chairperson of the National Assembly Mr. Ganesh Timilsina. Likewise I have also talked formally and informally with the 10 ministers of different time like finance, defense, foreign affairs, information and communication and so on. I talked with the 7 prominent leaders of different political party like Nepali Congress, Communist Party of Nepal (UML), Communist Party of Nepal (Maoist), Rastriva Prajatantra Party (RPP), Janata Samaj Party (JSP), Communist Party of Nepal (Revolutionary) and others. My weekly program, Hot Seat has also covered the interview of the former Nepal Army Chief, Mr. Rajendra Bahadur Kshetri and other security experts. MCC, media and security concern is interpreted by other 7 expert of economic, international relation, security, media, civil society and others in weekly show of Hot Seat on Image Channel Television.

I have also observed the trend of the news broadcasting of news media, more specifically television news related to MCC and the security concern in Nepal during the time of Prime-Minister Sher Bahadur Deuba for 7 months from Aug.2021- March 2022 until the MCC were passed with 12 points descriptive declaration from the parliament. Specifically, I have observed three national broadcasting channel, Nepal Television, Image Channel Television and Kantipur Television and their media contents regarding the MCC.

The power of social media is being significant even in the grassroot level in Nepal. Therefore, I have also observed Face Book, You Tube, Twitter, Tik-Tok by focusing how they produced, disseminated, consumed and discussed the issues of the MCC. I have also chosen 3 YouTube Channel "Nepal Times", "Khabar Bulletin News TV" and "Inside Nepal TV" to observe the debate and discussion on MCC and security implication in Nepal (You Tube, 2021-2022).

I have also talked with more than 50 general people in Kathmandu valley with unstructured, opened ended questions to capture their opinions on the MCC and how did they learned about it.

During this 3 years I have conducted meeting with the related stakeholders of Ministry of Finance, ministry of foreign affairs, financial committee/international relation committee of parliaments, MCA Nepal, Nepal Army, and Federation of Nepalese Journalist Association and other stakeholders. I have collected the documents, bilateral agreement of 2017 and 2019 between USA and Nepal regarding MCC. I have also collected the documents of high level political committee led by Jhalanath Khanal, Former Prime-Minister to solve the debate of MCC. Likewise documents Finance Ministry, Ministry of Law, 12 points descriptive declaration from house of representative has been gathered. The documentation and follow-up of different facts, figure, evidences, publication and broadcasted materials since 2017 till date has been collected to interpret the research topic.

3. Theoretical Framework

Many scholars have contributed to the development of and promoted more extensive use of the concept of "Media Effect" and "National Security" in international relations studies over the years. In liberal world the term "media" in my research deals with "media effect, more specifically "domestic media effect", emphasizing how the Nepali media influenced the bilateral Compact, how they have transformed national and international power struggle and relationships. As Lambeth (1998) mentioned, the media as a tool of communication throws light on the issues of public interest and helps people understand the problems from different perspectives. Generally, media has a significant role in informing, educating, entertaining, and pursuing the audience through news and programs. According to Bernard Cohen (1963), it is the media that draws political maps of the world in the modern times. He commented on the role of media, "the media my not be successful much of the time in telling people what to think, but they are "stunningly successful in telling people what to think about."

In the International Relations perspective, there are two models of media; Pluralistic and Elite. In the pluralistic model, media are free professional and independent. No interference from Government and the other stakeholders. Mainly in democratic countries, media enjoy the freedom to broadcast or publish the contents. In the elite model, media are controlled, influenced and inspired by the state and stakeholders. They are not free and independent, and media power is concentrated within the elite group. In this model, media work as a government mouthpiece.

Agenda setting, framing the public opinion, being watchdog/ pressure group and the strong tolls of the state is the significance of media in international relations and foreign policy. Media communicate, interpret and advocate the issues to the audience. Media influence foreign policy of a country in agenda-setting. If the media raise any question regarding other countries continuously, that becomes the agenda. Create/framing a public opinion; the public primary source of information is the media. After listening/ watching/reading the news/information from the media public make the opinion on issues. In the article "The Role of the Media in International Relations: From the CNN effect to the Al- Jazeera Effect" by Filiz Coban states about the media effect and agenda building;

"The role of media discourse is crucial in the expression of ideas regarding how people think about themselves and other nations. The media select, organize and emphasize particularly news in order to decide what a significant subject for public discussion is. The media cannot force us what to think; but they certainly influence what we think about and how we think about it by their function of agenda building" (Coban, 2016).

The United States and Malaysia had don the Free Trade Agreement (FTA) in 2006 while the dissatisfaction reflected to the civil society in some section of FTA specifically from intellectual property rights to food sovereignty to government procurement procedures. But the domestic media only raised awareness rather than critical and professional regarding the trade campaign negotiation. While challenges to a Malaysia-United States FTA may appear muted - especially if compared with the outpouring of dissent witnessed on the streets of Thailand and South Korea against similar deals with the United States (Smeltzer, 2009). This citation also explicitly express the role of (Free and Controlled) media in international relations and national interest.

Scholars Barry Buzan and Lene Hansen in the book "The Evolution of the International Security Studies" explain about the significance of national security for US. More specifically authors in chapter eight explained "Responding to 9/11: a return to National Security" linking with the ISS.

"In a general sense we use 9/11 as a temporal benchmark in the same way as we used the ending of the Cold War. In a more specific sense, we ask whether 9/11 and the subsequent unfolding 'Global War on Terrorism' (GWoT) have been taken as an 'event' of sufficient importance to reshape the agenda of ISS in some ways" (p. 226).

After the Cold War, America became the most unilateral in the world. After 1990, the United States dominated the world. United States had easily managed the Gulf War and the war with Serbia and felt invulnerable. No state could challenge them. Joseph s. Nye, in his book, 'The paradox of American power' stated;

"Americans were largely indifferent and uncertain about how to shape a foreign policy to guide this power. Pools showed the American public focused on domestic affairs and paying little attention to the rest of the world. Between 1989 and 2000, the television networks closed foreign bureaus and cut their foreign news content by two thirds" (Nye, 2002).

There were significant change and revolutions in information, communication and technology which has been spreading power to all the factors and the people. The power was not only limited with the government. Individuals, groups and institutions have become more dominant in international relations. The world has been changing from the Cold War era to the global information age. CNN, Hollywood, and the Internet has influenced and embraced freedom, the individual, and change. Joseph Nye insists;

"Globalization - the growth of networks of worldwide interdependence - is putting new items on our national and international agenda whether we like it or not. Many of these issues we cannot resolve by ourselves. International financial stability is vital to the prosperity of Americans, but we need the cooperation of others to ensure it" (Nye, 2002).

The United States has been insisting for international relations through soft power instead of hard power. Through culture, civilization, democracy, economic and social development US is intending to enhance its national interest concerning with national security. More over, the United States is now expanding IPS and it is claimed that MCC is also a part of IPS. For the democratization and development objectives with the implementation of the Millennium Challenge Account (MCA) program. The MCA began implementation in 2004, and subsequently the State Department utilized those effectiveness measures developed for the MCA program to assess progress towards the democratization and development objectives described in the 2002 NSS (Stolberg- 2012). The MCC agreement with Nepal is also a part of that which can also be seen in my research liberalist lens.

Millennium Challenge Compact is a bilateral agreement between Nepal and United States. In this context, my research deals with three major theoretical concepts: Bilateralism, the Media effect and Security Implications. The term "Bilateralism" in my study deals with the Compact between Nepal's Government and MCC, the United States of America. Bilateralism is the conduct of political, economic, or cultural relations between two sovereign states. Generally, states with bilateral ties and relationships will exchange diplomatic agents such as ambassadors to facilitate dialogues and cooperation (Thompson, 2013). Utilizing the concept of media effect and bilateralism, I aim to explore not only the political and economic relations concerning the Compact but more the concealed security concern of US through MCC through liberal perspective.

4. Findings and Discussions

4.1 Media Effect : Debate on MCC and Security Implication in Nepal

The controversies in the Compact arose when the U.S. Embassy in Nepal revealed MCC is one of the branches of Indo-Pacific Strategy (IPS). Specifically, during his visit in Nepal when David J Ranz, assistant secretary of South Asia at the U.S. State Department, mentioned that the Compact is an important project within the Indo-Pacific Strategy (Himalayan Times, May 15 2019). Before that only handful people in Nepal knew about the MCC. The speculation of the Compact began with that very statement. Since then, many politicians, analysts, and activists have been giving their views on the Compact to different media outlets.

Although the agreements was done in 2017, the debate on MCC begun from 2019 via print media. Almost all the media began to publish and broadcast the debate about the MCC agreement related to national security. Investigative news started coming. The relationship between the MCC and US security strategy began to be reviewed through the media. The media started questioning the concerned political leaders and government representatives of Nepal. Leaders and activists of political parties started to inquire about this matter. And the MCC agreement became a matter of public interest and debate. Almost all the media in Nepal made it a matter of public debate with priority. During that time, I have also focused my weekly TV program on the issues of MCC. The main controversy of the MCC agreement was related to Nepal's national security. On the one hand, the liberal political parties like the Congress were in favor of accepting it as it is only an economic partnership. But the communist parties were divided. CPN revolutionaries, communist parties like CPN and conservative parties like RPP also opposed the MCC agreement. They argued that it should not be accepted as it is linked to the IPS of the United States and would pose a threat to Nepal's national security. But CPN-UML and CPN-Maoist Center were in favor of amending it and accepting it. The media brought this debate to the ground level. The country was mainly divided into 3 parts. MCC acceptance, rejection and acceptance with amendments.

Demonstrations started on the streets, slogans were raised. Political parties were divided. Accusations began to circulate among the leaders. The people were also against each other. The politics of the country was affected by the MCC debate. Despite the agreement, MCC could not be implemented in Nepal. At that time, the government led by KP Oli and the ruling party CPN fell into crisis. The CPN itself was divided into parties and opposition. As a result, a 3-member study committee was formed under the coordination of

former Prime Minister Jhalnath Khanal. In which former Deputy Prime Minister and Defense Minister Bhim Rawal and former Foreign Minister Pradeep Gyawali were members. This committee prepared a report of 128 pages and analyzed that if this agreement is accepted as it is, it will be a challenge to Nepal's national security. Suggested that MCC can be adopted with amendments. Pradeep Gyawali had a different opinion in favor of MCC. The government changed amid these disputes (MCC task force, 2019). A new government was formed under the leadership of Sher Bahadur Deuba. During this time, various dialogues and visits were held between Nepal and America. Finally, the US gave time until February 2022 to accept or reject the MCC. In Nepal, there was an intense debate. Finally, amid various controversies and debates, on February 24, the Parliament of Nepal approved the implementation of the MCC Agreement. The MCC Agreement was passed by the Parliament with 12 points descriptive declaration not to consider MCC as a part of IPS and not to agree on any point related to security that is against the national interest, only as a purely economic partnership (House of Representative Nepal, 20 Feb. 2022).

As I explained above, there is a wide range of studies on the role of Media in international relations. However, there is still lacking research on the "domestic media effect, national security concern and international relations". Moreover, there is still limited research to seek interconnection to MCC compact, National security and realist perspective as well as the role of media and liberal perspective of international relations.

4.2 Effect of Television Discourse

Hot Seat is a weekly television talk show of Image Channel Television related to political and current affairs. This show has been broadcasting every Thursday 8 pm, Friday 3 pm and on Facebook/ YouTube also. It has the viewership of 1 million on television, 100 thousand on face book and 50 thousand on YouTube in average. As already mention, more than 32 episodes were focused on debate on MCC in 3 years. I have interviewed with the 32 different guest including Prime- Minister, former prime-ministers, ministers, political leader, parliamentarian, speaker, authorities, experts and stakeholders (Hot Seat, Image Channel Television, 2019-2022).

My informal and formal interview data shows that, more than 80% politician knew about MCC agreement and its implication after

it was published and broadcasted from the media. Among 32, 19 interviewee were in against of MCC. Former Prime Minister Jhalnath Khanal said that MCC should not be accepted as it is not in the interest of Nepal. Likewise, the leader of the CPN-Maoist Center and former foreign Minister Narayankaji Shrestha claimed that since IPS is connected with MCC, if it is accepted, the sovereignty of Nepal will be in threat. CPN Revolutionary General Secretary Mohan Baidya Kiran and leader CP Gajurel said that since the MCC is an extension of American imperialism, the US can land troops in Nepal at any time. RPP Chairman Rajendra Linden also opposed the MCC. Professor Dr. Yuvraj Sangraula said that MCC is not in the interest of Nepal. Most of those who opposed the MCC claimed that it would pose a threat to Nepal's national security. 7 political leaders were in favor of MCC to pass from the parliament. The then Prime Minister KP Oli was in favor of passing the MCC as it was a purely financial partnership. Also, the then Foreign Minister Pradeep Gyawali was also in the position of passing the MCC. Former Minister of Finance and External Affairs Dr. Ram Sharan Mahat advocated in favor of MCC. There were critical view from 6 different top political leaders. Former Prime Minister Pushpa Kamal Dahal Prachanda and Madhav Kumar Nepal said that the MCC can be accepted only as an economic partnership by removing the provisions related to security. Speaker of House of Representative Agni Sapkota also stood in favor of passing it from parliament with amendments. Their main concern was national security. Over 80% leader made idea about MCC set by the media discourse (Hot Seat, 2019-2022).

4.3 Effect of Print and Online Daily Newspapers

The print and online newspapers are very influential in terms accuracy, balance and credibility. Nepali language based newspaper more popular the newspaper in English. But English language based newspapers are also being popular in recent days. For this study I have chosen the popular English language based newspaper with online version "The Kathmandu Post", "The Rising Nepal" and "The Himalaya Times".

"The Kathmandu Post" is the popular and largest selling daily English newspaper in Nepal established in 1993. There are 80 news and views coverage related to MCC from July 2021- June 2022 in one year. 5 news are against of MCC whereas 24 are in favor and 51 are critical. Likewise 7 news are based on speech, 30 based on events and 43 based on analysis/investigation. Among those 80 news sources, more than 70% news raised the issues of national security concern link with the MCC compact (The Kathmandu Post, July 2021-June, 2022).

The Rising Nepal is a Nepalese government-owned daily newspaper published by the Gorkhapatra Sansthan. It is a sister publication of Gorkhapatra, oldest national daily newspaper of Nepal. There are only 9 news and views coverage related to MCC from July 2021- June 2022 in one year. No news are against of MCC whereas 7 are in favor and 2 are soft critical. Likewise 3 news are based on speech, 5 based on events and 1 news based on analytical. 30% news raised the issues of national security related to the MCC compact (The Rising Nepal, July 2021- June, 2022).

The Himalayan Times is an English-language broadsheet newspaper published and distributed daily in Nepal established in 2001. In the annual newspaper classification report published by Press Council Nepal, it was placed in the A+ category, the highest possible rank. There are 35 news and views coverage related to MCC from July 2021- June 2022 in one year. 3 news are against of MCC whereas 21 are in favor and 11 are critical. Likewise 5 news are based on speech, 20 based on events and 6 based on analysis/investigation. More than 65% news raised the issues of national security concern link with the MCC compact (The Himalaya Times, July 2021- June, 2022).

4.4 Effect of Social Media

Social media are being popular in recent world and Nepal is the state which is highly is being influenced by Facebook, Twitter, YouTube, TikTok and others. In this study I have chosen the 3 popular YouTube Channel "Nepal Times", "Khabar Bulletin TV" and "Inside Nepal TV" to analyze the trend of the news and views regarding MCC and Security implication from July, 2021 to June, 2022.

Nepal Times is an online media that envisions itself an online television established in 2017 with voice for the voiceless as its slogan. We aim to reach out the unprivileged groups' unreported news, and make them available for the nation as well as world to watch (Nepal Times- 2017). It has more than 517k subscription. There are 97 news and views coverage related to MCC from July 2021- June 2022 in one year. 34 news are against of MCC whereas 24 are in favor and 39 are critical. Likewise 35 news are based on speech, 11 based on events and 51 based on analysis / investigation. More than 90% news

and views raised the issues of national security concern link with the MCC compact (Nepal Times, July 2021- June, 2022).

Khabar Bulletin TV is one of the biggest libraries of exclusive Nepali different kinds of fields such as politics, crime, corruption, social issues and some others Interesting content as well. With the hottest entertainment news, events report, celebrity interviews and reviews. Khabar Bulletin TV is a channel of choice for millions around the world (Khabar bulletin TV-2012). It has more than 771k subscription. There are 56 news and views coverage related to MCC from July 2021- June 2022 in one year. 41 news are against of MCC whereas 4 are in favor and 11 are critical. Likewise 20 news are based on speech, 19 based on events and 17 based on analysis/ investigation. More than 85% news raised the issues of national security concern link with the MCC compact Khabar Buletin TV, July 2021- June, 2022).

Inside Nepal News TV is YouTube Channel established in 2016. It has more than 446k subscription. There are 10 news and views coverage related to MCC from July 2021- June 2022 in one year. 6 news are against of MCC whereas 1 is in favor and 3 are critical. Likewise 2 news are based on speech, 3 based on events and 5 based on analysis/investigation. More than 75% news raised the issues of national security concern link with the MCC compact (Inside Nepal News TV, July 2021- June, 2022).

5. Conclusion

While reviewing the impact of print/online media, television discourses and social media such as YouTube, Yin has forced the political leadership to pass the MCC agreement with the amendment through the parliament of Nepal. The most effective social networks like Facebook, Twitter, and YouTube are seen in this. Regarding MCC, the news and views that have come on social media are more critical and against MCC. It seems that social media are very lacking in truth, facts and reliability. But the effect of Yin was comparatively greater. This study shows that the mainstream media are more responsible and reliable. However, the influence of such media was found to be somewhat weaker than that of social media. Even in the mainstream media, the media owned by the government was seen as the mouthpiece of the government, while the media operated by the private sector was seen as more professional. On the whole, regarding the MCC agreement, it was seen that the media included more critical aspects than positive ones. News and opinions have come without deep and realistic research. Even after becoming independent, it seems that it will take time for Nepali media to become professional.

The role of media as a soft power in international relations is imperative. But sometimes media also can be an actor. Media has vital role on agenda setting, framing the public opinion, making and being the pressure group and sometimes strong tool of the nation. Regarding the dispute of MCC and security implication media has been playing the substantial role on creating the opinion of the public and politician and other stakeholders. The conclusion of this study is that the media can be strong and powerful in a democratic country with press freedom. Therefore, we cannot neglect the role of media to make substantial discourse on bilateral agreement, security implication and strengthening the international relations.

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5

Reproductive Rights : Cornerstone of Women Rights

Shalika Agrawal*

Women have fundamental reproductive rights to determine number and spacing of children so that they may enjoy reproductive health, which in turn is likely to contribute to economic growth and poverty reduction. Family planning and safe legal abortion are crucial tools to prevent maternal death. Abortion rights have been a contentious issue across the world, especially after the U.S. Supreme Court overturned in 2022 its historic decision in **Roe v. Wade** which had established constitutional right to abortion in the country. In India, The Supreme Court ruling, delivered on World Safe Abortion Day legalized abortion regardless of marital status of the women. The judgment will have a far-reaching impact on women's rights.

[**Keywords :** Reproductive rights, Gender equality, Clandestine, Sustainable development, Empowerment]

I. Introduction

Reproductive rights have been one of the thorniest issues in protecting the mother's health as well as her life. Reproductive rights

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rest on the recognition of basic rights of women to decide freely and responsibly the numbers, spacing and timing of their children. They should have information and means to do so. It also includes the right to attain the highest standard of sexual and reproductive health. (UNFPA, 2005,) Reproductive rights encompass a range of decisions concerning reproductive health, including family planning, contraception, abortion, pregnancy and childbirth. Though safe motherhood has been high on the international agenda for nearly two decades, it is only with the 1994 International Conference on Population and Development, (ICPD) emerged the global consensus that reproductive rights are cornerstone to human rights, sustainable development, gender equality and women's empowerment. ICPD Programme of Action urges Governments to spare no effort in preventing unwanted pregnancies and reducing "the recourse of abortion through expanded and improved family planning services."

Unsafe abortions are a leading cause of maternal mortality and can result in permanent injuries. UNFPA report 'State of World Population' revealed that lack of access to family planning results in some 76 million unintended pregnancies every year in the developing world. Each year, 19million abortions are carried out under unsanitary or medically unsound conditions. These result in some 68,000 deaths. The costs of unsafe abortions outweigh the price of the contraceptives that could prevent such suffering (UNFPA, 2005). Although using contraceptives can prevent 20 to 36 percent of maternal deaths, limited family planning supplies and services, as well as social norms, often bar women from using them. According to Judith Harlan, in many countries, a large proportion of maternal deaths occur due to illegal or clandestine abortion. It is estimated that 50 million abortions are performed each year worldwide, and almost half of them are done outside regular health care system. Estimates on the number of maternal deaths from abortions are unreliable, ranging from 70000 to 2 lakh per year (Harlan, 1998).

2. Abortion : Highly Contentious Issue in America

Abortion remains a highly contentious issue, and debate often centers around the exact moment of conception, or differing ideas about the relative rights of mother and embryo. (Inayaulled, 2001). Justice Ruth Bader Ginsburg, a pioneering women's rights advocate, described abortion rights in *Stenberg v. Carhat* (2000) as "something central to a woman's life, and her dignity." In USA State laws restricting abortions dated from the mid nineteenth century. Comstock law was passed in 1873, made it illegal to disseminate contraceptives and contraceptive information using the services of the United States mail. Margret Sanger did a tremendous service to women with her ground breaking work in birth control and family planning through her newspaper called The Women Rebel. The motivating force behind her lifelong crusade for birth control was the sad story of her mother, A. P. Higgins. She had eleven children and several miscarriages, and the toll on her health led to her death at the early age of 49. She and her sister opened the first birth control clinic. Subsequently with the financial support of medical profession and of middle class she was able to establish American Birth Control League which officially became Planned Parenthood Association. The Birth Control Clinical Research Bureau in New York established by her, was the first doctor staffed birth control clinic in the United States.

