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THE ROLE OF NGO'S IN PROMOTING THE HEALTH.

Andekar Sreenivas
MSW, B.Ed

Abstract

Health is essential for development. A major issue is the unbalanced sharing of research efforts and funds directed towards populations suffering the world's greatest health problems. This disparity is development major attempts at redirecting research to the health problems of low and middle income countries. This paper highlights some of the widespread thinking and is proposed to promote new thinking on how NGOs can further this role.

Introduction

The term "NGOs" (Non-governmental Organizations) includes different categories of entities that function not to obtain monetary gain, and also do not belong to the government sector. Non-governmental Organizations' fields of activity were described in the International Classification of Non-Profit Organizations. NGOs are an integral part of a democratic society. Sociological sciences highlight their importance in enhancing social incorporation, implementation of the principle of subsidiary, building civil society, social dialogue and participatory democracy. The main tasks of NGOs in the health system are providing services and health advocacy. Provision of services includes medical, social and psychological services as well as, integration activities, care and nursing, material and financial support, educational and information services and training. Health advocacy is a combination of individual and social actions designed to gain political commitment, policy support, social acceptance and systems support for a particular health goal or program. An important task carried out by NGOs is participation in the formation of health policy. The increasing role of NGOs in providing social services and the participation in political processes, result in the need to confirm the validity and credibility of their operation.

The Historical Role of NGOs

Nongovernmental organizations have a long history of active involvement in the promotion of human well-being. In particular, NGOs provide important links between the community and government. They possess certain strengths and characteristics that enable them to function as effective and dynamic agents in this process. In addition, they have exhibited a special capacity to work within the community in response to expressed needs. They have a flexibility and freedom to respond in innovative and creative ways to a wide range of requests and situations. In most countries, there are national and/or local citizens' movements, self-help groups, cooperatives, and other associations, some organized on a tribal or ethnic basis, others to meet special needs. In the field of health,
NGOs have long helped to set standards for practice, training, and continuing education and to define the role of health workers in national programs. Others have concentrated on a particular disease or activity. Non-governmental organizations are often setup to plug in the gaps left by the government. India as a nation still has a large population that is vulnerable – in terms of health, education, jobs and opportunities in general. This has also seen a large proliferation of NGOs. By some estimates, India has 3.3 million NGOs, or one NGO for every 400 individuals. This may seem like a large number and it is. A lot of NGOs setup in India are either dormant or fraudulent, used for a wide range of illegal activities such tax evasion and misappropriation of government funds. Regardless, there are still a large number of credible NGOs that do genuine work for the people, providing important services – from education to health to disaster management to pet care, these NGOs play a positive role in virtually every sector of the economy.

**NGOs have following characteristics:**
1. Engaging in suffering relief activities
2. Promoting interest of the poor
3. Protecting the environment
4. Providing basic social services
5. Advocating community development

**Key issues addressed by NGOs include:**
1. Environment
2. Labor Standards
3. Poverty
4. Globalization
5. Animal Rights

**NGO’s in India**

In India, there are NGOs doing brilliant work in different fields. In the education sector for example, some of the most prominent NGOs would include Pratham (research on educational outcomes, famous for the Annual State of Education Report), Teach for India (direct intervention in low income classrooms) and Akshya-Patra (involved with the mid-day meal scheme). Others such as Goonj are involved with other problems having the poor. Goonj specially focuses on clothing and believes that merely by reusing the existing clothing in the nation, one important characteristic of poverty can be eliminated. Moreover, a substantial number of NGOs are involved with one of the most important problems facing the poor: Lack of quality skills and employment opportunities. These NGOs focus on skill development and livelihood creation by creating entrepreneurial opportunities for them.

Preventive care is the most common activity provided by the NGO sector in India. In most states, other than Kerala and Manipur, maximum funds are directed towards preventive care. In Kerala, maximum funds are spent for curative care, with preventive care being the second highest. Manipur, health system supportive services in terms of management and financing dominate other expenses. Expenses for rehabilitative care and ancillary services are not significant, except in a few cases, such as rehabilitative care in Karnataka and ancillary services in Rajasthan, Madhya Pradesh, Manipur and Uttarakhand. In the NGO sector, curative care is found at a moderate level, and constitutes second highest level of expenditure in most of the states.
Human development cannot be fragmented. Social and economic factors are closely interrelated and interdependent. It is not enough, for example, to disseminate health and nutrition education if land tenure and utilization preclude the production of adequate food for local consumption. It is futile to promote a health insurance scheme if employment opportunities are so limited that participation is beyond the reach of many. Provision of a source of clean water to a community will have an impact on water-borne diseases only insofar as the community is educated in its use and management.

**Role of NGOs in health care:**
1. At all stages in the development of primary health care programs, NGOs can be effective. Recognition by government of the contributions NGOs can make in support of primary health care will ensure maximum benefits of these contributions to the national health program.
2. NGOs can work for greater understanding and positive attitudes toward primary health care by:
   a) Promoting dialogue both within and among NGOs;
   b) Sustaining dialogue with governmental authorities;
   c) Providing information and creating new ways of explaining primary health care to the general public and
   d) Strengthening means of communication to accomplish this.
3. NGOs can assist national policy formation in the areas of health care and integrated human development. They can present health care needs based on their contacts with communities, and they can also interpret primary health care plans to relevant donor agencies.
4. NGOs can establish means for greater collaboration and coordination of primary health care activities. This can be done among NGOs and between them and governments, locally, nationally, and internationally.