In the mid-twentieth century, women were not legally free to decide whether to carry a fetus to term or to terminate a pregnancy. Laws of the most of the states severely restricted abortion. Abortions were allowed only under very limited circumstances such as rape or if the pregnancy posed a danger to the women's life. In practice these laws were circumvented. A woman of means could avail abortion from reputable physician of a state or a foreign country where abortion was legal. But women with fewer means turned to less skilled doctors or illegal practitioners practicing in back alleys of towns and cities. Many women from all classes and races took their chance with illegal abortions, many women suffered severe complications from these illegal procedures, and many women died.

3. Abortion Reform Movement

The abortion reform movement drew momentum from the work of family planning groups such as Planned Parenthood, and the nascent women's liberation movement. In 1959, the American Law Institute took the bold step of drafting a "Model Abortion Law that would allow" licensed physicians to perform abortion for physical and health reasons, fetal defects, or when pregnancy was the result of rape or incest, (Reagan, 1977). In 1961, the California based Society for Humane Abortion began by lobbying the state legislature to repeal its anti-abortion measure. Thus, Abortion

became an important issue for the public to debate and to resolve through the political process, (Barkeley, 1999).

Between 1967 and 1970, despite strong opposition of the Roman Catholic Church, the abortion reform movement gained momentum. In 1967 California, Colorado and North Carolina became the first states in the nation to pass abortion reform legislation followed by twelve more states by the end of the decade. In 1969, a National Conference on abortion in Chicago produced a new lobbying organization, the National Association for the Repeal of Abortion Laws. Betty Friedan represented NOW in this conference. Assertions were continuously made by health advocates for safe and effective method of birth control and for unrestricted access to abortion procedures.

- Earlier in a landmark decision in 1965, *Griswold v. Connecticut* (1965) Supreme Court gave encouragement to the reformers by striking down a Connecticut law that banned the use of contraceptive method by married couples. It was struck down on the ground that it violated fundamental right of privacy guaranteed under fourteenth amendment of the constitution.
- The Court subsequently extended the right to unmarried couples and individuals in 1972 in *Eisenstadt v. Baird* (1972) and
- It was then extended to minors in 1977 in *Carey v*. *Population Services* (1977).
- In 1970, Congress enacted title X of the *Public Health Service Act*, which provides direct federal grants to thousands of family planning providers that collectively serve more than five million low-income clients annually. The statute authorizing Title X, however, bars the use of funds in programmes where abortion is a method for family planning.

4. Roe v. Wade : Reproductive Right, a Fundamental Constitutional Right

In 1971, the Supreme Court entered the debate over abortion in two separate cases. *Roe v. Wade* (1973) challenged a Texas law, enacted in 1857, that forbade all abortions except to save the pregnant woman's life. *Doe v. Bolton* (1973) challenged a Georgia law of 1968 that allowed abortions but only if they were performed in a hospital and approved by a hospital committee following an examination of the woman by two physicians other than her own doctor.

The Court struck down both the Texas and the Georgia laws by 7-2 votes. Blackmun J. concluded that the fundamental constitutional right to privacy was "broad enough to encompass a woman's decision whether or not to terminate her pregnancy." The criminal abortion laws of the mid nineteenth century appeared to have been aimed at protecting woman from an unsafe medical procedure. The Court observed that the related safety of the procedure weakened that consideration today. The argument was not taken seriously that these laws were the product of a Victorian social concern to discourage illicit sexual conduct. The major justification was "the state's interest... in protecting parental life." The Court rejected the state's argument that life began at the moment of conception and abortion could therefore be prohibited at any point of a pregnancy. The Court laid down the trimester formula.

The formula is as follows :

State of Pregnancy	Degree of Permissible State Regulation of the decision to Terminate Pregnancy
Prior to the end of the first trimester (approx. months 1-3).	 Almost none : the state could not regulate or prohibit abortions at all; the decision was for a woman and her doctor alone. Some : until the foetus was viable (capable of surviving outside the womb)-the state could regulate the abortion procedure "in ways that are reasonably related to maternal health. But it may not prohibit abortions".
The end of the first trimester through "viability" (approx. months 4-6). Subsequent to viability (approx. months 7-9).	High : the state's interest in "promoting its interest in the potentiality of human life" could justify either regulating or banning abortions except if the procedure was necessary "for the preservation of the life or health of the mother."

Box: 2.4 : Trimester Formula

Immediately after Roe organized resistance to women's constitutional right to privacy in matters pertaining to reproduction began. The underlying objection to the Supreme Court decision was the belief that life begins at conception, thus abortion at any stage of pregnancy was tantamount to murder. American "*pro life*" and "*pro choice*" advocates sought to influence the political campaigns with emotional appeals. On the other hand abortion groups reminded the viewers of the needless and often life threatening medical

complications women suffered at the hands of "Back-Street" abortionists.

5. Hyde Amendment : Limited Medical fund for abortion

The first successful legislative attempt to undermine Roe occurred in 1976 with the passage of Hyde amendment. This amendment was passed by the Congress which limited Medicaid funds for abortion for poor women. In a pair of decisions within the first decade after Roe, the Court gave states and federal Governments discretion for refusing funding for abortions for the poor under Government health programmes. In California v. Mc Rae (1976) the temporary stay was lifted in November 1976 against the Hyde amendment by the Supreme Court. In Harris v. Mc Rae (1980) the Supreme Court went one step further in upholding Amendments limiting the ability of poor women to secure abortions. The Court upheld a woman's constitutional right to an abortion, but it rejected the idea that the Government should pay for it. Thus the reproductive rights had been pushed backward to the pro-Roe era with the upholding of constitutionality of Hyde amendment. Through the 1980's, President Regan, Bush and their administrations advanced their support to anti-abortion groups in their efforts to limit any Governmental support for abortions. They also appointed at least 60% of the nation's sitting federal judges, a majority of whom espoused anti-abortion philosophies. Although Roe v. Wade (1973), a landmark judicial decision on abortion, was not completely overturned during this era but its intent was gutted, (Kathleen, 1999: 90).

6. Abortion : Unreasonable Restrictions set aside by the Court

Various state laws imposed varied restrictions to regulate the procedure of abortion in late 1970's and early 1980's. In *Planned Parenthood of Central Missouri v. Danforth* (1976) the Supreme Court overturned a law requiring a husband's consent before a woman could have a first trimester abortion and invalidated the parental consent requirement by 5-4 vote. In *City of Akron v. Akron Center for Reproductive Health* (1983), Powell J. writing for the 6-3 majority struck down the Akron ordinance, 1978 requiring both a twenty four hour waiting period after a women had signed an

"informed consent" form and hospitalization for all Second trimester abortion procedure. Justice Powell said that procedure was safe in clinics and the hospitalization requirement would unnecessarily add to the woman's cost. The Akron case marked the first opinion by the Court's first woman justice, O'Conner, in an abortion case. She wrote judgement for three dissenters and criticized Roe's trimester approach. She said that the ruling did not give women an "unqualified right to an abortion." Anti-abortion groups drew encouragement from her opinion.

Right to Life Movement

Following the Akron decision, radicals within the right to life movement (anti-abortionists) unleashed a terrorist campaign targetting the reproductive clinics. In the year following the Akron decision, two dozen such clinics reported attacks by arson and bombings. Subsequently this violence escalated to murder. Antiabortion protests had an adverse effect on women's health care services. Beginning in the mid 1980's, an increasingly politically conservative Supreme Court signaled its willingness to limit Roe. In a 1986 case, *Thornburgh v. American College of Obstetricians and Gynaecologists* (1986) the justices turned back a Pennsylvania law requiring doctors to provide specific information to women about fetal development, medical risks of an abortion and alternatives to abortion.

7. Reconsidering Roe

The justices so closely divided on the issue, abortion became a major focus of Supreme Court confirmation battles after Rehnquists alleviation to Chief Justice in 1986 (Cushman, 2001). The Supreme Court upheld Missouri law by a 5-4 decision in *Webster v. Reproductive Health Services* (1989). It shredded the Roe decision. The Missouri law opened with a Preamble that directly contradicted Roe by declaring that "the life of every human being begins with conception." The Supreme Court upheld this law banning public funds and public facilities to perform abortions. Within a year of this decision, dozens of states had passed restrictive abortion laws. Rehnquists C.J. called for abandoning what he termed Roe's "rigid framework." He observed that the statute was in state's interest in protecting potential human life. In an ominous dissent, Blackmun warned that Roe "survives" but was "not secure."

Casey and Steinberg : Reaffirming Roe

The Supreme Court's 1992 decision in Planned Parenthood Association of South Eastern Pennsylvania v. Casey (1992) the Justices by 5-4 upheld the core of Roe decision. It was observed that women had a right to an abortion until the point of fetal viability and beyond that point if her physical/or mental health was threatened if the pregnancy continued. It was applauded by the feminists. In dissent, Rehnquists, joined by White, Scalia and by Thomas JJ. called in vain for overturning Roe. He said that the Court was wrong in holding that women's decision to terminate her pregnancy was "a fundamental right." Recently in the leading case of Stenberg v. Carhart (2000) the Supreme Court struck down Nebraska's law which placed women at unnecessary risk of tragic health consequences. Justice Brayer held that the ban on the rare procedure which doctors call "dilation and extraction" was unconstitutional. It will increase the chances of prosecution against doctors and will place "undue burden" upon women's right to choose an abortion (Cushman, 2000 : 200).

8. Militant Movement v. Buffer Zones around Clinics

The demonstrations which were started by militant elements of anti-abortion movement in the name of "Operation Rescue" sought to block women and medical personnel from entering clinics where abortions were performed. Such clinics sought the help of the courts for curbing such demonstrations, blockades and harassment of individual patients and staff members. In 1994, Court issued directions to set up a buffer zone around clinics requiring demonstrators to keep a minimum distance away from building and entrances and driveways. In early 1994, President Clinton adopted a new federal statute The Freedom of Access to Clinic Entrances Act, 1994 allowing criminal prosecution for violent actions directed against abortion providers and women seeking their services. In another decision, National Organisation for women v. Schiedler (1994), the Court also ruled that women's clinics could sue demonstrators for damages under the federal antiracketeering law, the Racketeer Influenced and Corrupt Organizations Act, (RICO). In June 2000, in *Hill v. Colorado* (2000). The Court upheld a Colorado law that established a 100-foot zone around the entrance to any health care facility. Court held that the law appropriately served the state interest in ensuring unimpeded access to health care centers. The dissenting judges observed that the law unconstitutionally restricted free speech.

In November 2003, President Bush signed into law the first-ever ban on abortion, known as the Partial-Birth Abortion Ban, despite a June 2000 U.S. Supreme Court ruling that found similar bans to be unconstitutional. The federal abortion ban would prohibit abortions as early as 12-15 weeks of pregnancy and makes no exception for the health of the woman. President Bush also signed into law the Unborn Victims of Violence Act in April 2004, defining a fertilized egg as a campaign to undermine a woman's right to choose.

Dobbs v. Jackson Women's Health Organization (2022)

Recently, in Dobbs v. Jackson Women.s Health Organization (2022), the US Supreme Court overruled both Roe v. Wade (1973) and Planned Parenthood v. cosy (1992) ending protection of abortion rights recently in June 2022. The majority held that abortion is not a constitutional right as the Constitution does not mention it and this right was not "deeply rooted" in the country's history. Individual states have the authority to regulate access to abortion since *Roe v*. Wade. In this case a Mississippi law was challenged banning abortion after 15 weeks of pregnancy brought by the Center for Reproductive Rights and its partners on behalf of the Jackson Women's Health Organization that had been struck down as unconstitutional by a lower court. Mississippi appealed to the Supreme Court. The Court overruled Roe v. Wade. The Court has removed the federal abortion protections that people have relied on for generations. The ban on abortion will lead to extreme chaos across the country as people, clinics, and abortion funds struggle to deal with new and pre-existing bans.

10. Laws relating to Abortion in India

Until 1971, abortions in India were governed exclusively by the Indian Penal Code, 1860 and the Code of Criminal Procedure, 1898, and were considered a crime except when performed to save the life of a pregnant woman. They can take the help of *The Medical Termination of Pregnancy Act, (MTPA)* 1971 as a health care measure which has been enacted to reduce maternal morbidity and mortality resulting from illegal abortions (Par, 1989). MTPA permits the termination of pregnancies in certain specified circumstances. Despite MTP Act, an estimated four million illegal abortions occur every year in India. Unsafe abortions account for 9-17% of maternal deaths and result in several other morbidities (India Women's Watch, 2005 : 81). Practically only a very limited number of Indian women have the opportunity to choose whether or when to have a child. Women, particularly in rural areas, do not have access to safe and self-control methods of contraception. For the country as a whole, less than half of couples in the reproductive age group use contraceptives.

11. Progressive Steps taken by Parliament

The Government has notified new rules under the *Medical Termination of Pregnancy (Amendment) Act, 2021* to prevent maternal mortality, to increase the ambit and access of women to safe abortion services and to ensure dignity, autonomy, confidentiality and justice for women who need to terminate pregnancy. India is committed to achieve the Sustainable Development Goals SDGs 3.1, 3.7 and 5.6. SDG 3.1 pertains to reducing maternal mortality whereas SDGs 3.7 and 5.6 pertain to universal access to sexual and reproductive health and rights. New rules have increased Gestational Limit. The gestational limit for termination of a pregnancy has been increased from **20 to 24** weeks for certain categories of women. The seven specific categories are :

- Survivors of sexual assault or rape or incest.
- Minors.
- Change of marital status during the ongoing pregnancy (widowhood and divorce).
- Women with physical disabilities.
- Mentally ill women.
- Fetal malformation that has a substantial risk of being incompatible with life or if the child is born, he/she may suffer from serious physical or mental abnormalities.
- Women with pregnancy in humanitarian settings or disaster or emergency situations.

State-level Medical Board : A state-level medical board will be set up to decide if a pregnancy may be terminated after 24 weeks in cases of foetal malformation.

12. Landmark Judgment of the Supreme Court

The expansion of a woman's right to abortion : The right to abortion has proved contentious globally after the United States Supreme Court decision in Dobbs (2022). The landmark judgment of Supreme Court of India stands out as a ray of hope for millions of women. *X v. The Principal Secretary* (2022), The Court expanded access to essential healthcare, and ensures that women, regardless of their marital status have access to life-saving reproductive healthcare facilities. The Supreme Court said that unmarried and single women whose pregnancy is between 20 to 24 weeks will also have the right to abortion like married women. It addressed that denying access to abortion facilities to single women up to 24 weeks will be violative of Article 14 of the Indian Constitution. The distinction between married and unmarried women under the abortion laws is "artificial and constitutionally unsustainable".

The Court allowed single and unmarried women with pregnancies between 20 and 24 weeks to access the same safe and legal abortion care as married women, after the Delhi High Court refused to allow it. Interpreting the Rules framed under the Medical Termination of Pregnancy (MTP) Act 1971, a Bench led by Justice D. Y. Chandrachud said "the rights of reproductive autonomy, dignity and privacy give an unmarried woman the right of choice as to whether or not to bear a child on a similar footing as that of a married woman." The apex court said if a medical board assessed that the pregnancy could be terminated without any harm to the mother, then she could go ahead and have an abortion.

12.1 The Position of Delhi High Court

The 25-year-old unmarried woman came to the Supreme Court in appeal to allow her to have a medical termination of her pregnancy because the terms of her relationship with her partner had changed. Her case was that she had a consensual relationship with her partner, but he had refused to marry her after she discovered her pregnancy at about 22 weeks. She said that being unmarried and raising a child carries a stigma in society and therefore she would like to terminate her pregnancy.

The Delhi High Court in its order on July 15, 2022 had taken the view that she was unmarried and since Rule 3B of the Medical Termination of Pregnancy Act allowed only married women to

terminate the pregnancy after 20 weeks, she would not be eligible to get an abortion since she was in the 23rd week of her pregnancy. The Court said it would amount to killing the foetus. The bench of Justices Satish Chandra Sharma and Subramanium Prasad suggested she give birth to the child and offer up the child for adoption. "We will ensure that she is kept somewhere in a safe hospital and she can deliver and go. There is a big queue for adoption... Everything will be looked after by the Government of India or (the) government of Delhi or some good hospital. If the government does not pay... I am there to pay," Justice Sharma said.

12.2 An Expansive View of the Supreme Court

The Supreme Court, however, took an expansive view of the issue. A bench of Justices D. Y. Chandrachud, Surya Kant, and A. S. Bopanna said the MTP Act which was amended in 2021 has the word partner instead of husband, exhibiting the intention of the law of the land to not confine it to only marital relationships. The judges said that the petitioner cannot be denied the benefit of the law, on the ground that she was unmarried, and that doing so would be contrary to the 'object and spirit' of the legislation. The judges noted compassionately that the woman had also stated that she was the eldest of five siblings in a family of agriculturists, and had a B.A. degree without an adequate income. This would make it difficult for her to raise the child by herself.

The Court noted that under the current legal framework, the MTP Act lays out exceptions to the provisions criminalising abortion in Sections 312-318 of the Indian Penal Code. Taking a "purposive" view of a "beneficial legislation" like the MTP Act, the Court declared that unmarried women be included within the ambit of Rule 3B of the MTP Rules. The MTP (Amendment) Act, 2021, had introduced a key change in Section 3 by extending the upper limit for termination of pregnancy from 20 to 24 weeks.

The Bench said "constitutional values, such as the right to reproductive autonomy, the right to live a dignified life, the right to equality, and the right to privacy" led it to reinterpret the contours of the MTP Act and the MTP Rules. It said "In the context of abortion, the right to dignity entails recognizing the competence and authority of every woman to take reproductive decisions, including the decision to terminate the pregnancy."

12.3 Judicial Recognition given to Marital Rape

The Supreme Court has given judicial recognition to marital rape which is not recognised as an offence under the Indian Penal Code, the Court also said sexual assault by a man on his wife can take the form of rape. The Court said that the meaning of the words "sexual assault" or "rape" in Rule 3B (a) includes a husband's act of sexual assault or rape committed on his wife. "The meaning of rape must therefore be understood as including marital rape, solely for the purposes of the MTP Act and any rules and regulations framed thereunder. Any other interpretation would have the effect of compelling a woman to give birth to and raise a child with a partner who inflicts mental and physical harm upon her." It ruled that under the Medical Termination of Pregnancy Act, rape would include marital rape as well, if a woman has unconsensual sex with her husband, she has the right to undergo abortion. Justice Verma Committee had recommended that the law should specify that a marital relationship cannot be a defence against sexual violation. Justice Verma had concluded that "A rapist remains a rapist regardless of his relationship with the victim."

12.4 The Ground Reality

Poonam Muttreja, executive director of the Population Foundation of India said that the judgement raised an important issue where unnecessary categorization can deprive certain women of their right to abort pregnancy. She hoped that it could be a step towards making the abortion regime more liberal and pro-women (Muttreja, 2022). India's abortion laws are moving in a progressive manner especially if we compare the situation in countries like the United States where the constitutional right to abortion was overturned by the Supreme Court in June 2022. In India, besides patriarchal mindsets and social stigma, unmarried and single women face greater hurdles in exercising a right over their bodies, thus leading to higher risks and complications. Many women are forced to go to quacks when there are unwanted pregnancies. As the Court noted, unsafe abortions are a leading cause of maternal mortality.

13. Conclusion

To conclude, the Supreme Court's expansion of the law to include unmarried women as part of the MTP Act has given

unmarried pregnant women an option now to access healthcare services to abort her pregnancy upto 24 weeks without fighting cumbersome legal battle upto the apex Court. It is high time to make appropriate provisions so that all women feel safe to take a decision on their bodies. The society is still unable to ensure reproductive autonomy to the women, many of whom not only lack the freedom to plan pregnancies but also face multiple barriers when they seek abortions. Women should be given freedom to decide the number and spacing of children. Reproductive rights of women cannot be subordinated against a woman's will to the interest of partners and family members all over the world. This is an urgent matter, where men should be encouraged to share the decision-making and the responsibility for the regulation of number, time and spacing of children. European countries are increasingly paying attention to family friendly policies for providing fathers paid paternity leave. Gender sensitive Health Research and Technology should be promoted to protect reproductive rights of women under Reproductive Health Services. Women should be provided information and referrals to other programmes, which address female literacy, gender based violence, legal rights, access to micro-credit and training in marketable skills.

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6

Assessment of Smart Phone Usage for Social Services by the Youth of Visakhapatnam : An Empirical Study

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Smart Phone (SP) is one of the important electronic devices for the present generation youth. They do many practices and innovations with a SP. The aim of the present study is to identify the social service activities done by student youth by using the services of their SPs. The respondents are the college student youth pursuing their graduation and post-graduation in various colleges of Visakhapatnam. The respondents are also the volunteers of National Service Scheme (NSS). This is a quantitative study adopted simple random sampling method and collected the data from 353 respondents through a structured questionnaire. The study found that 78.5 per cent of the respondents stated that the SP as a tool is useful to do the social services activities for the poor and needy. The student youth are providing the counselling to the needy and uploading the photos and videos of social problems in the social media. The student youth are mobilising the local resources for the poor and also referring them to the nearby government

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and NGO services. A few students started their own YouTube channel and making the short films on social problems. For a few students, SP is an emergency communication tool to request the blood donors to donate the blood to the needy patients, and mobilize the blood donors in an emergency situation. It is observed that the girls are little bit backward in usage of SPs for social service purpose. The study suggested that they have to come forward to use the SPs for social services.

[Keywords: SP, Social services, Social media, Student youth]

1. Introduction

Youth is an abundant strength of every nation. According to the National Youth Policy (2014) of India, youth are defined as those aged between 15-29 years. According to the Indian census 2011, this age-group constitutes 27.5% of India's population (Mutluri, 2020). Indians teens' like their SP. SP is a very important and wonderful communication tool used by all age group people in the world. Without SP, one feels incomplete and it has become the need of hour (Rather and Rather, 2019). The first SP was invented by IBM in 1992 known as a Simon SP. This was a big breakthrough in the field of technology. It can perform many tasks that a computer do, one can talk, send messages, take photos, watch and share videos, business; entertainment etc. (Rao Parupalli Srinivas, 2019 and Abraham, 2017). Many features are available in the SPs. This article assesses the usage of SP for social service activities by the youth. The researchers reviewed the previous studies and presented below.

2. Review of Literature

Vaidya et al. (2016) conducted a study on 'mobile phone usage among youth' in Pune city. The aim of the study is to examine the mobile phone use among college-going youth and also study the gender differences in mobile phone use. The study collected the data from 410 students, out of which 245 were females and 165 were males. The study found that most of the males prefer apps related to music (35.97%) games related apps (29.27%), education related apps (3.65%), camera related apps (18.90%); whereas, in case of females music related apps are preferred by (42.08%), games related apps (10.41%), education related apps (8.33%), camera related apps (26.25%). The study also reported that 41.81% of male students said that they can spend only few hours without mobile, 34.54% of male students replied with one day, and 11.51% one week and more than one week in case of 12.12 students. In case of female mobile users (51.23%) of the female students responded by saying that they can spend only few hours without phone when they awake; 28.09% of females said one day, 9.09% of females responded with one week and 11.57% responded with more than one week. The limitation of the study is that the scale that was used to measure mobile use was not standardized.

Sundari and Geetha (2019) conducted a study on mobile phone usage among college girls in Kumbakonam Taluk', Tamil Nadu. The study is examined the behaviour towards the usage of mobile phones. The primary data were collected from 300 degree students through questionnaire method. The study found that 58.3% of students using phones for making and receiving calls. And 63.3 per cent of the girls have knowledge about the operating of mobile phones and new apps, applications, features, conversion of pdf etc. This study reported that 68% of the respondents spend one to 3 hours on mobile per day and 10% spend full day on mobile. Nearly 80% of students don't like to switch off their mobiles. They use silent or flight modes during the class hours.

Alosaimi et al. (2016) conducted a study on 'SP addiction among university students in Riyadh, Saudi Arabia'. The objective of the study is to investigate the prevalence and correlates of SP addiction among university students. This is a cross-sectional study and the data collected through questionnaire method. The study found that out of 2367 respondents, 27.2% stated that they spent more than 8 hours per day using their SPs. As a consequence of using the SPs, 43% had decreased sleeping hours, and experienced a lack of energy the next day and 25% reported that their academic achievement been adversely affected.

Nath & Mukherjee (2015) conducted a study on impact of mobile phone/ SP: a pilot study on positive and negative effects in Kolkata, India. The objective of the study is to understand all the positive and negative aspects of mobile phone/SP in the society. The qualitative analysis of the data shows that the young people use cell phones for a variety of purposes i.e. communication, news and entertainment needs. Additionally they consider cell phones as personal items and use them to store private content, maintain privacy and have private conversations. The result shows powers spectral density values for the three conditions of experiment that includes, idle with no radiation in vicinity, with GSM phone and with a CDMA phone. Overall it is understood that a few studies conducted on mobile phone usage among youth; mobile phone usage among college girls; SP addiction among university students; and positive and negative impact of mobile phone/SPs. Those studies were conducted in the different cities of India and other developed countries. Most of the researchers are medical professionals. This study is a social work perspective and presents how the youth are using the SPs for social services.

3. Scope of the Study

SP is an important electronic and communication device which is required by every human being in general youth in particular. Without SP, one feels incomplete and it has become the need of hour. The student youth use SP for various purposes. They use it for communication, entertainment, livelihoods and other regular purposes. At the same time some of the youth are using the SP for social services. The aim of the present study is to identify the social service activities done by student youth by using the SP devices. The respondents are college students of various colleges of Visakhapatnam and involved in the National Service Scheme Activities as volunteers.

4. Objectives of the study

- 1. To study the socio-economic and demographic profile of the respondents.
- 2. To identify the type of social service activities done by the student youth by using SP.
- 3. To provide the appropriate suggestion to promote more social services by using SP.

5. Hypothesis

- 1. There is a significant association between the gender and response to social problems by using a SP
- 2. These is a significant association between gender and making the short films on social problems by using SP
- 3. There is a significant association between living area and referral services to the poor and needy by using SP

- 4. There is a significant association between gender and referral services by using SPs
- 5. There is a significant association between age and mobilisation of money by using features of SP to help poor and needy
- 6. There is a significant association between gender and blood donation on emergency and motivation of blood donors by using the services of SP
- 7. There is a significant association between gender and running a YouTube channel on Social Problems by using SP

6. Research Methodology

This study is conducted in four colleges of Visakhapatnam city i.e. Aditya Business School, Dr L B College, Gayatri Vidya Perished and St. Joseph's college for Women. The study adopted the quantitative research approach to present the results on usage of SPs by the student youth for social services. There are 3532 students pursuing their graduation and post-graduation in these colleges. The study adopted simple random sampling method and selected 10% as sample. The data were collected from 353 students through the structured, pretested questionnaire. The data collected in the month of August 2022. The data were analyzed through Ms Excel and SPSS 17th version. Frequency tables, cross tables and chi-square test were applied to the data for better analysis and interpretation.

7. Results and Discussion

The study collected the data through the structured questionnaire from 353 student youth of Visakhapatnam. The study classified and analyzed the data by SPSS and presented the data in the table form. The below table presents the background characteristics of the respondents :

Background Characteristic	Frequency	Percentage
Age		
18-20	299	84.7
21-23	52	14.7
24-26	2	0.6
Total	353	100.0
Mean Age		19.47

Table-1 : Distribution of the Respondents by their age

Gender		
Male	96	27.2
Female	257	72.8
Total	353	100.0
Education		•
Studying Graduation	334	94.6
Studying Post Graduation	7	2.0
Studying other courses	12	3.4
Total	353	100.0
Caste		
OC	107	30.3
BC	215	60.9
SC	24	6.8
ST	7	2.0
Total	353	100.0
College		ł
Aditya Business School	127	36.0
Dr L B College	54	15.3
Gayatri Vidya Perished	78	22.1
St. Joseph's college for Women	94	26.6
Total	353	100.0
Staying Place		•
Family	302	85.6
Hostel	35	9.9
Shared Room with Friends	8	2.3
Relatives Home	8	2.3
Total	353	100.0
Living Area		
Urban	275	77.9
Rural	76	21.5
Tribal	2	.6
Total	353	100.0

The data in the above table revealed that the majority (84.7%) of the respondents belong to 18-20 years age group, majority (72.8%) of them are female students, majority (94.6%) of them are studying their

graduation (B.A, B.Com & B.Sc.), a little less than two-third (60.9%) belongs to Backward classes, have fair representation of all the four selected colleges, majority (85.6%) of them are living with their families and more than three-fourth (77.9%) of them are brought up in urban areas.

As regards the type of smart phone, number of SIMs and usage of internet data, the following table depicts the responses of the selected sample :

Variable	Frequency	Percentage		
Type of Smart Phone				
Android	328	92.9		
Apple	18	5.1		
Windows	7	2.0		
Total	353	100.0		
No of SIMS	•	•		
One	309	87.5		
Two	39	11.0		
Three	5	1.5		
Total	353	100.0		
Usage of Internet Data Per Day				
2 GB and Above	76	21.5		
1.5 GB	138	39.1		
1 GB	131	37.1		
Less than 1GB	8	2.3		
Total	353	100.0		

Table-2 : Distribution of the Respondents by the type of smart phone, number of SIMs and usage of internet data

The data contained in the above table revealed that the majority (92.9%) of the respondents are using Android phones and majority (87.5%) of them use only one SIM card. It is also evident that more than one-third (39.1 per cent) of the respondents are using 1.5 GB data per day, while a little less than it (37.1 per cent) use 1GB per day. A little more than one-fifth (21.5 per cent) of them use 2 GB and above per day, which is a quite high data for students.

The following table depicts data on the purpose of using the smart phones :

Purpose of using SP	Frequency	Percentage			
Use of SP in Community Sc	ocial Service Activities				
Yes	277	78.5			
No	5	1.4			
Sometimes	71	20.1			
Total	353	100.0			
Use of SP for Counselling					
Regularly	38	10.9			
Sometimes	198	56.9			
Never	112	32.2			
Total	348	100.0			
Use of SP for uploading the	Use of SP for uploading the Photos and Videos on Social Problems				
Regularly	53	15.2			
Sometimes	181	52.0			
Never	114	32.8			
Total	353	100.0			

Table-3 : Distribution of the Respondents by the Purpose of using the Smart Phones

The data presented in the above table revealed that the majority (78.5%) of the respondents use SP for community service activities, nearly two-third (67.8%) of them used their SP for providing counselling to the needy and almost same proportion (67.2%) of them used their SP for uploading the photos and videos of social issues to make the people aware.

Now, we take up the hypothesis one by one to test them in the light of empirical findings collected for this study.

Hypothesis 1 : There is a significant association between the gender and response to social problems through a SP.

The data to validate this hypothesis if given in the subsequent tables. It is evident from the data in table-4 on next page that there is an association between two variables, as it is evident that the more percentage of male students are uploading the photos and videos on social problems than the female students and it is proved with the significance at 0.000.The hypothesis is accepted. The below table presents the usage of SP for data collection during the Covid-19 period

Gender	Uploading Photos and Videos of Social Problems				Total
	Regularly Sometimes Never Not Responded				
Male	25 49 16 1				91
Female	27 130 95 5				
Total	52 179 111 6 348				
Chi-square test : 21.281 (a) D f : 3 Significant value				ue : 0.000	

Table-4 : Distribution of the Respondents by their Gender and uploadingthe Photos and Videos of Social Problems through SPs

Table-5 : Distribution of the Respondents by use of SP for data collection in Covid-19 Survey

Data Collection in Covid-19 Survey	Frequency	Percentage
Regularly	67	19.3
Sometimes	189	54.3
Never	92	26.4
Total	348	100.0

The data in the above table revealed that the a little less than three-fourth (73.6%) of the respondents used their SPs for the data collection during the second, third waves of Covid-19, while nearly one-fourth (26.4 per cent) of them have never used their SPs for the data collection during the second third waves of Covid-19.

Table-6 presents the usage of SP for mobilize the resources by the respondents. The data in this above able revealed that the majority (67.8%) of the respondents used their SPs for mobilization of resources for the poor and needy during the Covid-19 and also in the present days, while 27.0 per cent of the respondents have never used their SPs for the mobilization of resources for the poor and needy during the Covid-19 and also in the present days.

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Mobilized Resources for Community	Frequency	Percentage
Regularly	36	10.3
Sometimes	200	57.5
Never	94	27.0
Not Responded	18	5.2
Total	348	100.0

Table-6 : Distribution of the Respondents by use of SP for Mobilizing the Resources for Community

The below table presents the usage of SP for attending workshops and seminars by the respondents;

Table-7 : Distribution of the respondents by use of SP for attending workshops and seminars

Webinars and Workshops	Frequency	Percentage
Regularly	66	19.0
Sometimes	195	56.0
Never	87	25.0
Total	348	100.0

The data in the above table revealed that a little more than half (56.0%) of the respondents used their SPs sometimes for attending the webinars, seminars and online classes, nearly one-fifth (19 per cent) of them are using the SP to attend the webinars and seminars regularly, while one-fourth (25 per cent) of them respondents ever used their SPs to attend the webinars and seminars.

The below table presents the usage of SP to learn new social service activities by the respondents :

Table-8 : Distribution of the respondents by use of SP to learn new social service activities

Learned New Social Service Practices	Frequency	Percentage
Regularly	84	24.1
Sometimes	224	64.4
Never	40	11.5
Total	348	100.0

Assessment of Smart Phone Usage......Empirical Study

The data in the preceding table revealed that nearly one-fourth (24.1 per cent) of the respondents are using their SPs regularly to learn new social service practices, while nearly two-third (64.4%) of them are using their SP sometimes to learn new social service practices. And only remaining 11.5 per cent of them never used their SPs to learn new social service practices.

The below table presents the usage of SP for making short films by the respondents :

Use of SP for Short Films	Frequency	Percentage
Regularly	22	6.3
Sometimes	117	33.6
Never	209	60.1
Total	348	100.0

Table-9 : Distribution of the respondents by use of SP for making short films on social problems

The data in the above table revealed that 6.3 per cent of the respondents are using their SPs regularly to make short films on the social problems, while 33.6 per cent of the respondents are using their SP sometimes to make short films on the social problems to create awareness among the general population. And the majority (60.1%) of the respondents never used their SPs to make short films on the social problems to create awareness among the general population.

Hypothesis 2 : These is a significant association between gender and making the short films on social problems by a SP.

The below cross-table presents the association between gender and usage of SPs to make short films on social problems :

Gender	Usage of SPs to make short films on social problems			Total	
	Regularly	Regularly Sometimes Never Not Responded			
Male	12	35	42	2	91
Female	9 81 162 5		5	257	
Total	21 116 204 7 348				348
Chi-square value : 14.706(a) Df : 3 Significance : 0				0.002	

Table-10 : Distribution of the Respondents by their Gender and making the Short Films on Social Problems through SPs

Analysis of the data on the gender of respondents and usage of SPs to make short films on social problems are cross-tabulated and the result shows that there is an association between two variables, as it is evident that the majority of the male students making the short films on the social problems than the girls and it is proved with the significance at 0.002. The hypothesis is accepted.

The below table presents the usage of SP for referral services :

Referral Services	Frequency	Percentage
Regularly	43	12.4
Sometimes	197	56.6
Never	108	31.0
Total	348	100.0

Table-11 : Distribution of the Respondents by use of SP for Referral Services

The data in the above table revealed that 12.4 per cent of the respondents are using their SPs regularly to refer the poor and needy to the places of appropriate services, while the majority (56.6%) of the respondents are using their SP sometimes to refer the poor and needy to the places of appropriate services. And 31.0 per cent of the respondents are never used their SPs to refer the poor and needy to the places of appropriate services.

Hypothesis 3 : There is a significant association between living area and referral services to the poor and needy by a SP

The below cross-table-12 presents the association between living area and usage of SP for referral services by the respondents.

Living	Usage of SP for referral services				Total
Area	Regularly	Sometimes	Never	Not Responded	
Urban	30	149	87	5	271
Rural	10	45	19	1	75
Tribal	2	0	0	0	2
Total	42	194	106	6	348
Chi-square va	alue : 16.143(a)	5	Df:6	Significance : (0.013

Table-12 : Distribution of the respondents by their living area and referral services to the poor and needy

Assessment of Smart Phone Usage......Empirical Study

Analysis of the data on the living area of respondents and usage of SP for referral services are cross-tabulated and the result shows that there is an association between two variables, as it is evident that 100 per cent of the tribal area students are actively involved in the referral services than the urban and rural students and it is proved with the significance at 0.013. It may be a reason that there is requirement in the tribal areas and the majority of the tribal population are illiterates. The hypothesis is accepted.

Hypothesis 4 : There is a significant association between gender and referral services through SPs.

The below cross-table presents the association between gender and usage of SP for making referral services by the respondents :

Gender	Usage of SP for Referral Services			Total	
	Regularly	Sometimes	Never	Not Responded	
Male	23	50	18	0	91
Female	19	144	88	6	257
Total	42	194	106	6	348
Chi-square value : 24.558(a)		Df:3	Significance : 0.000		

Table-13 : Distribution of the Respondents by their Gender and Referral Services through SPs

Analysis of the data on the gender and usage of SP for referral services are cross-tabulated and the result shows that there is an association between two variables, as it is evident that more male students are actively involved in the referral services than the girls and it is proved with the significance at 0.000. The hypothesis is accepted.

The following table presents the use of SP for mobilisation of money for the poor and needy.

Table-14 : Distribution of the Respondents by use of SP fo Mobilization of Money for the Poor and Needy

Mobilization of Money	Frequency	Percentage
Regularly	41	11.8
Sometimes	180	51.7
Never	122	36.5
Total	348	100.0

The data in the preceding table revealed that 11.8 per cent of the respondents are using their SPs regularly to mobilize money and other resources for the poor and needy, while the majority (51.7%) of the respondents are using their SP sometimes to mobilize money and other resources for the poor and needy. And 36.5 per cent of the respondents never used their SPs to mobilize money and other resources for the poor and needy.

Hypothesis 5 : There is a significant association between age and mobilization of money through SP to help poor and needy.

The below cross-table presents the association between age and usage of SP for mobilization of money by the respondents;

Age	Mobilization of Money to the Poor and Needy				Total
	Regularly	Sometimes	Never	Not Responded	
18-20	28	146	110	10	294
21-23	12	30	10	0	52
24-26	0	1	1	0	2
Total	40 177 121 10				348
Chi-square	Value : 1426(a)		Df:6	Significance : 0	.029

Table-15 : Distribution of the Respondents by their Age and Mobilization of Money through SP to help Poor and Needy

Analysis of the data on the age and mobilization of money to the poor and needy are cross-tabulated and the result shows that there is an association between two variables, as it is evident that more 21-23 age group students are actively engaged in mobilization of money to the poor and needy then the small age group students and it is proved with the significance at 0.029. The hypothesis is accepted.

The following table presents the information about the use of SP for blood donation on emergency :

Table-16 : Distribution of the respondents by use of SPfor blood donation on emergency

Blood Donation on Emergency	Frequency	Percentage
Regularly	31	8.9
Sometimes	147	42.2
Never	163	46.8
Not Responded	7	2.0
Total	348	100.0

The data in the above table revealed that 8.9 per cent of the respondents are using their SPs regularly to donate the blood or mobilize the blood donor at the emergency, while 42.2 per cent of the respondents are using their SP sometimes to make a request to donate the blood or mobilize the blood donor at the emergency. And 46.8 per cent of the respondents never used their SPs to make a request to donate the blood or mobilize the blood or mobilize the blood donor at the emergency.

Hypothesis 6 : There is a significant association between gender and blood donation on emergency and motivation of blood donors through SP.

The below cross-table presents the association between gender and usage of SP blood donation and motivation of blood donors in emergency :

Gender	Blood Donation and motivation of blood Donors in Emergency				Total
	Regularly				
Male	17	44	29	1	91
Female	13	101	132	11	257
Total	30	348			
Chi-square	Chi-square value : 23.282(a) Df : 3 Significance : 0.				

 Table-17 : Distribution of the Respondents by their Gender and

 Blood Donation on Emergency and Motivation of Blood Donors

Analysis of the data on the gender and blood donation, motivation of blood donors in emergency time are cross-tabulated and the result shows that there is an association between two variables, as it is evident that more male students are active in blood donation and motivation of the blood donors in emergency than the girls and it is proved with the significance at 0.000. The hypothesis is accepted. It may be a reason that they may have traditional glassceiling.

Table-18 presents the information about the use of SP for running a YouTube channel. The data in this above table revealed that 7.8 per cent of the respondents are using their SPs regularly to make the videos and upload in their YouTube channels, while 24.7 per cent of the respondents are using their SP sometimes to make the videos and upload in their YouTube channels. And the majority (65.8%) of the respondents never used their SPs to make the videos and upload in their YouTube channels.

YouTube Channel	Frequency	Percentage
Regularly	27	7.8
Sometimes	86	24.7
Never	229	65.8
Not Responded	11	1.7
Total	353	100.0

Table-18 : Distribution of the respondents by use of SP for running a YouTube channel

Hypothesis 7 : There is a significant association between gender and running a YouTube channel on Social Problems through SP.

The below cross-table presents the association between gender and usage of SP for running a YouTube channel by the respondents;

Table-19 : Distribution of the respondents by their gender and running a YouTube channel on Social Problems through SPs

Gender	Running a YouTube Channel				Total
	Regularly Sometimes Never Not Responded				
Male	14	26	50	1	91
Female	12	59	176	10	257
Total	26 85 226 11				348
Chi-square	Chi-square value : 14.749 (a) Df : 3 Significance val				lue : 0.002

Analysis of the data on the gender and running a YouTube channel are cross-tabulated and the result shows that there is an association between two variables, as it is evident that more male students are running the YouTube channels than the girls and it is proved with the significance at 0.002. The hypothesis is accepted.

Table-20 presents the information about the use of SP to create the awareness on identification of cyber crimes and cheatings on next page. The data in this table revealed that 10.9 per cent of the respondents are using their SPs regularly to circulate/sharing the information related to bank cheatings, cyber crimes information through various social media sites, while the majority (45.1%) of the respondents are using their SP sometimes to circulate/sharing the information related to bank cheatings, cyber crimes through various social media sites. And 42.0 per cent of the respondents never used their SPs to circulate/sharing the information related to cheatings, cyber crimes through various social media sites.

Information on Cyber Crimes	Frequency	Percentage
Regularly	38	10.9
Sometimes	157	45.1
Never	146	42.0
Not Responded	7	2.0
Total	348	100.0

Table-20 : Distribution of the Respondents by use of SP to create the awareness on Identification of Cyber Crimes and Cheatings

Table-21 : Distribution of the Respondents by their Opinion on whether the SP is useful or not

SPs are Useful or Not useful	Frequency	Percentage
Useful	163	46.2
Harmful	3	0.8
Both	183	51.8
Not Responded	4	1.1
Total	353	100.0

The data in the above table revealed that the majority (51.8%) of the respondents stated that the SPs are useful and sometimes harmful to the youth, while 46.2 per cent of the respondents stated that the SPs are more useful to the present generation youth.

8. Suggestions and Recommendations

Some of the important suggestions and recommendations that have emerged from this study are as follows :

1. The student youth are spending more time on mobile phones. The parents should spend time with children and monitor them on what type of activities they are doing in SPs. otherwise it leads to SP addiction.