**Conclusion**
Non-Governmental Organizations (NGOs) have equipped themselves adequately and come up enthusiastically in providing services like relief to the blind, the disabled and disadvantaged and helping the government in mother and child health care, including family planning programmes. As a result, all concerned have realized the potential of NGOs and their considerable merit compared to the public/private health sectors because of their staff’s motivation, dedication and sympathy for the deprived sections of our society and their personalized approach towards the solution of problems.

**References**
CHALLENGES AND PROBLEMS FACED BY WOMEN AND GIRLS WITH DISABILITIES

BOGA KOMALATHA
MSW, B.Li.Sc

Abstract
A number of studies suggest that girls and women receive less encouragement, experience and opportunities in these areas because teachers and school managers consider it a ‘male’ subject, for which women do not have skills, understanding or aptitude. Subsequently, girls are discouraged from following what are traditionally viewed as ‘male’ subjects of science, engineering, technology. Teacher attitudes, classroom atmosphere and learning approaches all contribute to constructing gender stereotypes which are reproduced by both teachers and students. For example, male and female teachers may reproduce traditional male and female roles in the classroom - female teachers may follow the ‘supportive sympathetic’ archetype, whilst male teachers follow the ‘authoritative’. Other research finds that across ages that boys are given more attention than girls by teachers, although male teachers’ attention to girls is higher with older girls. Female teachers give attention to boys more than girls whatever their ages. The authors conclude that unconscious gender related processes which may be aggressive or even ‘libidinous’ in nature may play a role in teachers’ approaches to their students. This article explains about reducing disability and women empowerment.

Introduction
The Salamanca Statement and Framework for Action on Special Needs Education adopted at the World Conference on Special Needs Education in June 1994 reaffirmed commitment of the world community to “Education for All” and urged governments to give the highest policy and budgetary priority to improve their education systems to enable them to include all children regardless of individual differences and difficulties. The United Nations (1994) in its “Standard Rules on the Equalization of Opportunities for Persons with Disabilities” urges Member States in Rule Number 6 to ensure that special needs education is made an integral part of the education system. This is clear evidence that the international community recognizes the need for nations to value the fundamental rights of persons with disabilities.

The UN Convention on the Rights of Persons with Disabilities (CRPD), article 6 - Women with disabilities requires that states parties shall take all appropriate measures to ensure the full development, advancement and empowerment of women, for the purpose of guaranteeing them the exercise and enjoyment of the human rights and fundamental freedoms.
Disability mainstreaming: As early as in the preamble, the Convention emphasizes the importance of mainstreaming disability issues as an integral part of all relevant strategies of sustainable development. In article 4 (General obligations), the states parties commit themselves "to take into account the protection and promotion of the human rights of persons with disabilities in all policies and programmes". Key recommendations
1. The development, advancement and empowerment of women and girls with disabilities should be a cross-cutting theme across all goals of the post-2015 global development framework.
2. Ensure that women with disabilities can effectively and fully participate in political and public life and like this participate in decision making.
3. Education policies and programmes with the aim to include disabled women and girls must be included in a post-2015 global development framework.
4. Women with disabilities need to be included into the labour market. They need to have the same chances as their non disabled peers in order to avoid living in poverty.
5. As disabled women have the right to relationships and motherhood, effective and appropriate measures have to be adapted to combat stereotypes, prejudices and harmful practices and to promote awareness of their capabilities and contributions to society.
6. Health services and health related rehabilitation must be accessible for disabled women. Health services have to have the same range, quality and standard of free or affordable health care and programmes as provided to other persons, including in the area of sexual and reproductive health and population-based public health programmes.
7. All women, girls and boys with disabilities have to be protected from violence, sexual violence and abuse. They need effective women- and child-focused legislation and policies, to ensure that instances of exploitation, violence and abuse are identified, investigated and, where appropriate, prosecuted.
Women and girls with disabilities are subjected to multiple layers of discrimination. Based on their gender and disability status they often face “double discrimination”. This inequality is exacerbated for women and girls with disabilities who are members of marginalized ethnic or racial groups or part of the lesbian, gay, bisexual, transgender and intersex community.