- 2. The student youth are spending more time on social media. The student youth should use the social media to circulate or share the information about various social problems, and creating awareness on cheatings, cybercrimes. They may also use the social media to mobilise the resources for the poor and needy.
- 3. The parents, teachers should educate the youth on pros and cons of SPs.
- 4. The study found that the social service contribution of girl children through SPs is less than male students. The girl students should increase their social services through SPs.
- 5. The study identified that youth are technically sound. They should start the YouTube channels and create the awareness on social problems.
- 6. The student youth should mobilise the money and other resources through SPs to help the poor and needy.
- 7. The study suggested that conducting the research on personality and mental health of those youth who are addicted to SP. Further Studies may be conducted to test rural urban differences in SP use.

9. Conclusions

SP is one of the important electronic devices for the present generation youth. They do many practices and innovations with SP. The aim of the present study is to identify the social service activities done by student youth with usage of their SPs. The respondents are the college student youth pursuing their graduation and postgraduation in various colleges of Visakhapatnam. The respondents are also the volunteers of National Service Scheme (NSS). This is a quantitative study adopted simple random sampling method and collected the data from 353 respondents through a structured questionnaire. The study found that 78.5 per cent of the respondents stated that the SP is useful devise to do the social services activities for the poor and needy. The student youth are providing the counselling to the needy and uploading the photos and videos of social problems in the social media. The student youth are mobilizing the local resources for the poor and also referring them to the nearby government and NGO services. A few students started their own YouTube channel and making the short films on social problems. For a few students, SP is an emergency communication tool to make a

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request to donate the blood and mobilise the blood donors in an emergency situation. It is observed that the girls are little bit backward in usage of SPs for social service purpose. The study suggested that they have to come forward to use the SPs for social services.

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7

European Writers and Indian Legends about the Bhats : A Reappraisal

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In India there exists a subcaste amongst the Brahmins named 'Bhat' or 'Jaga Bhat' that traditionally maintains the family history of their clients whom they call their 'jajmans'. William Crooke, Zimmer, Sir John Malcolm and few other European writers are the leading ones, to refer to the 'Bhats' in their works. Edwin T. Atkinson, H.R. Nevill and few more are the leading Europeans to write about the Bhats or to mention them in the works compiled by them. There are a number of Indian legends prevalent in Indian society since long. This paper gives a glimpsis of the Bhats maintaining its limitations as well.

[**Keywords :** Bhat, Manusmriti, Magadh, Suta, Charan, Mahakali, Kali, Pothi, Tawe ki kalish, Mitti ki kulho, Cow dung, Miti, Babbatatta Jaga Bhat, Jajaman]

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CONTEMPORARY SOCIAL SCIENCES, Vol. 31, No. 4 (October-December), 2022 Peer Reviewed, Indexed & Refereed International Research Journal The word 'Bhat'¹ is derived from the Sanskrit word 'Bhatta' which centrally means 'teacher'. If the prefix 'Uda' is added to 'Bhatta' then the resultant word 'Udabhat' gives an impression of person having extra ordinarly intelligence. The pair 'Udabat Vidvan' more corrctly clerify the same.

Describing about the Bhats, W. Crooke writes²:

"Bhat - (Sanskrit, bhatta, 'lord', probably connected with bhartri, 'a cherisher', 'nourisher') - A caste of family bards and genealogists." Traditionally they are generally supposed to be descended from the intercourse of a Chhatri and a Brahmin widow. Many legends are told of their origin. Some believe them to be "the modern representatives of the Magadha spoken of in Manu [Smriti] as the offspring of a Vaisya father and a Kashatriya mother."

He further adds³:

"Lassen regards this mythical pedigree as a theoretical explanation of the fact that the professional of the praises of great men had come by Manu's time to singers be regarded a distant class."

Again, quoting to Zimmer, he writes⁴ :

"Zimmer, on the other hand, seems to take the tradition more seriously and speaks of the Magadha as a 'mixed class', out of which, as we learn by numerous passages in later writings, a guild of singers arose, who devoting themselves to the deeds of the Kosala-Videh and Kuru-Panchala may have laid the foundation of the epic poems."

Writing about the Bhats, what Sir John Malcolm says is thus worth mentioning⁵:

"According to the fable of their origin, Mahadeva first created Bhats to attend to his lion and bull; but the former killing the latter every day gave him infinite vexation and trouble in creating new ones. He, therefore formed the Charan, equally devout as the Bhat, but of bolder spirit, and gave him charge of these favorite animals. From that period no bull was ever destroyed by the lion".

There exists another account, according to which it is considered that the goddess named Mahakali saved the life of both the men appeared from the Havan-Kund. From these the 'Magadh' and 'Suta' were descended. The legend goes as following⁶:

"Once upon a time Brahma performed a sacrifice when two men appeared and stood before the sacrifice fire. When Mahakali saw that they were dying of thirst she gave them suck from her breasts, and named them Magadha and Suta. The Magadh Brahmans settled in the East and the Bhat Brahmans are their descendants; the Suta settled in the West, and from them sprang the Bhats."

Another legend records that when Kali destroyed the Rakshasas she formed a figure out of her sweat and breathed life into it, so that it might record her victory.⁷

All the above mentioned invariably show that the Bhats have their origin in Brahmanical heararchy.⁸ But it seems to the area as far as the geographical region excluding Rajasthan and some more parts is concerned.⁹ There are a number of branches those do not have their origin in Brahmanical stock. they are surely from the Rajput ancestery.¹⁰ But there also exists other side of the medal as the Bhats of Rajasthan themselves claim their Brahmanical origin from the time of the Puranakars.¹¹

The Bhats have their equivalents in the 'Jagas'¹² and 'Charans'¹³. In the Hindi speaking provinces the Bhats are Brahmins.¹⁴ These definitely are from Brahmin origin.¹⁵ W. Crooke, describing the Bhats in his point number 11, mentions¹⁶:

"11. In social position the Bhat ranks fairly high, and is as particular in eating and drinking as a Brahman : but he bears an indifferent reputation for volubility and abusive language." One proverb, about them is :

"Bhat, Bhatiyari, Beswa, teeno jat kujaat :

Ate ka aadar karen; jaat na puchhen baat."

Another couplet of the same sense also attracts as follows¹⁷:

Banyak data, Thakurak hin,

Baidaka put byadh na chin,

Bhatak chup, beswak mail,

Kaheu Ghagh & pancho ghar gial.

^{*} The first author was told in an interview with late Chaudhary Vikram Singh Tyagi of Tigri village/former town situated opposite side bank of River Ganga that he had heard the 'pandas' at Garhmukteshwar abusing badly to their Gujrati and Rajasthani Jajmans : "Ganga kya terey baap ki hai." & they used to deal the visitors for demanding more and more until all their belongings were not taken away by them in 'Sankalpa'. This was really a bad show of those times..

"A generous Banya, a mean Rajput, a physician's son who cannot diagnose disease, a silent Bhat, and an unclean courtesan & all five, says Ghagh, are on the road to ruin."

Two characteristics are identified from the above verses, one from each. The first indicates that the Bhats are always ready for warm welcoming to the guests (actually jajmans, their clients) when coming; but totally careless when they depart after offering their dakshina. The latter verse gives a clear impression that a silencekeeping Bhat does nothing but ruins his own home. It simply means that a Bhat is supposed to speak most of their time telling people their family history genealogically, correctly and continuously.

The process of writing the 'Pothi' either for copying purpose or for the purpose of making new entry is strictly followed. It includes the following¹⁸:

- 1. No cutting is allowed while writing or adding.
- 2. Formerly the 'Pothis' were written on 'Bhoj-patra' then on cloth-pieces.
- 3. Since past centuries, the Bhoj patras were replaced by cloth-pieces and the latter by 'kaghaz' i.e. paper. The tradition of writing on 'hand made paper' has been restored till recent years.
- 4. The 'ink' used for writing is remarkably important that needs mention especially in case of 'Bhat ki Pothi'. The'Bhats' prepare their ink in their own homes following a secret process, that may be described as follows :
 - The liquid of fresh cow dung is taken and in seven layered cloth it is filtered and the extract thus prepared is applied 'Kapadchhan' process for seven times. The kalish of the Tawa is added to it and mixed to it by shaking continually. The ink thus prepared is kept in (earthen pot) 'Mitti ki Kulho'.
 - Pen made of the reed i.e. 'Sarva' or 'Sarkanda' is used for writing purpose.

It is important to note that the ink (syahi) thus made is so permanent (*Puakki*) that it can never be faded even if some water drops fell upon it in carelessness.

The 'Pothi baanchana' is the main source of their income.¹⁹ They are received dakshina in terms of gifts of golden and silver

jwellery and cloths. Certain amount of grain and pulses is also donated. Rich jajmans are in the habit of giving valuable gifts including land and horse or mare. In modern times horse and mare have been replaced by cars and plots in metropolitan in general and in Noida, Greater Noida, Faridabad and Delhi in particular.²⁰

The Bhats are supposed to visit their Jajmans at least once in each three years' duration though E.A.H. Blunt records²¹ :

"Bhats are perambulating genealogists for their clients, visisting them every two or three years and their family trees up to date."

Traditionally the 'Bhats' of the Hindi belt begin to read their 'Pothi' as follows²²:

"Ek naam Aumkar Do naam Daata or karta Teem Naam Teeno Lok Chaar naam Charon Ved Panch naam panchon Pandaa Chheh naam chhattey Narayan Saat naam Saaton Deep (Dweep) Aath naam Ashtakuli Nov naam naagon ki bakhaani"

The 'Bhats' leave for Jajmans villages on the 'Shubha-tithis' of Panchami, Saptami, Navami, Dashmi, Dwadashi and Triyodashi of both the light and dark fortnights i.e. the Shukla Paksha and the Krishna Paksha, The Shukla Paksha is given preference though they also used to go in the Krishna Paksha but restricted to the above mentioned 'Subh-tithis'.

The following tithis are never accepted for the above purpose: Pratipada, Shashthi, Ekadashi and Chaturdashi of both the fortnights.

The two scripts are used for writing purpose in their pothis by the 'Bhats' and these are named as the Miti and Babbatattaa.

The Miti script is written from right to left while the Babbatatta from left to right.

No use of 'matra' is observed in the pothis.

When a 'Bhat' goes to his jajman's house for lunch or dinner, he reads the following blessings in a from of couplets :

"Aum Annapurnaa anna ki daataa, Kamlapati, char khoot, Panchvi Dehali, Anna se dhana se bharpoor rahey" "Doodhau nahao puto Phalo Pota punya, Thaath lagey yajmano ke, Khoob achchha kam chalta rahey." "Bete hon, pautey hon, Khoob khushi hoti raney, *Ghar se baar bharey* Dhoodho ke bhandaar bharey Khoob Khushi Karen." "Bhagwan tomey Laakho-karodo ki Aamadni karey, khoob Dhan de Parmatma, Sukh-Shanti Karey." Aanand Mangal hotey rehey Jaikaarey Legtey rahey Gaon-Khedey Bastey rahey." "Aagey aaven tumhare Bete Pauton ke nam chadhaven"

"Bhagwan tumhey banaaye rakkhey-Khush rakkhey."

Both the divisions of the Bhats the 'Jagaa Bhats' as well as the 'Brahma Bhats' had to face forcibly religious conversion during the medieval period. The "Jagaa Bhats" are considered superior to the latter as is evident from their marriages.²³ The former takes the daughters of the latter while vise-versa was not observed in olden times. In the district of Meerut, the Jaga Bhats of Rachhauti are still Hindus while those of Shahjahanpur (Kithor) are Muslims.²⁴ Studying the 'Pothis' of some Hindus and those of the converted folk having same forefathers, it seems both fully factual and justifiable that the Bhat ki Pothi should be enlisted to the primary sources of history.²⁵

The family history of a particular clan is recorded and history along with the names of both the founder of a particular village as well as the respective villagers indicating the foundation day, tithi of founding a village and Vikrami Samvat. This Vikram Samvat is universally used in whole of the Northern India, Important historical events are mentioned in the pothis. But surprisingly the details of religious conversion were kept hidden though details are told orally. For example the Bhats records the details of coming the dead bodies from the battles fields or the places of their armed resistance to the military actions conducted by the Muslim rulers²⁶ and the 'Satis' mentioning day, titih Samvat etc, but they did not record the information regarding the cause of killings or battles. It can be understood. Their limitation should be considered during the medievial period, full of brutalities and attrocities from the Government side.

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8

Magnitude and Determinants of Indebtedness among Marginal and Small Farmers in Rural Haryana : An Inter-District Analysis

Rupinder Kaur* and Karamjeet Kaur**

The study reveals that more than four-fifths of the sampled marginal and small farmers are under debt in all the three districts of rural Haryana. The average amount of debt per sampled household and per indebted household is the highest in Panipat district followed by Mahendragarh and Fatehabad districts. The debt per acre is higher in Panipat and Fatehabad districts than Mahendragarh district. The marginal and small farm-size categories in all the three districts have taken maximum share of total loans from institutional sources. The highest proportion of total loans is spent on family maintenance expenditure by an average sampled farm household in all the three districts. The marginal and small farm-size categories in all the districts have taken significant proportion of total loans at more than 20 per cent rate of interest. So, these farmers are still in the clutches of non-institutional sources like commission agents and money-lenders which charges exorbitant rates

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of interest. The income from subsidiary occupations and education level of the head of the family has an inverse relationship with indebtedness.

[**Keywords :** Marginal farmers, small farmers, loans, agencies, purpose, determinants]

JEL Codes : G 21, G 23, Q12, R 51

1. Introduction

Indian agriculture is the home of small land holders. Therefore, the food security of the country depends on the output generated by these farmers (Rajeev et al. 2018). The growth of agriculture in India depend upon the performance of these small land holders (Dev, 2012). After the adoption of New Agricultural Technology, the Indian agriculture transformed from traditional to commercial agriculture. But the modern technology is much expensive that the farmers who have small land-holdings cannot afford the expenditure on crop production. The farmers have to spend huge amounts on purchasing these markets supplied farm inputs. The farmers are also spending on the improvement on farm assets, like pumping sets, submersibles, tractors and allied machinery etc. Increasing farm expenses which are associated with stagnated productivity has led to decline in income of the farmers. The demand for capital is increasing for the fixed and variable expenses, which has increased the dependency of the farmers on outside funding. This transformation also showed its negative effects in terms of soil degradation, regional imbalances and social inequalities. Green revolution emphasis on increase in production and productivity and it facilitated both intensification and extensification of agriculture, resulting in a substantial increase in regional output (Challa el al. 2004). But it rarely has any focus on enhancing farmers' income. Most of the schemes are concerned with the increment in production and productivity and these schemes are farm-centric but not farmer-centric.In the current era of globalization, Indian farmers are compelled to produce commercial crops, but the amount of loan they took to produce these crops is much higher than they had taken in the past. So, to switch to commercial crops led to the rising level of indebtedness (Patnaik, 2004). Due to the repeated stagnation, the net output and the profit of the farmers have been reduced drastically (Kaur, 2011). The surplus generated through crop cultivation is often inadequate. So, the farmers are not in a position to repay the loan timely and the burden of debt goes on increasing (Kingra et al, 2018).

In the government policies, the farmers received least importance and they are not able to cope up with the free and open market system. The discrimination against agriculture can also be seen in the disparity in per worker income in agriculture and non-agriculture sector. The rise of per worker income in non-agriculture sector is much faster than per worker income in agriculture sector (Chand, 2008). An increase in agrarian distress is associated with a low growth rate in farm income. During the last three decades the income earned by the farmers from agricultural activities after paying the cost of inputs and the wages for hired labours has seen low to high growth in different periods. It has been seen that farm income after 2011-12 plummeted to around 1 per cent, and this is the important reason for the sudden rise in agrarian crisis in the recent years (Chand et al., 2015). As a result, the incidence of poverty and indebtedness increased at alarming rate. On the other hand, the growth of consumption expenditure has soaked up almost the entire increase in income of the farming community. The materialism has been increasing among the farmers. It is visible in terms of housing patterns, which are equipped with modern facilities, increasing expenditure on modern food items, expenditure on socio-religious ceremonies, marriages etc. emerged as the major reasons for borrowing (Singh and Kaur, 2008). In a country like India, the socio-economic factors are also very relevant. In most of the farming families, they have to face high expenses mainly related to heath care, daughter's marriages, and children education (Chanana, 2016). The gap so created is promoted in by borrowed funds from either institutional or non-institutional sources. The expansion of credit delivery system has not changed the dependence of the poor on moneylenders and commission agents/traders (Singh and Kaur, 2008). In this situation, the farmers got trapped into the vicious cycle of debt and poverty. The present paper is an attempt to analyse the inter-district variations in the magnitude and determinants of indebtedness among farmers in rural Haryana.

2. Methodology

On the basis of levels of agricultural productivity, the whole state has been divided into three regions, viz. low, medium and high productivity regions. On the basis of this criterion, the districts of Rohtak, Rewari, Jhajjar, Mewat, Panchkula, Bhiwani and Mahendragarh form the low productivity region. The districts of Palwal, Jind,

Yamunanagar, Panipat, Sonipat, Faridabad, Gurgaon form the medium productivity region, whereas, the districts of Fatehabad, Sirsa, Kurukshetra, Karnal, Ambala, Hisar, Kaithal comprise the high productivity region. Keeping in view the differences in productivity of regions, it is deemed fit to select, Mahendragarh from the low productivity region, Panipat from the medium productivity region and Fatehabad from the high productivity region. One village has been selected from each development block of the selected districts. Thus, in all, 19 villages were selected for the survey from the three selected districts. These included eight villages from Mahendragarh district, five villages from Panipat district and six villages from Fatehabad district. A representative proportional sample of farm households comprising marginal and small farmers have been taken up for the survey. As many as 20 per cent farm households out of the total marginal and small farmers formed the sample for the survey. Out of 19 villages, 554 households were selected for the survey. Out of total 554 households, 257 households were from the marginal farm-size category and 297 households from the small farm-size category. The multiple regression model is used to analyze the determinants of indebtedness.

$$Y = f(x1, x2, x3, x4, x5 x6)$$

Where, Y = Indebtedness (₹)

- x1 = Family size
- x^2 = Income from subsidiary occupations (₹)
- x3 = Farm size (acres)
- x4 = Education level of the head of household
- x5 = Ratio of credit from non-institutional sources to that from total loans

x6 = Expenditure on unproductive purposes

3. Results and Discussion

3.1 Indebtedness : Extent and Distribution

The extent of debt of the marginal and small farm-size categories in rural areas of Haryana is presented in Table-1. The table shows that the highest proportion of households under debt is in Panipat district (87.41 per cent) followed by Mahendragarh (86.38 per cent) and Fatehabad (86.36 per cent) districts. The highest proportion of the marginal farm households under debt is in

Mahendragarh district followed by Panipat and Fatehabad districts. This proportion is as high as 90 per cent for the small farm households in Panipat district followed by 89.01 per cent in Fatehabad district and 88.10 per cent in Mahendragarh district.

The average amount of debt per sampled household is the highest in Panipat (₹ 87727.26) followed by Mahendragarh (₹ 82127.66) and Fatehabad (₹ 81051.14) districts. The highest indebtedness for the marginal farm-size category in the case of per sampled households is in Panipat district followed by Fatehabad and Mahendragarh districts. In the case of small farm-size category, the highest indebtedness per sampled households is in Mahendragarh district followed by Fatehabad and Panipat districts.

District	Farm-size Categories	No. of Sampled Households	No. of Households Under Debt	Indebted Households as Percentage of Sampled Households	Amount of Debt per Sampled Household	Amount of Debt per Indebted Households
agarh	Marginal Farmers	109	92	84.40	62385.32	73913.04
Mahendragarh	Small Farmers	126	111	88.10	99206.35	112612.61
Ma	All Sampled Farmers	235	203	86.38	82127.66	95073.89
t l	Marginal Farmers	63	53	84.13	76904.76	91415.09
Panipat	Small Farmers	80	72	90.00	96250.00	106944.44
	All Sampled Farmers	143	125	87.41	87727.26	100359.99
ad	Marginal Farmers	85	71	83.53	64294.12	76971.83
Fatehabad	Small Farmers	91	81	89.01	96703.30	108641.98
Fa	All Sampled Farmers	176	152	86.36	81051.14	93848.69

Table-1	: Extent of	Debt Among	Marginal an	d Small Farmers

Source : Field Survey, 2014-15

The amount of debt per indebted households is also the highest in Panipat district i.e., ₹ 100359.99 followed by Mahendragarh district

(₹ 95073.89) and Fatehabad district (₹ 93848.69). For the marginal farm-size category the highest amount of debt per indebted households is in Panipat district followed by Fatehabad and Mahendragarh districts. For the small farm-size category the highest amount of debt per household is in Mahendragarh district followed by Fatehabad and Panipat districts. The analysis shows that the amount of debt per indebted household and per sampled households is the highest in Panipat district for all the farmer taken together and for the marginal farm-size category.

3.2 Per Acre Indebtedness

Table-2 depicts the debt per owned and debt per operated acre. The debt per owned acre and per operated acre is the highest in Panipat district followed by Fatehabad and Mahendragarh districts. In the case of the marginal farm-size category, debt per owned acre is also the highest in Panipat district followed by Fatehabad and Mahendragarh districts and the amount of debt per operated acre is the highest in Fatehabad district followed by Panipat and Mahendragarh districts. In the case of small farm-size category, the amount of debt per owned acre is the highest in Fatehabad district followed by Mahendragarh and Panipat districts and the amount of debt per operated acres is the highest in Panipat district followed by Fatehabad and Mahendragarh districts.

Districts	Farm-size Categories	Amount of Debt Per Owned Acre (₹)	Amount of Debt Per Operated Acre (₹)
Mahendragarh	Marginal Farmers	31850.12	20268.26
	Small Farmers	24900.40	22935.78
	All Sampled Farmers	26974.14	21919.36
Panipat	Marginal Farmers	45707.55	22123.29
	Small Farmers	24600.64	24137.93
	All Sampled Farmers	29940.33	23317.84
Fatehabad	Marginal Farmers	33839.01	22866.11
	Small Farmers	26074.07	23249.67
	All Sampled Farmers	28587.17	23101.21

Table-2: Amo	unt of	Debt]	Per	Acre
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(Mean Values, In ₹)

Source : Field Survey, 2014-15

This analysis reveals that the amount debt per owned acre decreases as the farm size increases in all the districts. This shows that the burden of debt per owned acre is more on the marginal farm-size category. But the burden of debt per operated acre is more on the small farm-size category as compared to the marginal farm-size category. This is due to reason that the small farmers leased in more land than the marginal farmers. The amount of debt per acre is higher in medium and high productivity districts. This is due to the modern practices in agriculture in these districts.

3.3 Indebtedness according to Source of Credit

The role of various credit agencies in the study area has also been analyzed and the results are shown in the Table-3. The table reveals that an average sampled farm household in all the three districts has borrowed the maximum amount of loans from the institutional sources. An average sampled farm household has borrowed ₹ 52215.91 in Fatehabad district, ₹ 51765.96 in Mahendragarh district and ₹ 47377.62 in Panipat district from institutional sources. Amongst the institutional sources, co-operative societies/ banks are the main source of credit. The commercial banks are second important source of institutional credit for an average farm household in all the three districts.

An average sampled farm household has borrowed ₹ 40349.64 in Panipat district, ₹ 30361.70 in Mahendragarh district and ₹28835.23 in Fatehabad district from the non-institutional sources. Amongst non-institutional sources, commission agents are the main source of credit. An average sampled farm household has borrowed Rs. 30000 in Panipat district, ₹ 16335.23 in Fatehabad district and Rs. 15744.68 in Mahendragarh district from commission agents. Money-lenders are another important source of credit to these farmers.

The table further reveals that an average sampled farm household in Panipat district borrows 46.18 per cent from noninstitutional sources. This proportion is 37.60 per cent and 35.89 per cent, respectively in Mahendragarh and Fatehabad districts. The commission agents are the main contributor in the total loans in all the three districts. An average sampled farm household borrowed 33.89 per cent of the total loans from the commission agents in Panipat district followed by 19.87 per cent in Fatehabad district and 19.11 per cent in Mahendragarh district. The second important source of lending money to the farmers from the non-institutional sources is money-lenders in all the three districts. An average sampled farm household has borrowed 8.74 per cent of the total loan in Mahendragarh district from money-lenders. This proportion is 6.36 per cent in Fatehabad district & 4.37 per cent in Panipat district.

The institutional sources are contributed 64.11 per cent to total loans in Fatehabad district, 62.40 per cent in Mahendragarh and 53.82 per cent in Panipat districts. Among the institutional sources, co-operative societies/banks are the most important source of credit which provides 34 per cent of the total loans in Mahendragarh district, 31.13 per cent in Fatehabad district and 26.23 per cent in Panipat district. Another important source of credit in all the three districts is commercial banks, which provide 19.41, 13.98 and 11.96 per cent of the total loans in Fatehabad, Panipat, Mahendragarh districts, respectively to an average sampled farm household. The share of regional rural banks is 8.81 per cent for an average sampled farm household in Fatehabad district followed by Panipat and Mahendragarh districts. The share of institutional sources of credit for the marginal farm-size category is the highest in Fatehabad district i.e., 62.49 per cent followed by 59.34 per cent in Mahendragarh district and 51.91 per cent in Panipat district. For the small farm-size category, this proportional share is 65.63 per cent in Fatehabad district, followed by 65.04 per cent in Mahendragarh and 55.32 in Panipat districts.

Sr. No.	Source of Credit	Mahendragarh District			
		Marginal Farmers	Small Farmers	All Sampled Farmers	
Non-Inst	itutional Agencies	•			
1.	Large farmers	5091.74 (8.16)	3968.25 (4.00)	4489.36 (5.93)	
2.	Money-lenders	6330.28 (10.15)	7460.32 (7.52)	6936.17 (8.74)	
3.	Commission agents	6936.17 (8.74)	19206.35 (19.36)	15744.68 (19.11)	
4.	Relative and friends	2201.84 (3.53)	4047.62 (4.08)	3191.49 (3.82)	
Su	b Total	25366.98 (40.66)	34682.54 (34.36)	30361.70 (37.60)	

Table-3 : Debt Incurred from Different Credit Agencies: District-wise (Mean Values, In ₹)

Institutio	onal Agencies			
5.	Co-operative societies/ banks	21146.79 (33.90)	33809.52 (34.08)	27936.17 (34.00)
6.	Land development banks	2844.04 (4.56)	9523.81 (9.60)	6425.53 (7.26)
7.	Regional rural banks	3761.47 (6.03)	5714.29 (5.76)	4808.51 (5.89)
8.	Commercial banks	7431.19 (11.91)	11904.76 (12.00)	9829.79 (11.96)
9.	Others	1834.86 (2.94)	3571.43 (3.60)	2765.96 (3.29)
Su	ıb Total	37018.35 (59.34)	64523.81 (65.04)	51765.96 (62.40)
7	Fotal	62385.33 (100)	99206.35 (100)	82127.66 (100)
Sr. No.	Source of Credit	Pani	pat District	
		Marginal Farmers	Small Farmers	All Sampled Farmers
Non-Inst	itutional Agencies			
1.	Large farmers	6031.75 (7.84)	500.00 (0.52)	2937.06 (3.74)
2.	Money-lenders	5714.29 (7.43)	1875.00 (1.95)	3566.43 (4.37)
3.	Commission agents	23650.79 (30.75)	35000.00 (36.36)	30000.00 (33.89)
4.	Relative and friends	1587.30 (2.06)	5625.00 (5.84)	3846.15 (4.18)
Su	ıb Total	36984.13 (48.09)	43000.00 (44.68)	40349.64 (46.18)
Institutio	onal Agencies			•
5.	Co-operative societies/ banks	18650.79 (24.25)	26750.00 (27.79)	23181.82 (26.23)
6.	Land development banks	2539.68 (3.30)	2000.00 (2.08)	2237.76 (2.62)
7.	Regional rural banks	4761.91 (6.19)	9250.00 (9.61)	7272.73 (8.10)
8.	Commercial banks	12222.22 (15.89)	12000.00 (12.47)	12097.90 (13.98)
9.	Others	1746.03 (2.27)	3250.00 (3.38)	2587.41 (2.89)
Su	ıb Total	39920.63 (51.91)	53250.00 (55.32)	47377.62 (53.82)

]	Fotal	76904.76 (100)	96250.00 (100)	87727.26 (100)
Sr. No.	Source of Credit	Fatel	habad Distric	t
		Marginal Farmers	Small Farmers	All Sampled Farmers
Non-Inst	itutional Agencies			
1.	Large farmers	5058.82 (7.87)	4890.11 (5.06)	4971.59 (6.42)
2.	Money-lenders	5647.06 (8.78)	3956.04 (4.09)	4772.73 (6.36)
3.	Commission agents	11823.53 (18.39)	20549.45 (21.25)	16335.23 (19.87)
4.	Relative and friends	1588.24 (2.47)	3846.15 (3.98)	2755.68 (3.25)
Su	ıb Total	24117.65 (37.51)	33241.75 (34.37)	28835.23 (35.89)
Institutio	onal Agencies			
5.	Co-operative societies/ banks	17470.59 (27.17)	33681.32 (34.83)	25852.27 (31.13)
6.	Land development banks	1647.06 (2.56)	2087.91 (2.16)	1875.00 (2.35)
7.	Regional rural banks	6176.47 (9.61)	7802.20 (8.07)	7017.05 (8.81)
8.	Commercial banks	13235.29 (20.59)	17692.31 (18.30)	15539.77 (19.41)
9.	Others	1647.06 (2.27)	2197.80 (2.27)	1931.82 (2.41)
Sub Total		40176.47 (62.49)	63461.54 (65.63)	52215.91 (64.11)
]	Fotal	64294.12 (100)	96703.29 (100)	81051.14 (100)

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Source : Field Survey, 2014-15

Note : Figures in brackets are column-wise percentages.

Among the institutional sources of credit, co-operative societies/banks play important role in providing credit to the marginal and small farm-size categories. For the marginal farm-size category this source of credit provides the highest share in Mahendragarh district (33.90 per cent) followed by Fatehabad and Panipat districts. In the case of small farm-size category, this proportional share is the maximum in the Fatehabad district and the

lowest in Panipat district. The second important source of institutional credit are commercial banks which provide 20.59 per cent of the total loans in Fatehabad district, 15.89 per cent in Panipat district and 11.91 per cent in Mahendragarh district to the marginal farm-size category. In the case of small farm-size category, this share is the highest in Fatehabad district followed by Panipat and Mahendragarh districts. Other sources of institutional credit are land development banks and rural regional banks.

In the case of marginal farm-size category, the relative share of non-institutional sources is the highest in Panipat district i.e., 48.09 per cent followed by Mahendragarh (40.66 per cent) and Fatehabad (37.51 per cent) districts. The corresponding figures are 44.68, 34.96 and 34.37 per cent for the small farm-size category in the respective districts. Among the non-institutional sources of credit, commission agents are the main source of credit for the marginal and small farm-size categories in all the three districts. Other important sources of non-institutional credit for the marginal and small farm-size categories are money-lenders, large farmers and relative and friends.

The above analysis brought out the fact that the marginal and small farm-size categories in all the three districts have taken maximum share of total loans from institutional sources. From the institutional sources of credit, the co-operative societies and commercial banks are the main source of credit for the marginal and small farm-size categories in all the three districts. But the share of commercial banks is significantly higher in Fatehabad district than other two districts. It indicates that this district belongs to high productivity region so the growth of commercial banks is higher in this district. The commission agents are important sources of credit from non-institutional sources for both the farm-size categories across the three districts. This also shows that the farmers are aware about the benefits providing by the institutional sources. But in certain situations, when these farm-size categories are failed to get enough loans from institutional sources, they have to approach non-institutional sources particularly commission agents.

3.4 Indebtedness according to Purpose of Loan

The purpose-wise distribution of loans of the marginal and small farm-size categories across the districts is given in Table-4. The table reveals that an average sampled farm household of Panipat district has taken the highest amount of total loans for family maintenance expenditure i.e., ₹ 30573.42 followed by the farminputs, socio and religious ceremonies, house construction, addition of rooms and major repairs. An average sampled farm household in Mahendragarh district has taken ₹ 26578.72 for the family maintenance, ₹ 15595.74 for the purchase of farm inputs, ₹ 11510.64 for house construction, addition of rooms and major repairs and ₹ 8353.19 for the celebration of socio and religious ceremonies. In the case of Fatehabad district, an average sampled farm household spends ₹ 20289.77 on family maintenance, ₹ 14318.18 for farm inputs, ₹ 12386.36 for house construction, addition of rooms and major repairs and ₹ 12073.86 for farm inventory.

Sr. No.	Purpose of Loan	Mahendragarh District			
		Marginal Farmers	Small Farmers	All Sampled Farmers	
1.	Farm inventory	5229.36 (8.38)	9642.86 (9.72)	7595.75 (9.10)	
2.	Farm inputs	10963.30 (17.57)	19603.17 (19.75)	15595.74 (18.74)	
3.	Purchase and rent of land	1834.86 (2.94)	2777.78 (2.80)	2340.26 (2.86)	
4.	Purchase of animals	1357.80 (2.18)	2936.51 (2.96)	2204.26 (2.60)	
5.	House construction, addition of rooms and major repairs	6100.92 (9.78)	16190.48 (16.32)	11510.64 (13.29)	
6.	Family maintenance expenditure	24944.95 (39.98)	27992.06 (28.22)	26578.72 (33.67)	
7.	Expenditure on health	899.08 (1.44)	1158.73 (1.17)	1038.30 (1.30)	
8.	Expenditure on education	192.66 (0.31)	3190.48 (3.22)	1800.00 (1.87)	
9.	Social and religious ceremonies	4963.31 (7.96)	11285.71 (11.38)	8353.19 (9.79)	
10.	Redemption of old debt	5577.98 (8.94)	3515.87 (3.54)	4472.34 (6.04)	
11.	Others	321.11 (0.52)	912.70 (0.92)	638.30 (0.74)	
]	Fotal	62385.33 (100)	99206.35 (100)	82127.66 (100)	

Table-4 : Debt Incurred for Different Purposes (Mean Values, In ₹)

Sr. No.	Purpose of Loan	F	Panipat Distric	ct
		Marginal Farmers	Small Farmers	All Sampled Farmers
1.	Farm inventory	6428.57 (8.36)	8750.00 (9.09)	7727.27 (8.77)
2.	Farm inputs	9285.71 (12.07)	17875.00 (18.57)	14090.91 (15.71)
3.	Purchase and rent of land	4761.90 (6.19)	4375.00 (4.55)	4545.45 (5.27)
4.	Purchase of animals	1428.57 (1.86)	775.00 (0.81)	1062.94 (1.27)
5.	House construction, addition of rooms and major repairs	11904.76 (15.48)	9375.00 (9.74)	10489.51 (12.27)
6.	Family maintenance expenditure	28920.63 (37.61)	31875.00 (33.12)	30573.42 (35.10)
7.	Expenditure on health	1746.03 (2.27)	1100.00 (1.14)	1384.61 (1.64)
8.	Expenditure on education	174.61 (0.23)	1375.00 (1.42)	846.16 (0.90)
9.	Social and religious ceremonies	7158.74 (9.31)	16500.00 (17.14)	12384.62 (13.69)
10.	Redemption of old debt	4777.78 (6.21)	3875.00 (4.03)	4272.73 (4.99)
11.	Others	317.46 (0.41)	375.00 (0.39)	349.64 (0.39)
]	Fotal	76904.76 (100)	96250.00 (100)	87727.26 (100)
Sr. No.	Purpose of Loan	Fa	tehabad Distr	rict
		Marginal Farmers	Small Farmers	All Sampled Farmers
1.	Farm inventory	4058.82 (6.31)	19560.44 (20.23)	12073.86 (13.51)
2.	Farm inputs	9117.65 (14.18)	19175.82 (19.83)	14318.18 (17.10)
3.	Purchase and rent of land	2352.94 (3.66)	4395.60 (4.55)	3409.09 (4.12)
4.	Purchase of animals	564.71 (0.88)	1516.48 (1.56)	1056.82 (1.23)

5.	House construction, addition of rooms and major repairs	12176.47 (18.94)	12582.42 (13.01)	12386.36 (15.87)
6.	Family maintenance expenditure	18141.18 (28.22)	22296.70 (23.06)	20289.77 (25.55)
7.	Expenditure on health	3223.53 (5.01)	1263.74 (1.31)	2210.23 (3.10)
8.	Expenditure on education	270.59 (0.42)	1109.89 (1.15)	704.55 (0.80)
9.	Social and religious ceremonies	9917.65 (15.43)	9131.87 (9.44)	9511.37 (12.33)
10.	Redemption of old debt	4058.82 (6.31)	4681.32 (4.84)	4380.68 (5.55)
11.	Others	411.76 (0.64)	989.01 (1.02)	710.23 (0.84)
	Гotal	64294.12 (100)	96703.29 (100)	81051.14 (100)

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Source : Field Survey, 2014-15

Note : Figures in brackets are column-wise percentages.

It is found that, in all the three districts both the farm-size categories spend major amount of their total loans on family maintenance. In the case of the marginal and small farm-size categories, the maximum amount of total loans is spent on family maintenance in Panipat district followed by Mahendragarh and Fatehabad districts.

The proportional share of loans incurred for the different purposes across the districts is presented in Table-5. The table reveals that the highest proportion of total loans is spent on family maintenance expenditure by an average sampled farm household in all the three districts. This proportion is the highest in Panipat district followed by Mahendragarh and Fatehabad districts. This proportion is negatively related with farm-size in all the three districts. The purchase of farm inputs is the second important purpose of loans in all the three districts. About 19 per cent of the total loans have been owed for this purpose in the Mahendragarh district. The corresponding figures are 17.10 and 15.71 per cent in Fatehabad and Panipat districts, respectively. The house construction, addition of rooms and major repairs is another important purpose of loan in Mahendragarh and Fatehabad districts. This proportion is 13.29 and 15.87 per cent, respectively in Mahendragarh and Fatehabad districts. In Panipat district, the celebration of socio-religious

ceremonies is the third important purpose of loan. About 14 per cent of total loan has been owed for this purpose in Panipat district. The corresponding figures are 12.33 and 9.79 per cent in Fatehabad and Mahendragarh districts, respectively. This is due to the social compulsions.

Rate of Interest (Per	, e				
cent, Per Annum)	Marginal Farmers	Small Farmers	All Sampled Farmers		
0-10	15137.61	23650.79	19702.12		
	(24.26)	(23.84)	(24.03)		
10-20	23302.75	47579.37	36319.15		
	(37.35)	(47.96)	(43.04)		
20-30	20275.24	22976.19	21723.41		
	(32.50)	(23.16)	(27.49)		
30-40	3669.73	5000.00	4382.98		
	(5.89)	(5.04)	(5.43)		
Total	62385.33	99206.35	82127.66		
	(100)	(100)	(100)		
Rate of Interest (Per		Panipat District			
cent, Per Annum)	Marginal Farmers	Small Farmers	All Sampled Farmers		
0-10	14682.54	23875.00	19825.17		
	(19.09)	(24.81)	(22.29)		
10-20	44523.81	42625.00	43461.54		
	(57.89)	(44.29)	(50.28)		
20-30	15714.28	29250.00	23286.71		
	(20.43)	(30.39)	(26.00)		
30-40	1984.13	500.00	1153.84		
	(2.59)	(0.51)	(1.43)		
Total	76904.76	96250.00	87727.26		
	(100)	(100)	(100)		
Rate of Interest (Per		Fatehabad Distric	t		
cent, Per Annum)	Marginal Farmers	Small Farmers	All Sampled Farmers		
0-10	11000.00	27362.64	19460.23		
	(17.11)	(28.30)	(22.90)		
10-20	34529.41	42417.58	38607.95		
	(53.71)	(43.86)	(48.62)		

Table-5 : Debt according to Rate of Interest				
(Mean Values, In ₹)				

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20-30	13823.53	26263.74	20255.68
	(21.50)	(27.16)	(24.42)
30-40	4941.18	659.33	2727.28
	(7.68)	(0.68)	(4.06)
Total	64294.12	96703.29	81051.14
	(100)	(100)	(100)

Source : Field Survey, 2014-15

Another important purpose of loan is to purchase farm inventory in all the three districts. This proportional share is 13.51, 9.10 and 8.77 per cent in Fatehabad, Mahendragarh and Panipat districts, respectively. A significant proportion of total loan is used for redemption of old debts in all the three districts. This proportional share is 6.04, 5.55 and 4.99 per cent in Mahendragarh, Fatehabad and Panipat districts, respectively. An average sampled farm household has incurred 5.27 per cent in Panipat and 4.12 per cent in Fatehabad district for paying the rent of land. The field survey has brought out the fact that the marginal and small farmers cannot get alternative employment opportunities, so they take some land on lease from the large farmers to increase the size of the operational holdings.

In the case of the marginal farm-size category, an average sampled farm household spends 39.98 per cent in Mahendragarh, 37.61 per cent in Panipat and 28.22 per cent in Fatehabad district on family maintenance. An average sampled farm household belonging to the marginal farm-size category spends 17.57 per cent on farm inputs in Mahendragarh district while the corresponding figure is 12.07 per cent in Panipat district and 14.18 per cent in Fatehabad district. Next important purpose for the marginal farm-size category in Mahendragarh district is house construction, addition of rooms and major repairs and redemption of old debts. In Panipat district, the marginal farm-size category spends 15.48 per cent on house construction, addition of rooms and major repairs and 9.31 per cent on social and religious ceremonies. In the case of Fatehabad district, the marginal farm-size category spends 18.94 per cent on house construction, addition of rooms and major repairs, 15.43 per cent on social and religious ceremonies.

The small farm-size category spends 33.12 per cent of the total loans on family maintenance in Panipat district. The corresponding figure is 28.22 per cent in Mahendragarh district and 23.06 per cent in Fatehabad district. Next important purpose for the small farm-size category is farm inputs. This proportional share is 19.75 per cent in Mahendragarh district, 18.57 per cent in Panipat district and 19.83 per cent in Fatehabad district. House construction, social and religious ceremonies, farm inventory etc. are another important purposes on which the small farm-size category spends the amount of loans.

The above analysis shows that due to the New Agriculture Technology these farmers have to borrow more funds for purchase of farm inputs. Singh et al (2014) also found that about 65 per cent loan amount was used in farm activities in Haryana. The marginal and small farmers are unable to meet their consumption expenditure with their income. The average propensity to consume of both the farmsize categories is greater than one in all the three districts. These farmers borrow funds for their family requirements and to celebrate social and religious ceremonies under social compulsions. So, to fill this gap they have to borrow from institutional and non-institutional sources.

3.5 Indebtedness according to Rate of Interest

The mean values of debt according to rate of interest across the districts are given in Table-5. The table shows that an average sampled farm household incurs the maximum amount of loans at the rate of interest ranging between 10 to 20 per cent. An average sampled farm household of Panipat district has taken ₹ 43461.54 at the rate of interest ranging from 10 to 20 per cent followed by Fatehabad and Mahendragarh districts. An average sampled farm household has availed ₹ 23286.71 at 20 to 30 per cent rate of interest in Panipat district followed by Mahendragarh (₹ 21723.41) and Fatehabad (₹ 20255.68) districts. An average sampled farm house- hold in Mahendragarh district borrowed ₹ 19702.12 at 0 to 10 the rate of interest followed by Panipat (₹ 19825.17) and Fatehabad (₹ 19460.23) districts. An average sampled farm household of the three districts has borrowed small amount of loan at the rate of interest ranging from 30 to 40 per cent per annum.

The table further reveals that an average sampled farm household of Panipat district has taken the highest share of total loans, i.e., 50.28 per cent at the rate of interest ranging from 10 to 20 per cent per annum, while an average sampled farm household in Fatehabad and Mahendragarh districts have taken 48.62 and 43.04 per cent, respectively at the same range of rate of interest. Next substantial share has been taken at the rate of interest ranging from 20 to 30 per cent per annum in all the three districts. This proportional share is 27.49, 26.00 and 24.42 per cent, respectively in Mahendragarh, Panipat and Fatehabad districts. An average sampled farm household has incurred slightly more than 24 per cent at 0 to 10 per cent range of rate of interest in Mahendragarh district. This proportional share is 22.90 and 22.29 in Fatehabad and Panipat districts. In Mahendragarh district 5.43 per cent of total loans have been taken on the rate of interest ranging between 30 to 40 per cent per annum by an average sampled farm household. Slightly more than 4 per cent and 1.43 per cent of the total loans has been availed on the 30 to 40 per cent range of rate of interest in Fatehabad and Panipat districts, respectively.

In the case of the marginal farm-size category, 57.89 per cent share has been taken at 10 to 20 per cent rate of interest in Panipat district followed by 53.71 per cent in Fatehabad district and 37.35 per cent in Mahendragarh district. The marginal farm-size category has taken 32.50 per cent in Mahendragarh district at the rate of interest ranging from 20 to 30 per cent per annum. This share is 21.50 per cent in Fatehabad district and 20.43 per cent in Panipat district. In Fatehabad district, the marginal farm-size category has taken about 8 per cent at very high rate of interest of ranging between 30 to 40 per cent per annum. This proportional share is 5.89 per cent in Mahendragarh district and 2.59 per cent in Panipat district.

The small farm-size category has taken the maximum share, i.e., 47.96 per cent in Mahendragarh district, 44.29 per cent in Panipat district and 43.86 per cent in Fatehabad district at the rate of interest ranging from 10 to 20 per cent per annum. The second highest share has been taken at less than 10 per cent rate of interest in Fatehabad and Mahendragarh districts, while in Panipat district, 30.39 per cent share has taken at 20 to 30 per cent range of rate of interest per annum.

The above analysis shows that the marginal and small farm-size categories in all the districts have taken significant proportion of total loans at more than 20 per cent rate of interest. This implies that these farmers are still in the clutches of noninstitutional sources like commission agents and money-lenders which charges exorbitant rates of interest. The income level of these farmers is low So, they are not in the position to repay the old loans. As a result, the amount of these loans continues to increases day by day. Some of these farmers have no other option to sell some part of their land to pay their debt.

3.6 Determinants of Indebtedness

In order to analyze the variations in the significance of factors influencing the magnitude of indebtedness, district-wise analysis has been done and it is presented in the following table-6.

Table- 6 : Factors Determining Indebtedness of the Marginal
and Small Farmers: District-wise
(Result of Multiple Regression Analysis)

Sr. No.	Factors	Mah	endragarh Di	strict
		Marginal Farmers	Small Farmers	All Sampled Farmers
1.	Family size	13504.82* (3.91)	16229.49* (4.17)	21630.23* (7.28)
2.	Income from subsidiary occupation	10 ^{NS} (1.53)	-0.23* (3.15)	-0.11** (1.93)
3.	Farm size	37628.77** (2.54)	2799.35 ^{NS} (1.09)	6579.21* (2.99)
4.	Education level of the head of household	-168.95 ^{NS} (0.14)	-4668.14* (2.82)	-3021.65* (2.61)
5.	Ratio of credit from non- institutional sources to that of total loans	76.98* (6.34)	665.31* (6.57)	59.76* (4.01)
6.	Expenditure on unproductive purposes	0.23* (3.96)	0.57* (4.07)	0.38* (6.56)
	R ²	0.56	0.61	0.50
Sr. No.	Factors	I	Panipat Distric	zt
		Marginal Farmers	Small Farmers	All Sampled Farmers
1.	Family size	5082.98** (2.31)	5937.10NS (1.21)	6740.17*** (1.92)
2.	Income from subsidiary occupation	-0.03NS (0.94)	-0.10NS (1.51)	-0.11** (2.01)
3.	Farm size	20385.01** (2.14)	20193.04** (2.07)	31882.98* (6.24)
4.	Education level of the head of household	-1375.25NS (1.11)	-2443.39NS (1.53)	-4037.52* (2.80)

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5.	Ratio of credit from non- institutional sources to that of total loans	116.54* (9.82)	865.91* (7.78)	92.14* (4.98)
6.	Expenditure on unproductive purposes	0.28** (2.05)	0.20NS (1.01)	0.79* (4.90)
	R ²	0.93	0.78	0.69
Sr. No.	Factors	Fa	tehabad Distr	ict
		Marginal Farmers	Small Farmers	All Sampled Farmers
1.	Family size	12319.21* (3.86)	8668.62* (3.08)	7975.58* (3.10)
2.	Income from subsidiary occupation	-0.21NS (0.87)	-0.15* (2.92)	-0.14* (3.93)
3.	Farm size	13626.55** (2.10)	25912.39* (3.25)	34820.13* (7.75)
4.	Education level of the head of household	-2985.23** (2.34)	-2271.79*** (1.82)	-3949.98* (3.56)
5.	Ratio of credit from non- institutional sources to that of total loans	114.11* (12.34)	875.76* (8.93)	123.86* (8.43)
6.	Expenditure on unproductive purposes	0.10 ^{NS} (1.30)	0.28*** (1.78)	0.35* (3.22)
	R ²	0.94	0.83	0.77

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Source : Field Survey, 2014-15

Note : Figures in parentheses indicate t-values

*: Significant at one per cent

**: Significant at five per cent

*** : Significant at ten per cent

3.6.1 Marginal Farmers

Variations in the magnitude of indebtedness among the marginal farmers are explained by the family size, income from subsidiary occupations, farm size, education level of the head of household, ratio of credit from non-institutional sources to that of total loans, expenditure on unproductive purposes in all the three districts. The regression coefficient for income from subsidiary occupations and education level of the head of household is negative and statistically non-significant in all the three districts except the regression coefficient for the education level of head of household in Fatehabad, where it is statistically significant at five per cent level of

probability. The regression coefficient for family size is positive and significant at one per cent level of probability in Mahendragarh and Fatehabad districts and at five per cent level of probability in Panipat district. The regression coefficient for farm size is also positive and it is statistically significant at five per cent in all the three districts. The regression coefficient for ratio of credit from non-institutional sources to that of total loans and expenditure on unproductive purposes are positive in all the three districts. The regression coefficient for ratio of credit from non-institutional sources to that of total loans is statistically significant at one per cent in all the three districts. The regression coefficient for expenditure on unproductive purposes is significant at five per cent in Panipat district, one per cent in Mahendragarh district and it is non-significant in Fatehabad district. The coefficients of multiple determinations explain 56, 93, and 94 per cent variation in the magnitude of debt in Mahendragarh, Panipat and Fatehabad districts, respectively.

3.6.2 Small Farmers

The variations in the magnitudes of indebtedness of the small farmers explained to a large extent by the family size, income from subsidiary occupations, farm size, education level of the head of household, ratio of credit from non- institutional sources to that of total loans and expenditure on unproductive purposes.

All the variables are statistically significant for the small farmers in Fatehabad district, while farm size in Mahendragarh district and family size, income from subsidiary occupations, education level of the head of household and expenditure on unproductive purposes are non-significant in Panipat district. The regression coefficient for income from subsidiary occupations and education level of the head of households are negative in all the three districts under study, while the regression coefficient for other variables are positive in all the three districts. The values of R2 are 0.61, 0.78 and 0.83 for the small farmers in Mahendragarh, Panipat and Fatehabad districts.

3.6.3 All Sampled Farmers

In the case of all sampled farmers, all explanatory variables such as the family size, income from subsidiary occupations, farm size, education level of the head of household, ratio of credit from non-institutional sources to that of total loans, expenditure on

unproductive purposes are significant at one per cent level in all the three districts except income from subsidiary occupations which is statistically significant at five per cent level in Mahendragarh and Panipat districts and the regression coefficient for farm size which is significant at ten per cent level in Panipat district. In all the sampled districts, income from subsidiary occupations has a negative relationship with indebtedness. This indicates that as income from subsidiary occupation increases, the level of indebtedness decreases. The variable of education level of the head of household is also has an inverse relationship with indebtedness because as the level of education increases, the awareness of farmers also increases. The variable, farm size has a direct relationship with indebtedness; this shows that as the farm size increases, the capacity to take loans also increases. The variable of expenditure on unproductive purposes has also a positive relationship with indebtedness implying an increase in indebtedness with the increase in expenditure on unproductive purposes. Another variable, ratio of credit from non-institutional sources to that of total loans has also a positive relation with indebtedness in all the three districts. It implies that with the increase in share of non-institutional sources indebtedness of farmers also increases. The values of R² is 0.50, 0.69 and 0.77 for the all sampled farmers in Mahendragarh, Panipat and Fatehabad districts.

4. Conclusion and Policy Implications

The above analysis reveals that the income sources of the farmers are very limited. To implement of the New Agriculture Technology and to fulfil the family requirements the farmers have to borrow from different credit sources. The regression coefficients for income from subsidiary occupations and education level of the head of the family are negative in all the three districts. This reveals that the income from subsidiary occupations and education level of the head of the family has an inverse relationship with indebtedness. As the level of education increases, the awareness increases and with the increase of the income from subsidiary occupations the capacity to repay loans increases. So, there is need to increase the education level and income from different sources. Farm size and family size has a direct relationship with indebtedness. The variable of expenditure on unproductive purposes has a positive relationship with indebtedness implying an increase in indebtedness with the increase in expenditure on unproductive purposes.

The marginal and small farmers are still being exploited by the commission agents, money-lenders. They charge exorbitant rates of interest. A close watch on these commission agents and money lenders is required to save these farmers from their exploitation. The lending procedure and advancing loans by co-operative societies and commercial banks should be simplified. Excessive formalities must be reduced. There should be no cost of borrowing except interest rates. The government must provide interest free loans to the marginal and small farmers. It is also clear from the study that there is negative relationship between indebtedness and the level of education. More the education, less the level of indebtedness. So, there is need to educate the farmers to reduce their unproductive expenditure. The income level of the marginal and small farmers can be raised by developing subsidiary occupations like dairying, poultry, beekeeping etc. Adequate financial help at low interest rate should be provided by the financial institutions for the establishment of their own ventures. So, the government should provide employment opportunities to these farmers to supplement their income.

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E-District in Himachal Pradesh : A Study of Lokmitra Kendras in District Kangra

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The 21st century is witnessed to have introduced a significant feature by adopting e-governance in service delivery mechanism. It is generally referred as citizens centric especially in democratic set up of governance. Himachal Pradesh is a state with 90% of the population living in the rural area which casts pressure on the government to focus on our rural India. Himachal has pioneered the single window delivery channel with lokmitra kendras to make it easier, accessible, efficient system by replacing the old manual system. The empirical study aimed to assess the perceptions of clients of lokmitra kendras on the public service delivery. Through this paper an attempt has been made to identify various major challenges faced by the clients in lokmitra kendras. Hence, the government can ensure better administration by strengthing the local-level services.

[**Keywords** : Common service centre, E-governance, ICT, Lokmitra Kendras, NIC]

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1. Introduction

With the coming of Information and Computer Technology in the 90's, India is rapidly moving forward in the technical field. The biggest challenge today in the world is that its citizens should be given all possible facilities without corruption and delay, for which ICT is a very big medium. With the help of ICT, it is possible to provide facilities to people sitting a away without much physical effort. It also has a positive effect on governance, in order to meet efficiency and cost. This ensures the government is transparent in its activities and faster in its response in providing public services. The public expects good governance, time-bound service delivery, transparent procedures and efficient working of the administration. The old cumbersome ways of government departments giving public services are no more welcome in the 21st century, citizens have assumed central importance and the government needs to make the administration accessible, open, transparent, easy and flexible to meet the demands, aspirations and needs of the citizens in a satisfactory manner.

2. Review of Literature

The review of literature has been undertaken as it provides an overall view of the subject under study, and helps in avoiding the problems confronted by the predecessors. The sources referred for the review include various doctoral thesis, reports, working papers and books covering aspects like Governance, Good Governance, ICT, e-Governance and e-Government for improved governance and centricity of the citizen services. Through the review of these studies, an attempt has been made to know how far e-Governance projects are significant for the society and the government agencies.

Jitendra Joshi (2022), in his article discussed about the role of e-governance and digital India in empowering citizen through driven like 'digital India', 'Make in India' and skill India etc. In Covid times; government policies was communicated through electronic media to aware of spreading of Covid. It is a change model to improve delivery and efficiency of government services; cost reduction, revenue growth and least corruption in the administration.

According to Ranjeet Mehta (2016) article, e-governance reforms have been able to fulfil as a strong platform for improving India's anti-poverty programs. In this article, he studied different key project taken by government to show the effective use of ICT services. The study suggested determining how to empower this platform to maximum its impact on poorest people is the only task of government.

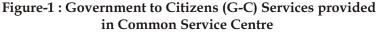
Jaspreet and Vijay (2012) in their article highlights the importance of e-governance that it does not only provide information about various activities of government but also interact people to participate in government's decision-making process. The study introduced the vision projects and security of e-governance with special reference to Punjab. They suggested that educate people at all levels about the benefits of e-governance as how they can save their precious time and cost with the help of media or awareness campaign.

E-governance is one of the subjects allocated to the Department of Administrative Reforms & Public Grievances under the Second Schedule to Government of India Allocation of Business Rules 1961. The Department has been entrusted the role to promote E-governance activities in consonance with the overall national objectivities and priorities. This task mainly involves conceptual- ization and overall coordination for governance related issues in collaboration with Department of Electronics and Information Technology for technical expertise. E-governance is the latest trends in governance process all over of the world. In the past few decades, the expectations of the citizens have increased manifold from the government. ICT provides the facility of efficient storage and retrieval of data. ICT helps in the transmission of information, processing information and data to speed up government processes, increase decision-making, increase transparency and accountability faster than manual systems. It helps in increasing the reach of the government. The E-governance is not completely "electronic" government; it is "enabled" government, which distributes different and better programs and services. It is the interaction with the government through one counter 24 hours a day and seven days a week, without waiting in queues at government offices, this is possible if the government are willing to use electronic means such as internet.

3. E-governance in Himachal Pradesh

Himachal is located in North India bordered by Jammu and Kashmir on the North, Punjab and Chandigarh on the west, Haryana

on the southwest, Uttrakhand on the southeast and the Tibet on the east. Over the years, a large number of initiatives have been undertaken by various state government and central ministries to usher in an era of e- Governance. Sustained efforts have been made at multiple levels to improve the delivery of public services. Lokmitra Kendra project is a common service centre which was having main target to established 3366 e-governance centre at local level in Himachal Pradesh. This scheme aims to work as front-end delivery for government, private & social sector services to rural people in a proper way. The common service centres are being set up under public private partnership (PPP) mode with the support of various stakeholders such as state government, agencies, institutions, local bodies, opinion makers in rural areas.





It is a Kiosk based self-sustainable E-governance solutions for providing transparency, accountability and responsive administration for different services. This model has been showcased as one of most influential e-governance solution, which gives opportunity to the citizens to interact with government without coming to any government offices. It shows example of cost efficient, economically self-reliant and citizen friendly network. The specific objectives of the study are :

- 1. To study the basic infrastructure of Lokmitra Kendras;
- 2. To know the satisfaction level of clients regarding Lokmitra Kendras; and
- 3. To study the problems are faced by clients and suggestion for improvements.

4. Methodology

The present study is based upon primary data collected from the sample respondents. The primary data was collected from clients of Lokmitra Kendra in District Kangra. At first stage three tehsils namely Kangra, Fatehpur and Pragpur were randomly secelected from Kangra district. At next step 10 LMKs were selected on the basis of random sampling from every tehsil. A sample of 90 respondent, who were using the services of LMKs, was drawn using random sampling to conduct the present study.

5. Result and Discussion

The analysis of the primary data on the issue of familiarity with procedure to receive e-services from Lokmitra Kendra is presented in Table-1 below :

Response	Number of clients	Percentage of clients
Fully aware	13	14
To a large extent	0	0
To some extent	74	82
Not at all	03	4

Table-1 : Familiarity with Procedure to receive e-Services from Lokmitra Kendra

Source : Primary data collected from sample respondents.

The above table shows that a high majority (82%) of clients were familiar with procedure to receive services from LMK to some extent. Only 14% clients were fully aware while 4% clients were totally unfamiliar about its procedure. Overall, it can be said that total awareness about procedure to receive service is still low. It can be improved by organising special programmes, putting banners so that citizens can fully utilize the services.

Table-2: Work proceed at Lokmitra Kendra

Response	Number of clients	Percentage of clients
Yes	62	69
No	28	31

Source : Same as Table-1.

The users of Lokmitra Kendra were asked about the work proceedings at LMK as per schedule. The data presented in table 2

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shows their response. Almost (69%) clients were satisfied with their work although 31% respondents said that they have to wait for their turn sometimes because of rush. On the whole, it was observed that the services like Adhaar card, PAN card, bill payment and land records are main services provided by Village Level Entrepreneurs (VLEs) and in response to these services, they do their work effectively. According to VLEs, it makes sometimes difficult to provide services in time because all services responded by single person.

Response	Number of clients	Percentage of clients	
Yes	30	33	
To a large extent	50	56	
To some extent	10	11	
No	0	0	

Table-3: Satisfaction Level with Working Hours of Officials

Source : Same as Table-1.

The clients of LMK were asked about their satisfaction level regarding working hours of officials. The figure 3 shows that half of clients were satisfied to a large extent whereas 33% felt they were also satisfied. 11% clients said they were satisfied to some extent only. On the whole, it means that clients were almost satisfied with working hours. Some clients felt that LMK may be opened on holidays also. Overall they were satisfied with its timings.

Table-4 : Regarding need of change in LMK system

Respondents	Number of clients	Percentage of clients
Yes	60	67
No	30	33

Source : Same as Table 1.

The users of LMK were asked that there is need of change in its system. The table 4, shows that 67% of clients are of the opinion that there is need to change in LMK system, whereas 33% were found satisfied with present LMK system.

6. Findings

On the basis of present study it can be concluded that Lokmitra Kendras functioning must be made more efficient and accountable.

Government should make effort to spread awareness about its services through banners, announcement by Panchayats among public. Computer machine should be upgraded according to generation/ technology needs. Old personal computer has somewhere limited programs. There should be online payment facility for payment of charges of LMKs. It can solve rush problem and also help customers to avail the service and better delivery. There should be proper sign board of Lokmitra Kendra so that it can help clients and also who do not know about its services came to know about this scheme. It is observed that only few services are available on Lokmitra Kendra, so efforts should be made to provide maximaum services at one plateform through e-district.

7. Conclusion

The government is making efforts to computerise service delivery process which has helped in reducing corruption and increased transparency and efficiency in the service delivery system through e-district. The need based changes in LMKs will ensure better delivery, speedier and more satisfactory e- services to the clients of Himachal Pradesh. It will be a good step towards fulfilling the goals of G2C e-governance in Himachal Pradesh. It can be concluded that LMKs are proving to be a useful initiative taken by the government in Himachal Pradesh for efficient service delivery to its citizens. As public trust in the new system is a challenge for the Government, which can be done by making the process of applying for the service and its delivery to public simpler and smarter.

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10

Reality and Challenge of Teacher Education

Santosh Kumar Singh* and Nidhi Shukla**

The study emphasizes the importance of teacher education in the contemporary environment. The study has explored the realities of teacher education. To put the idea of teacher education in proper context, the historical and contemporary efforts made to educate teachers have been examined. Future problems and difficulties that impede the expansion of programs for teacher education have also been covered in the study. As a result, it is advised that to ensure the countries continued progress, teachers' education should be prioritized and improved, as this will aid in the expansion of the entire country. For this study, secondary data has been used, collected from various sources.

[**Keywords :** Challenges, Growth, Teacher education, Training, Communication skills]

1. Introduction

Teaching skills include offering instruction and experience in the many methods, tactics, and strategies to help teachers with lesson

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planning, proper guidance, and effective evaluation. In addition, it necessitates effective communication skills, planning and utilization of instructional resources, and classroom management abilities. The philosophical, social, and psychological factors teachers should consider to build a solid foundation for applying their teaching techniques in the classroom include pedagogical theory. The definition is based on the needs and demands that are particular to that process and is process-specific. Professional skills are among the techniques, strategies, and frameworks to help teachers advance their careers while contributing to the industry's expansion. This encompasses knowledge retrieval and management skills, counselling skills, communication skills, technical skills, soft skills, and, most importantly, the capacity for lifelong learning. Educating teachers with the proper knowledge, abilities, and attitudes will help to promote holistic growth, as will a combination of instructional techniques, pedagogical theory, and professional techniques. In industrialized countries, the role of the teacher was seen to be the essential factor in determining whether students achieved their goals (Podgursky, 2004). As a result, the education of teachers is receiving far more attention in India than ever. Notably, the "Teacher Education Plan" in India's current five-year planning and operations budget requests ₹100 crores to assist teacher education (Government of India, 2013). Particularly, the "Teacher Education Plan" for the present five-year planning and operations budget is being promoted.

Every culture values education highly. There is no more significant hazard to human life than a threat to the education process, according to David Hawkins, (1976), who also emphasizes the value of education to society and our spiritual well-being. However, due to the pressure to strike a balance between social and cultural preservation and economic and technological growth, educational systems are also vulnerable to demands.

2. Literature Review

The existing global assessment system has impacted teachers' education. The persistent concern that students would lag behind other nations in international comparisons contributes to the widespread belief that teachers lack the necessary training. This energizes the effort to change teacher education. A tendency towards accountability measures for teacher education has resulted as a result

(Bates 2004). There have been many discussions over whose job it is to oversee accountability in teacher education as a result of widespread reported unhappiness with the current outcomes. It is alleged that the enhancement of teacher education could be more organized. For instance, it has been stated that the United States is a case study of years of neglected teacher education (Wiseman, 2012). Over the past ten years, there has been a shift in how education reform is carried out, resulting in more stringent reporting requirements for teacher education providers and increased demands for teacher accreditation (Gatlin, 2009). One of the problems is that fewer qualified instructors are prepared to instruct in various rugged circumstances. However, normal teacher education programs cannot address this problem.

Gray (2010) argued against enforcing identical standards and procedures in teacher education. Instead, he talked about how important it is to carefully consider the aspects of teacher education that consistently apply to the demands and needs of various contexts. In 2008, the International Alliance of Leading Education Institutes researched teacher education's evolution using data from Asia, Europe, Brazil, Canada, and the United States. The primary forces cited included the speed of economic integration, technological advancements, the global talent shortage, the persistence of underachievement, diversity in the classroom, and rising stakeholder expectations (Tan, 2010).

Demography, globalization, immigration, technology, and the job market are some of the elements that will likely impact teaching and learning in the future, according to a study on teacher education. In addition, they offer a list of "new skills" and "new ways to learn." Over the past three decades, numerous ideas have been made to enhance teacher preparation, yet little seems to have changed (Schuck, 2012).

3. Methodology

This study is based on secondary data. Secondary sources includes magazines, newspapers, and published journals.

4. Historical Attempts

The NCERT was established in 1961 as a stand-alone organization organizing the nation's educational system. Its

mandate included planning, setting, and ensuring the execution of in-service teacher education at its five regional offices and its headquarters in New Delhi. These groups now develop curricula, set standards, and measure quality.

While this factor aided in developing a system whereby teachers could receive training by a standard curriculum related to that of students, other historical occurrences also contributed to the formation of the current framework. NPE was first passed in India in 1986. Earlier efforts shaped the discussion that resulted in formulating a comprehensive national education direction, including the National Knowledge Commission report, the Kothari Commission report, the Yashpal Committee report, the Ambani Committee on Education Reforms report, and others. However, the organizational guidelines incorporated in the policy drive the political economy of the NPE. As a result, three significant milestones in India were founded explicitly on the NPE.

The introduction of the DIET was the first. The establishment of the DIET infrastructure was an effort to decentralize power and bring the management of teacher preparation down to the local level. Each DIET was staffed with academics entrusted with delivering pre-service and in-service teacher instruction, which had needed to be improved up to this point in the creation of curriculum, the use of new technologies, and school-level planning and management. "As stated by the MHRD, Government of India (Annual Report, 1999-2000)."

It was a significant accomplishment when the UGC established the National Assessment and Accreditation Council (NAAC) to improve higher education and ensure quality. During the postindependent era, the development of teacher education has been tracked. Important proposals and counsel have been given since independence. From the University Education Commission (1948) through the first decade of the twenty-first century, teacher education has been given importance and has improved and developed. Teacher education has significantly changed due to the creation of UGC, NCERT, NCTE, and NAAC.

5. The Future

The iconic Kothari Commission report, primarily approved as the first National Education Policy in 1968, and the National Education Policy 2020 share many challenges, problems, and recommended solutions-except the present emphasis on 21st-century skills. Does this imply that there hasn't been any advancement in Indian education since that time, that our socioeconomic issues are insurmountably tricky, or that we have a poor track record of putting plans and programs into action? The primary "national issue" is the successful implementation of NEP 2020 across India's diverse educational institutions, including large/ malls, private/public, urban/rural, academic/vocational, schools/ colleges, IITs/ITIs, etc.

According to the NEP 2020, "Teachers shape the future of our children and, by extension, the future of our nation." Although this idea that a strong instructor can move mountains is widely held, the reality on the ground is considerably different. According Justice J. S. Verma Committee report, 2012, "nearly 370 million children are at risk because of the fragmented teacher education industry." Inspection results of private Teacher Education Institutes (TEI) revealed a 99 percent passing rate and merely a foundation stone in the way of infrastructure. According to the survey, approximately 85% of teachers still need to pass the Central Teacher Eligibility Test, a post-qualification competency test. Post-employment concerns and issues range from exploitative working conditions, typified on the one hand by adhocism and low pay, to absenteeism, outmoded teaching knowledge and abilities, and lack of professionalism and commitment on the other. The NEP 2020 takes these appalling conditions of teacher education, training, deployment, and service conditions accountable for teachers' lack of quality and encouragement instead of blaming teachers for the poor learning results in Indian classrooms. To recognize "teacher strength," NEP 2020 has implemented institutional adjustments. These improvements will help "teaching" becomes a more desirable career for gifted and intelligent young people. It makes many adjustments with the expectation that they will inspire instructors and elevate the stature of teaching so that the brightest brains and most talented individuals would be attracted to this line of work.

A National Curriculum Framework for Teacher Education (NCFTE 2021) will be developed to guide all pre-service and in-service teacher education for educators working in academic, vocational, and particular education fields. This framework will be based on the NEP 2020 teacher education and training guidelines.

Everyone agreed that teacher education should keep up with the times, embrace 21st-century learning, and take the lead in technology innovation in educational settings. To ensure that our schools foster innovative minds, we are working hard. They must have the strong technological aptitude and be able to collaborate well. These requirements have a more significant influence on instructors' education. To emphasize the abilities of the twenty-first century, the curriculum for teachers is changing.

6. Challenges

The following six challenges to teacher education are important not only today but also in times to come :

- 1. The higher education sector will continue to have economic issues. Many universities experience severe financial problems as a result of decreased enrolments and rising tuition rates. As a result, there will be greater competition among private investment sources.
- 2. Enrolment among people of college age will keep decreasing. Americans between the ages of 18 and 24 were at an all-time high in 1981. The primary issue will still be finding qualified candidates to enter the teaching field. 1982 was the first increase in the Scholastic Aptitude Test (SAT) in 19 years. The verbal and math averages increased by two points each to 426 and 467, respectively. From 1970 to 1975, there was a drop in the verbal and nonverbal GRE scores for undergraduate programs. Education-related GRE scores were lower in 1975 than those for 8 other open fields. Women's scores were generally lower than those of women who studied law, science, and engineering. It is clear what is implied. We need to draw the people who ought to attend our school.
- 3. The utilization of the already available technology is accelerating and will continue to grow. Rewards and incentives will develop for successful teachers. It would be normal to evaluate career instructors based on their clinical knowledge regularly. Lifelong career advancement will also be planned. Rewards appear overly straightforward and idealistic. In particular, while looking at low-wage schedules, gradually moving up the salary schedule is not the solution to competency. Teaching deserves to be respected.

- 4. As more laws are passed, there will be less diversity in programs for teacher education. Programs will be more grounded in reality due to tight budgets. There will be uniformity, and original, cutting-edge programmatic ideas will be abandoned.
- 5. Professionals dedicated to human values and competence will make up teacher educators. They have always been motivated to help people. These individuals will continue in their field to advance it and restructure it to meet the needs of our neighbourhood's children and young people. Together, these professionals will work to achieve favourable results. Collectively, teacher educators should avoid the tendency to prioritize effectiveness at the expense of putting more emphasis on people. We must have a strong dedication to people; we should not be obsessed with things or tools of the trade.

The enormous growth in the number of institutions and programs focused on teacher education over the last several years has defined the teacher education landscape. There has naturally been a rise in demand for teachers, along with rising student enrolment. In addition, pre-service teacher certification is necessary for employment as a teacher, which has put additional strain on the institutional capacity already in place. A comprehensive overhaul of teacher education is required right away. In terms of degree, length and structure, there is a need to bring greater convergence between professional training and continuing professional growth of teachers. It is essential that the entire teacher training system is upgraded to the university level and that the duration and rigor of the programs be extended in accordance, considering the scope and worth of teaching as a professional practice.

7. Conclusion

The best sign of knowledge is the capacity to impart what we have learned. Knowing something is one thing, but showing it to others requires talent. A superb instructor might be able to do that, but no architect could. We must stop tinkering with teachers' education and take a more assertive leadership role. Outside of the classroom, skilled educators are needed. Schooling is desired in our country. What will you do to change how teachers will teach in the future? People have the option of waiting for the end or going to sleep. Jobs will shape the future with a vision. Indian educators now have the chance to seize the moment and take control of their fate. To accomplish this, to set goals and work arduously to achieve those goals. Become a knowledgeable, passionate, and confident practitioner. Share your ideas and grow by experimenting and learning. Learn from other practitioners' pictures, convictions, and experiences in your field. Finally, take pleasure in your journey by establishing lovely bonds with the generations of students who attend your classes and continue to be lifetime learners.

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11

A Study of Influence of Social Media on Society

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Power is directly related to knowledge. To increase power increase your knowledge. Social media has immense power and plays a huge role in empowerment of society and everybody recognize it. Now-a-days anybody can increase his knowledge through unrestricted flow of information available on social media. In todays modern word social media plays very big role on our economy, culture and can impact the overall view of the world. Social media has become a new forum which helps mankind to exchange their idea, help in connecting themselves, to mobilize themselves for a cause and can take advice and guidance. It has removed the barriers of communication and has created a decentralized channel of communication. It has also opened the door for all those who wants to have an impact of their voice in suppressive countries in democratic way. A wide variety spontaneous, formal, informal, scholarly and unscholarly writings are being accommodated and flourish by these media outlets. It also help those collaborative groups of students having common interests who wants to work on some projects

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outside of their classes. It also encourage creativity and collaboration on a number of issues like education, economy, health, politics, relationship etc. with a large number of available commentators.

[**Keywords :** Social media, Society, Knowledge, Empowerment, Communication]

1. Introduction

Social media has provided a lot of benefits to the society in allowing people to connect easily with their friends and families all over the world, and has allowed to break the international borders and cultural barriers, but society also has to pay a price for all this.The combination of isolation and global reach of social media, it has a negative impact on our lives and has eroded our culture. The comfort, trust and physical and emotional support among our selves which we use to draw from each other with virtual connections has all been taken away by social media. The social media has robbed us of many things such as : self control, ability to think independently. On the other hand it leads us to join those groups who posts perverse messages which tickle our ears and please our senses without considering or evaluating the consequences.

Social media in other words is turning people into most disruptive generations, till date. As a result of this we prefer messages compare to phone calls, online chats over face to face meeting and many of us have replaced practical interaction with suitable platform such as Facebook, Twitter, and Instagram. In one of the article "How not to be Alone" written by Jonathan Safran Foer, he wrote "Each step forward in social media has made it easier, just a little, to avoid the emotional work of being present, to convey information rather than humanity."

The objective of my article is to present various evidences from several researches conducted by many different scholars different environment which have negative impact of social media in following three main categories of analysis :

First, social media generates a false sense of online "connections" and superficial friendships which can lead to emotional and psychological problems.

The second harm of social media is that it can become easily addictive. It can take away family and personal time. In certain cases, it can even lead to diminish interpersonal skills, leading to antisocial behaviour. Sometimes social media becomes a tool for criminals, predators and terrorists enabling them to commit illegal acts. And the third analysis will consist of showing the link between the psychological problems caused by social media and criminal activities committed.

2. Context

In spite of the fact that I will concentrate fundamentally on the damages of social media-based life, it is imperative to perceive that there are various positive viewpoints related with web based life utilization. Social media offers the capacity to shape a gathering for similarly invested individuals to cooperate. Social organizing locales assist understudies with improving in school, principally through using associating with one another on school assignments and shared gathering ventures outside of class. For example, Facebook permits understudies to accumulate outside of class to trade thoughts regarding assignments. A few schools effectively use writes as showing devices, which has the advantage of strengthening abilities in English, composed articulation, and innovativeness. Online life is likewise an astounding promoting device. Since there is an exponential client development in online life, organizations utilize this stage for item showcasing through publicizing, where they advance brands, talk about highlights, and make mindfulness. Truth be told, publicizing is the fundamental plan social media based social networking organizations use to create income stream to continue their activity. What's more, person to person communication locales are utilized to spread data quicker than customary news outlets or some other type of media. Regular instances of social media based life sharing are found in the crisis golden alarms we get on our cell phones revealing the missing people's photographs we see via social media based networking media locales. The stunning actuality is this news comes straightforwardly from other people who have encountered it first-hand. Instances of quick online networking sharing happened in occasions, for example, the cinema shooting in Aurora, Colorado in 2012, the Boston long distance race bombarding in 2013, and the demise of Cecil the Lion in Zimbabwe half a month back. In every one of these accounts, online life got word faster than neighbourhood news outlets and made mindfulness giving a voice to the survivors of these disasters. The Boston long distance race shelling specifically is a genuine case of internet-based life quickly sharing data. After the occasion, the FBI discharged photographs of the two suspects and the photographs quickly turned into a web sensation on Twitter, Facebook, and Reddit. Web based life was utilized to shape bunches in which individuals posted photographs and data relating to the case. This marvel is called publicly supporting or group sleuthing and in the long run the entire nation was on the watch; there was no place the culprits could stow away. Before the week was done, one presumes was discovered dead while the other accessory was put in care. These are not many of the numerous advantages of social media based life.

One of the most well-known social media based social networking destinations, Facebook, has 1.4 billion clients around the globe, about a fifth of the total populace, along these lines helping us to more readily comprehend, learn and share data promptly making the world resemble a little town. Anyway, despite these advantages, social media based life has achieved negative symptoms to society. All through this article, I will talk about three central matters, which I went over during my exploration : internet-based life and mental issues, online life as a device for lawbreakers and ultimately the connection between social media based life and crimes. Other than the passionate issues portrayed in the past segment, the second significant thought secured in this article is the empowering of crimes using internet-based life. With the expanded utilization of social media based life, noxious and flighty individuals advantage themselves of the opportunity of social media based life stages to lie, trick, assault, and hurt others in various ways. Numerous lawbreakers have exploited internet-based life to shroud their character and submit a few wrongdoings, for example, digital tormenting, digital psychological warfare, human dealing, tranquilize managing, and so forth... In the following sections, I will just cover digital tormenting, criminal and fear-based oppressor exercises, the most regular illegal exercises.

3. Analysis One : Psychological Issues and Social Media

In the next section, I am going to cover several supporting ideas showing how social media particularly, Facebook can lead to psychological problems. It is very much clear that social media causes inverse personal impacts, causing young people to over analyzing and criticizing themselves as well as their problems.

3.1 Does Social Media Platform like Facebook leads to Depression?

When an individual develops classic symptoms of depression by spending excessive amount of time on social media sites like Facebook, several researches have given this phenomenon a new name called 'Facebook depression'. In social life it is very important for someone to be accepted and also to be attached cohesively to important element of society. Some person, due to high intensity of online world requiring constant engagement on social media creates a factor of self-awareness leading to depression. Some people who suffer from Facebook depression have a high risk of social isolation and can some time take the route of wrong Internet sites and blogs for "solution" that may promote material of abuse, unsafe sexual practices, aggressive and self-destructive behaviours. Depression is one of the unintentional consequences of extensive usage of social media. The so-called Facebook depression causing psychological problems does not only limited to Facebook but also have impact of other social media networking sites. But as on date Facebook is the leading and most widely used social medium because of which this depression has got its name on Facebook.

Dr Davila and her colleague Lisa Starr, at Stony Brook University in New York, interviewed 83 girls aged around the age when their risk of depression starts to increase and in their study discovered that excessive usage of Facebook caused the sample group to be at a higher risk for depression and anxiety. They were contacted again a year later to follow them up on any sign of depression or anxiety. The study findings proved that users who frequently discussed their problems with friends, through social media, experienced higher levels of anxiety than those who did not, and his report concluded that "Texting, instant messaging and social networking make it very easy for adolescents to become even more anxious, which can lead to depression." Hence it is clear that social media is inadvertently leaving young boys and girls more vulnerable to become overly self-conscious, anxious and ultimately depressed. Most of the time these "problems" are usually minor issue, such as being self-conscious of appearance, worrying about peer acceptance or wondering if a love is reciprocated.

Social media is becoming a leading medium for these repeated discussions, leading them to become obsessed over the "problem"

and preventing them from moving on in their life. Earlier in the past people use to write in journals or use to talk on phone to deal with their problems in their lives. It is also observed that when any problems is posted by a teenager, it receives both positive and negative comments, causing an obsession to develop on his post. And the worst part is that once any thing is shared online can not be taken back, even if the post is deleted it can be easily found somewhere else on the web, or taken as a screenshot on another device which leads further harassment for sender and adds further to his depression.

A new study conducted by psychologist Dr. Mark Becker, of Michigan State University, found a 70% increase in self reported depressive symptoms among the group using social media and a 42% increase in social anxiety. Individuals who engage in social media cites related to gaming, texting, cell phones, etc., are more likely to have depression and anxiety. Clearly excessive social media usage leaves one prone to be at a higher risk of depression, anxiety, and ultimately stress

3.2 Anxiety and Social Media

Beside being a big source of depression and nervousness, social media to its users, is also a common source of stress. In one of the survey performed on about 7000 mothers, it was noticed that around 42% of them using the photo-sharing site Pintrest, reported occasionally suffering from stress. It is certain that social media causes depression and nervousness but how? The social media may cause depression and nervousness, mainly in two ways. Long lasting stress causes depression anxiety. Being constantly alert for new social media messages, to your instinctive fight or flight limbic system, is the same as being on continuous alert for predators, which causes a release of the stress hormone cortisol.

The other reason of depression caused by social media is the due to stress produced from the stress from continuously trying to project an unrealistic and unachievable perception of perfection within your social network. To project yourself as a perfect person always on social media also causes anxiety of stress. Constantly trying to project an image of perfection, a perfect career or a perfect marriage etc. also constantly releases the stress hormone cortisol resulting in further increase to depression anxiety. As a result of constant usage of social media hormone cortisol is constantly get released, which over a time causes damage to gastrointestinal tract. Further this opens the door to an immuno-inflammatory response in the body and brain, leading to depression anxiety.

Experiencing of false intimacy also leads to depression and is another side effect of social media. Since social media encourages in putting up a mask that highlights all the fun, excitement and success one seems to enjoy but inform very little about where someone is struggling in his day to day life. So to suit our profile we try to portray ourselves perfectly happy and trendy facades to match others doing the same. Due to this our profile reflects how we supposed to be rather than showing the true picture of our selves. As a result of this many people instead of developing their honest and true picture, try to live in happy safe illusion of virtual connection.

Many studies have shown that these artificial connections ends up in causing long term emotional and psychological problems. Facebook and Twitter type of social media sites helps to find and connect someone from your old school, colleagues or neighbors. "It tends to be elating, at any rate from the start, to associate with tragically deceased companions", says arrange science master Steven Strogatz, PhD, an educator of applied arithmetic at Cornell. However, the drawback, he stresses, is the developing disarray between our powerless ties (individuals who may be valuable in alluding us to a decent dental specialist or helping us get a new line of work) and our solid ties (those we're exceptionally near). "The qualification between certifiable companions and colleagues is getting obscured. Clients are investing more energy keeping up associations with individuals they don't generally think about."

Here is another model exhibiting the harm of the misguided feeling of closeness made by web based life. One rec center selfie a companion of mine posted was not gotten very well on Facebook. It begun fine with twenty or so likes, and well disposed, empowering, salutary comments about her getting into shape. Be that as it may, at that point somebody remarked contrarily on the photograph, sneering about her current weight. Other resentful remarks followed, first by Facebook "companions" she had that I thought about, yet then outsiders began to affront her appearance too calling her with ethnic slurs. In the end she had to snap the picture down, on the grounds that the remarks were turning out to be excessively indecent and couldn't be overlooked any more.

3.3 Catfishing by using Social Media as Tool

At the point when individuals centre such a great amount of time around online life organizes that genuine connections start to endure. In doing this our increasingly significant associations with our friends and family and close relatives endure in light of the fact that a greater amount within recent memory and exertion is placed into the figment of online networking. MTV's show, Catfish based off a narrative film, is a genuine model exhibiting the fantasy of online networking associations. The term Catfish portrays individuals who make counterfeit person to person communication profiles, and "catfishing" is the way toward become a close acquaintance with outsiders on the web while utilizing a phony or taken character. It is a tricky demonstration and it has demolished relationships, connections and the enthusiastic prosperity of numerous individuals.

In one of the scenes on Catfish, the storyteller of the flow TV program, Nev Schulman, went to meet his online love face to face just to be stunned by the double dealing he found. The lady whose image he had seen via web-based networking media was that of a totally extraordinary individual. In Nev's psyche on the off chance that she could lie about something so essential as her appearance her entire character in general was called into question. After chatting with her he found that numerous other of her own subtleties of her life were bogus also. He was grief stricken to discover he had truly succumbed to close to a consummately, developed delusion. While it might at first stable unimportant, if not shallow, the individual ramifications of such an event are really significant. In "Brain research Today 2012", Auzeen Saedi a Ph.D said "the close to namelessness of online communications made numerous unthinkable things in reality, conceivable in the virtual one."

The psyche has an incredible method of weaving complicated stories about reality when in adoration. Study discoveries demonstrate when indicated photos of their dearest, people have better agony resilience. Consequently, one can begin to comprehend the solid connection that can frame from a huge number of miles away through the trading of rehashed assessments and guarantees of long-lasting adoration without any than a photograph close by.

An extra understanding of catfish, noted by Pauline Wiessner, PhD, a University of Utah anthropologist who examines informal organizations, says Anonymity likewise permits darker driving forces to prosper. In one disastrous case, 13-year-old Megan Meier hanged herself in the wake of being digital harassed on Social media by Josh Evans-not a genuine kid, it turned out, however a bogus profile made by her grown-up neighbor. At long last a significant number of us are searching for connections, and accept we may discover it in the most far-fetched of spots, for example, web based life, will leave us disillusioned. Consequently in this interest, remaining cautious and grounded in actuality is central.

The individual expenses of extreme internet-based life utilization are high, leaving one open to unease, despair, stress and bogus associations. Because of the power of the online world, which requires consistent commitment, clients experience factor of mindfulness that generally triggers despondency. Moreover online networking advances the projection of an ideal self, which prompts discouragement tension. Internet based life advances shallow associations that can wind up causing long haul enthusiastic and mental issues. Internet based life likewise cultivates bogus closeness both deliberately bogus and accidentally bogus, as found in the selfie photograph and catfish examples. Without recognizing these pessimistic individual effects of online life, the damages, both mental and passionate will keep on developing.

4. Analysis Two : Illegal Activities in Social Media

Other than the passionate issues portrayed in the past segment, the second significant thought secured in this article is the empowering of crimes using internet-based life. With the expanded utilization of social media based life, noxious and flighty individuals advantage themselves of the opportunity of social media based life stages to lie, trick, assault, and hurt others in various ways. Numerous lawbreakers have exploited internet-based life to shroud their character and submit a few wrongdoings, for example, digital tormenting, digital psychological warfare, human dealing, tranquilize managing, and so forth... In the following sections, I will just cover digital tormenting, criminal and fear-based oppressor exercises, the most regular illegal exercises.

4.1 Internet Bullying

Digital tormenting has become a significant issue among young people over the most recent few decades, as it permits its casualty's to post things before their friends and mortify them. Harassing is

characterized as a forceful demonstration that is completed by a gathering or an individual more than once and after some time against a casualty who can only with significant effort shield oneself. With the utilization of Web and cell phones, another type of tormenting has risen, frequently called 'digital harassing'. In digital tormenting, hostility happens by means of electronic technique, by means of the Web and particularly through social media based life.

The individuals who digital domineering jerk can shroud their character acting like another person, through bogus personalities to threaten their casualties, like the past catfish models. Late investigations demonstrate that roughly 20-35% of youths report inclusion in harassing either as a domineering jerk, a casualty or both. The National Kids' Home investigation in England found that one of every four youngsters detailed being tormented on the Web. These issues left young people with profound mental scars and have even lead to high schooler suicides. There are numerous tales about understudies at all evaluation levels taking part in serious bothering conduct that prompts suicides or delivers enduring physical or enthusiastic scars.

The numerous passings, suicides, and enthusiastic issues among our young people have begun a few good discussions about the reaction of online networking. Tormenting exploitation has at present been related with an expanded danger of self-destructive practices, just as an expanded danger of psychological wellness issues. These discoveries stress the significance of projects planned for diminishing harassing conduct, particularly in light of the fact that beginning stage psychological wellness issues may represent a hazard for the advancement of mental issue in adulthood. The connection between web based tormenting and self-destruction, particularly among youngsters, has gone to the consideration of the specialists. Trading antagonistic messages on the Web is currently treated as a wrongdoing. Some are mentioning to end the obscurity in the internet, and others need wrongdoers to be rebuffed in court. A few countries have now passed laws against digital harassing so as to secure domineering jerk casualties.

4.2 Terrorism in the Age of Social Media

Another hazardous part of social media based life is the quick appropriation of this medium by fear-based oppressors gatherings. Over the most recent few decades, episodes of Islamic psychological warfare have happened on a worldwide scale, in Muslim-dominant part nations, yet in addition in Europe, Russia, and the US. Fear based oppression has been utilizing social media based life for their advantage for social event data, for enrolling individuals, for gathering pledges, and for publicity plans.

Weimann, an individual at the Woodrow Wilson Center and teacher at Haifa College in Israel, has been considering the connection among fear mongering and online networking since the beginning of the Web and has distributed another report titled "New Psychological warfare and New Media." As indicated by Weimann, psychological oppressors began utilizing the Web right around 16 years prior. Since the time at that point, observing the utilization of the Web and online stages use by fear monger bunches has soar from 12 to more than 9,800 psychological militant websites. After 9/11, numerous psychological militant gatherings, for example, the Jihadist developments and al-Qaida moved to the internet.

As per Weimann's report, fear-based oppressor bunches are utilizing social media based life destinations to spread their purposeful publicity and raise assets, just as to enlist and train new individuals. Online networking permits fear-based oppressors to collaborate with one another and in light of the fact that it permits them to get newcomers. Psychological oppressors additionally know precisely who the sorts of individuals are getting to social media based life are. They are commonly receptive youngsters; the ideal objective gatherings for fear-based oppressors, particularly when the enlisted people are sincerely powerless and catch wind of radicalization and enrollment. Enrolling new individuals has gotten simpler with the developing utilization of social media based life. the new development called Particularly "solitary wolf psychological oppression". Web based life is helping "solitary wolf" fear mongering, through the virtual packs behind them, wherein there is someone who prepares, aides, and dispatches them. For example, about a year prior, in Boston, the two Tsarnaev siblings, were enlisted through social media based life. Specialists had the option to follow their online impressions on twitter, Facebook and YouTube. From what they downloaded, and saw it was anything but difficult to track down that those solitary wolves were rarely alone.

Online life can likewise be utilized as a digital psychological warfare instrument where the culprits disperse bogus or bargaining

data utilizing the Web. For example on April 2013, the Syrian Electronic Armed force assaulted the Related Press' Twitter record and made an impression on a huge number of pursuers of the AP's Twitter that said "Breaking News: two blasts in the White House and Barack Obama is harmed." The news was obviously bogus. Be that as it may, the financial exchange plunged in no time; the New York Stock Trade dropped \$136 billion dollars. This sort of digital psychological oppression can destabilize a country's economy and security making disturbance comprehensively.

Internet based life is progressively turning into an instrument for singular crooks and fear-based oppressor gatherings. Vester Lee Flanagan II was a displeased news station representative who shot and executed WDBJ7 television columnist Alison Parker and cameraman Adam Ward on live TV on August 26, 2015. He was an upset person who experienced difficulties with relationship, family and stir that made him develop out of resentment, dissatisfaction, forlornness, sorrow, and self-destructive inclinations. He utilized internet-based life to disperse his stunning wrongdoing with the goal that the entire world could see. "He wasn't simply twisted on retribution; he was set on doing it in an obvious, videographic way", said therapist Jeffrey Lieberman, an educator and administrator of psychiatry at the Columbia College School of Doctors and Specialists in New York. "It's applying social media based life to submitting a murder", Lieberman said. "This bears all the reserves of our way of life - prepared accessibility of firearms and online networking encouraged capacity to spread this in a flash." "A great many people who carry out a brutal wrongdoing have a contorted view that what they are doing is something to be thankful for. These crooks need to get the message out to however many individuals as could reasonably be expected internet-based life permits you to get the message out to individuals you've never met." said Raymond DiGiuseppe, Ph.D., and brain science teacher at St. John's College. This is an away from of a person who utilized social media based life as an outlet to disperse his appalling wrongdoing and stun our still, small voice profoundly.

5. Analysis Three : Link between Social Media and Criminal Activities

In the wake of breaking down the impact of social media based social networking on society in the past segments, it is clear to see that there is a connection among fear-based oppression and the enthusiastic issues brought about by social media based life. Numerous specialists found that "burdensome side effects autonomous of psychosocial affliction were related with feelings towards rough fights and fear mongering. What's more, another investigation from the Assembled Realm finds an association among gloom and radicalization"

So as to set up a connection among psychological oppression and web based life, we have to evaluate the various profiles newcomers can be assembled into. The primary gatherings of individuals that effectively join radical gatherings are detached individuals. The second class of individuals incorporates individuals with enthusiastic issues, for example, misery and the last motivation behind why some join psychological militant gatherings is on the grounds that these extreme gatherings cause them to feel significant.

Discouragement and enthusiastic hazards are one of the principle mental issues appeared in numerous enlisted people. For example, the previous summer, a youthful Canadian man changed over to Islam; he became radicalized, and at last passed on battling in Syria. As per Jacobs, the youthful Canadian, Damian Clairmont, "discovered religion at 17 subsequent to doing combating despondency." This was one case however recently distributed research discovers there may without a doubt be a connection among discouragement and radicalization. It recommends that, in scanning for approaches to stop youthful Western Muslims from the way of jihad, authorities might be neglecting a significant psychological well-being component.

"Our study shows that there is modifiable hazard and defensive variables for the most punctual stage on the pathway to fierce dissent", composes an exploration group drove by KamaldeepBhui of the Wolfson Establishment of Precaution Medication at Sovereign Mary College of London. Bhui and his associates' reason that "burdensome side effects meeting a screening edge for mellow burdensome ailment" seem, by all accounts, to be chance components for radicalization. They call attention to that this equivalent connection was recently found in "little investigations of sentenced psychological militants, and of youngsters in Palestine."

Disconnection is likewise another hazard factor supporting Psychological warfare enlistment. "We found that the gathering

demonstrating the most grounded judgment or savage acts seems to have increasingly social contacts," the scientists compose. "Informal communities advance protection from (radicalization) by offering a scope of social characters and openings, and this may itself be protective." While these discoveries are both intricate and fundamental, they give a solid contention to moving toward the issue of radicalization, in any event to a limited extent, as an emotional well-being issue. The third classification that makes psychological warfare alluring is the way that these gatherings are offering an open door for individuals to feel incredible. They're making disappointed, estranged radicals feel like they're accomplishing something genuinely important with their lives. "The one thing that this development (ISIS) has done unquestionably more viably than some other psychological oppressor development is that they're aces at bundling the dream bargain". For example, ongoing updates on youth from Europe and America joining ISIS are verification that many are pulled in to the extreme philosophy of having a significant life.

Another genuine model supporting this connection between online life, mental issue, and criminal act is the account of the Tsarnaev siblings who were radicalized and selected through web based life. Specialists had the option to follow their online impressions on twitter, Facebook and YouTube. In the 2013 Boston Long distance race shelling, Dzhokhar and Tamerlan Tsarnaev, as per FBI investigative specialists, bought in to fanatic Islamic convictions created through online material and messages. Tamerlan, the more established sibling, downloaded a lot of jihadist material, including a book about "doubters" with a foreword by the extreme minister Anwar al Awlaki. Due to their consistent presentation to fanatic perspectives through web based life, one can without much of a stretch derive that the enthusiastic status of the Tsarnaevs siblings reflects one or all the indications recorded above: confined, frustrated, discouraged, and flimsy; in this way getting effectively impacted and radicalized through the online substance of internet based life.

In outline, the mental issues, for example, discouragement, separation and precarious character examined above make it simpler for psychological militants' gathering to get newcomers. From the past areas, one can conclude that social media based life is one of the numerous wellsprings of intense subject matters. Along these lines, online life can without much of a stretch be viewed as an instrument

utilized by fear-based oppressor bunches as well as the main suitable advance to radicalizing potential enlisted people.

6. Conclusion

To sum up, notwithstanding the constructive advantage of quick data sharing, internet-based life empowers individuals to make bogus characters and shallow associations, causes gloom and is an essential selecting device of hoodlums and fear mongers. At last, since social media-based life is a moderately new marvel and the effect contemplates done are likewise sensibly new, I feel just as the upsides of online life are underlined frequently, rather than its negative viewpoints which are occasionally examined. This pattern must change, and I trust my introduction can help arouse it by better illuminating clients on the two sides regarding the contention. Although change is acceptable, important, and inescapable, it generally includes some significant pitfalls. Limiting positive effects doesn't hurt over the long haul, close to as much as negative ones do. In this introduction, I have investigated the damages posed by this uncensored and unmonitored new mechanism of correspondence which opens all of us to a continuous breakdown of social union and the devastation of our customary worth frameworks, except if we assume liability to guarantee that our comprehension of internet based life and its effects are continually assessed with what's going on the planet.

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Impact of Agricultural Activities on Urbanization

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The connection between urbanization and agriculture is examined. In the United States, there have been substantial shifts in land use due to the large-scale migration from rural to urban areas. Although there is an increase in land used for urban purposes, the overall crop yield is relatively unaffected. As agricultural functions moved to the city, the technological change in agriculture had considerably more significant effects and acted as a push-pull on the population flow inside cities. Many urban residents work for farms, and the sources of energy and chemical fertilizers are now based in cities. To fully meet the demand for agricultural products, yields per acre and farm workers have increased significantly. This paper discusses the effects of a rapidly urbanizing world and a diminishing proportion of food producers to consumers in relation to food and farming. The rapid expansion of the global economy, the share of the Gross National Product (GNP) that goes to industrial and service industries, and the number of workers employed in these sectors have all contributed to urbanization. The world's largest cities and more than three-quarters of its urban population are found in low-and middle-income countries, which also happen to be those where food security challenges are the most urgent.

[**Keywords** : Agricultural activities, Urbanization, Economy, GDP, Demographic, Development]

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1. Introduction

Along with a fall in population and growth rate, rural India contributes less to the country's Gross Domestic Product (GDP). As a result, the agriculture sector's overall contribution to India's GDP is drastically decreasing. For instance, agriculture's share of the GDP declined from 36% in 1981 to 14% in 2015. On the other hand, the small amount of urban GDP data currently available in the public domain demonstrate that the share of the urban sector's contribution to total GDP has increased dramatically over time, going from 38% in 1970-1971 to 52% in 2004-2005. Since India's agriculture industry is heavily dependent on the monsoon, which can be unpredictable, it has been characterized by covert and seasonal unemployment. The leading causes of the loss in the agriculture sector's contribution to GDP are a decrease in employment opportunities in the industry and a drop in productivity. According to the same reasoning, the declining contribution of agriculture to GDP might be attributed to the growing share of industry and services.

Globally, there were 6.7 times as many rural residents as urban residents in 1900; this ratio is now less than one, and predictions indicate that by 2025, the ratio will be close to three to two. This has been supported by the swift expansion of the global economy, the proportion of the gross world product, the economically active people employed in industry and services, and the gross world product itself. Globally, agricultural output has been able to keep up with demand due to a sharp increase in the workforce that is not engaged in food production and a short shift in consumer preferences toward more energy- and greenhouse gas-intensive foods. Today, hundreds of millions of urban inhabitants struggle with under nutrition, a problem more closely linked to their lack of wealth than to their inability to generate enough food. The growing hunger among urban populations following the increases in food prices in 2007 and the first half of 2008 showed that there is a vast urban population with incomes so low that any rise in the price of staple foods puts their health and nutritional status in danger (Garrett, 2009). The fact that the world's urban population, for the first time, surpassed its rural population in 2008 is a subject of much debate.

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2. Methodology

This paper is theoretical in nature and based on secondary data. Secondary data has been collected from journals, websites, newspapers and reports.

3. Urbanization

The percentage of a country's population that lives in urban areas is the precise demographic definition of urbanization. The majority of urbanization is the outcome of net rural-to-urban migration. The pace of urbanization is the speed at which that share is changing, while the level of urbanization is the share itself. This definition distinguishes the effects of urbanization from those of urban population increase or the physical extension of urban areas, which are sometimes used interchangeably with the term. Urban population growth can result from natural expansion, net rural-to-urban migration, and reclassification. Most of the urban population growth in countries with rapid economic growth and relatively low rates of natural increase, like China over the past few decades, has come from urbanization; most of the urban population growth in countries with little to no economic growth and high rates of natural increase has come from natural increase (Potts, 2009).

Urbanization is also influenced by disparities in rural and urban rates of natural increase, which are controlled by variations in fertility and death rates, albeit often, these act to slow urbanization. Urban land use expansion is sometimes referred to as urbanization. According to the traditional definition of urbanization utilized in this study, settlement patterns changed from being dispersed to being more packed. On the other hand, a transition from dense to more dispersed habitation has led to a significant expansion of urban land usage. In actuality, the term "urbanization" is used to describe two conflicting spatial shifts in settlement patterns, which are likely to have opposite effects on things like the amount of land used for agriculture.

4. Urbanization Problem

Urbanization is viewed as a problem by many development specialists. However, no country has succeeded without urbanization, and no country that has ever prospered is mostly rural. Most of the world's poorest countries continue to be among those with the least urbanization throughout the past 60 years, and there has been a strong correlation between economic growth and urbanization. Due to their economies of scale and closeness to most infrastructure and services, urban locations provide several potential benefits for enhancing living circumstances. High life expectancies are observable in the best-governed cities in Europe, Asia, and North and South America, evidenced by the high life expectancies. In the past two centuries, urbanization has also been linked to effective social reforms, in which the urban poor's collective organizing has played a significant role (Mitlin, 2008). However, there are still important issues with food security, high infant and child mortality, and high levels of urban poverty in many metropolitan areas. The prevalence of HIV/AIDS is also very high in many urban locations in sub-Saharan Africa, where substantial urban populations are unable to receive necessary medications and a lack of initiatives to protect those most at risk; this considerably raises urban death rates (Donk, 2006). However, inadequate government and international agency action are causing these issues, not urbanization. The necessary social and political transformation rate, particularly at the local government level, has lagged behind the pace of economic and urban change in most countries.

5. Urbanizing and Agriculture

Around 3.2 billion people live in metropolitan areas in the world now, which is more than there were in all of the population in 1960. The rate of global urbanization, the size of the urban population, the number of countries increasing their urban populations, and the size and number of huge cities are only a few of the many aspects of urban development that have occurred in recent unprecedented decades. These urban statistics, however, don't reveal anything about the significant economic, social, political, or demographic developments that drove them. These include the globalization of the economy, the transition of economic activities and employment patterns from agriculture to industry and services, and the essentially complete erasure of colonial empires. In addition, urban statistics indicate significant urban transformation, yet during the most recent inter-census period, more people moved out of than into several of the world's greatest cities. It may seem alarming that there are more "megacities" with 10 million or more residents, but there are very few of them; they account for less than 5% of the global

population, and the majority are located in the most developed nations.

Even though rapid urbanization is viewed as a negative, studies show that countries with higher levels of urbanization tend to have better literacy rates, longer life expectancies, and more robust democracies overall, particularly at the local level. Cities are hubs for innovation in social, cultural, and political spheres in addition to all these quantitative metrics. The finest living standards in their country can be found in some cities with the fastest growth rates globally over the past 50 years. A further consideration is to avoid exaggerating how quickly cities are changing. Urbanization and population growth rates decreased in most world sub-regions during the 1990s. In addition, there are numerous more significant cities that, by 2000, had several million fewer residents than expected, including Cairo, Sao Paulo, Rio de Janeiro, Seoul, Chennai, and Kolkata.

6. Need of Urbanization Shrinking Farm Land

To examine the implications of urbanization for agriculture and food production, it is necessary to understand what has historically supported urbanization and how this is changing or might change in the future. The history of urbanization and the towns and cities it affects is a history of strong political institutions and prosperous economies. Because towns and cities are where businesses like manufacturing and services have chosen to locate, they effectively represent the geography of the non-agricultural economy. It also shows the locations of people who make their living from jobs other than fishing, forestry, or agriculture. Changes in this spatial distribution are a reflection of changes in the economy and how it is structured, such as how the development of multinational corporations and their organizational structures, shifts in the production of goods toward greater use of outsourcing, and changes in the economy supported by modern telecommunications, such as the Internet, have an impact. The migration from rural to urban areas that contribute to urbanization primarily results from these economic shifts. Some migration patterns may be exceptions, such as the expansion of retirement communities and tourist destinations. However, these migration patterns also reflect economic change because more businesses are opening up in these areas to meet the demand for goods and services created by the retirees' and visitors'

increased demand for them. Even if the nations and regions that experience the most success will change, there is a strong correlation between urbanization and political power and economic success that will likely remain the same. Although fierce inter-city competition for markets outside national lines has been a factor for most cities for centuries, financial success may depend more on success in global marketplaces than it did 50 years ago (Clark, 2009). Although the extent of this depends on economic success, state expansion has also supported urbanization. Additionally, successful urban economies greatly depend on competent, responsible local governments. Many of today's most significant cities are considerable due to their economic success rather than being political centres. Therefore, the perception of urbanization's expected future impact on agriculture and food is greatly influenced by how it is comprehended. If urbanization is considered a process occurring in practically all countries and a catalyst for change, it can be assumed that extrapolating previous trends give us a likely image of the world's future urban population. Projections for all nations' urban populations and levels of urbanization up to and including 2025 provide support for this (United Nations, 2008).

7. Urbanization and Agriculture Road Ahead

Because of the urban population's growth and the resulting dietary and demand changes, urbanization significantly alters the demand for agricultural products. In addition to the farmers, businesses, corporations, and local and national economies that benefited, this has brought about and continues to bring about significant changes in how demands are addressed. For both urban and rural food security, it may pose significant difficulties. However, assuming that these reforms will apply to all "developing countries" as if Mauritania and Burkina Faso are similar to Argentina and Chile is erroneous. It is challenging to forecast changes for each country, in large part because of the uncertainty surrounding the rate and location of future urban population growth. Most "developing nations" are expected to continue urbanizing; however, many low-income countries now lack comparative advantages in the global economy, which is the foundation for the prosperity required to support urbanization (Satterthwaite, 2007).

As already mentioned, there are relatively few "megacities", and in many countries, a more decentralized pattern of urban growth

was evident in the last round of censuses taken in 2000; it will be interesting to see if this is a trend that has been sustained when data from the current round of censuses become available. It is important to consider potential changes at two opposite extremities of the economic performance continuum. First, rising demand for meat, dairy products, vegetable oils, and "luxury" foods is expected in countries with strong economies and increasing urbanization. This calls for more energy-intensive production and, for many countries, more significant imports (De Haen, 2003).

8. Conclusion

Urbanization is frequently seen as having detrimental effects on agriculture, such as the loss of agricultural land due to urban growth and a bias in public financing for infrastructure, services, and subsidies in favour of urban areas. However, a large portion of the metropolitan population has a minimal urban bias, and it is evident that urban demand for agricultural products plays a significant role in determining rural incomes. The main question is, therefore, whether the expanding and shifting demands for food that an increasingly urbanized population and economy bring can support agricultural and rural prosperity and sustainability within a global decline in agricultural land area per person and water restrictions. Cities will not grow rapidly in low- and middle-income countries with no successful economy. They might de-urbanize during a severe crisis by having a higher percentage of people employed in forestry, agriculture, and fishing. However, this is only probable in countries where some urban poor people still have connections to rural areas that enable them to reintegrate into rural lives. Because the likelihood of these repercussions depends so heavily on whether global agreements quickly reduce the causes of greenhouse gas emissions, it is challenging to anticipate their likely severity concerning climate change. In order to mitigate climate change, farmers must cut greenhouse gas emissions, and better-off urban residents must adapt their diets and lifestyles to be less carbon-intensive.

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