Challenges Faced by Disabled Women and girls
Persons With Disabilities (PWDs) have been portrayed as a historically disadvantaged group. Severe poverty and deprivation, limited political participation, discrimination, stigma and high levels of illiteracy are some of the social ills associated with PWDs. Available data indicate that women and girls with disabilities fare less well in the educational arena than either their disabled male or nondisabled female counterparts. The global literacy rate for adults with disabilities is as low as 3% and 1% for women with disabilities. Women and girls with disabilities face double discrimination based on gender and disability. Underlying the double discrimination is negative attitudes towards disability that often cut across cultures. About 650 million people in the world or 10 per
cent of the world’s population—live with disabilities, and frequently encounter a myriad of physical and social obstacles. Disabled women and girls are commonly stereotyped as sick, helpless, childlike, dependant, and incompetent and asexual greatly limiting their options and opportunities

- Women with disabilities’ increased leadership, recognition and participation in decisions that affect their lives;
- Increased economic participation and empowerment by ensuring their access to decent work with equitable pay and good working conditions, as well as to land and other assets;
- Ending all forms of violence against women and girls with disabilities and ensuring their access to justice/survivor services
- Increased participation in peace, security and in disaster risk reduction and in humanitarian response.
- Ensuring women and girls with disabilities have the capacity to make choices, including about their sexual and reproductive health and rights
- Ensuring girls with disabilities have equal access to both primary and secondary education
- Challenging social norms that create discrimination and perpetuate prejudices against women and girls with disabilities

**Problems Facing by Women and girls with disabilities**

Women and girls with disabilities often face disproportionately high rates of gender-based violence, sexual abuse, neglect, maltreatment and exploitation. Studies show that women and girls with disabilities are twice as likely to experience gender-based violence compared to women and girls without disabilities. Women with disabilities are often denied reproductive healthcare and at times are even subjected to forced sterilization. When healthcare services are available, they may not be physically accessible for women with varying types of disabilities, or healthcare providers don’t know how to accommodate them.

The exclusion and violence against women and girls with disabilities in any country carries heavy financial and social consequences. Discrimination against persons with disabilities hinders economic development, limits democracy, and erodes societies. Perhaps because of the challenges they face, women and girls with disabilities are poised to be leaders within their communities and can greatly contribute to the economic development of their countries.

**Conclusions**

Empowerment of women can reduce the female disability prevalence rate because many women become disabled because of gender discriminatory practices, including early and child marriage, early pregnancy and female genital mutilation. To advance the rights of women with disabilities in society and development, it is essential that their perspectives be included in all aspects of work for women’s empowerment, and that all work on disability incorporate a gender perspective. Without the meaningful participation of women with disabilities in the disability dialogue, the goal of “nothing about us without us” cannot be achieved.

To minimize the problems of disabled women the governments and stakeholders should take responsibilities and To spread awareness through digital and social media and encourage concrete actions for women’s economic empowerment, Empower Women through its digital media campaign, and provide an opportunity for women with
disabilities to share their stories. Three women from Sierra Leone have shared their personal photo stories, Disability, but not lack of ability, to showcase what women’s economic empowerment means to them and how it links to their scholarship-funded Information Communication and Technology (ICT) training.

References

- The UN Convention on the Rights of Persons with Disabilities (link is external) specifically outlines the rights of women and girls with disabilities. To date, 154 countries have signed and ratified this global human rights treaty.
LIBRARIES IN THE SCHOOL: PRESENT SCENARIO

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Abstract
There are two categories of schools—government schools that are entirely funded by the government and others being the public (private) schools. There are about 888 thousand educational institutions in the country with an enrollment of about 179 millions. Elementary education system in India is the second largest in the world with 149.4 millions children enrolled in the age-group of 6 to 14 years. All the states and Union Territories of India have adopted a uniform structure of school education, i.e., the 10+2 system of education. Higher education is provided by 237 universities, which include 34 agricultural universities, 15 medical institutions, 39 deemed to be universities and 11 institutions of national importance and 8 open universities in addition to 10600 colleges. Education in India is primarily the responsibility of the state governments although the central government also plays an important role in higher education. Though education is in the concurrent list of the constitution, the state governments play a major role in the development of education particularly in the primary and secondary education. Para 11.4 of NPE 1986 states that the investment on education be gradually increased to reach a level of 6% of the national income as early as possible. In spite of the resource constraints, the budgetary allocation on education has increased over the years. As part of the mid-term Strategic Plan and the Millennium Development Goals priorities, UNICEF India is also committed to ensuring quality education for all children.

Introduction
The libraries attached to an educational institution like school, college, and university are called academic libraries. The primary objectives of these libraries are to help the students in the process of their self-discovery, to adopt high ideals in life, to improve scholastic efficiency through self-study and to develop the capacity for critical thinking. These libraries aim to equipping the students adequately for higher education. The academic libraries have to play the most significant role in the 'seeking and cultivation of new knowledge'. All library activities are directed to meet the daily needs of the academic community.

The Academic libraries constitute the school libraries, the college libraries and the university libraries. The Academic libraries are the “knowledge laboratories” of the educational institutions. Kothari Education commission rightly described that the library in an academic intuition “should provide library facilities and services necessary for success of all formal
programmes of instruction, open the door to the wide world of books that lies beyond the boundaries of one's own field of qualification and bring books, students and scholars together under conditions which encourage reading for pleasure, self-discovery, personal growth and the sharpening of intellectual curiosity. The staff should be able to convert the library into an intellectual workshop and should along with teachers be in a position to teach with books”.

The academic library system postulates that there should be library-centered education in schools, colleges and universities. Today the academic libraries form an integral part of learning process.

**Different Types of Academic Libraries**
The academic is libraries are mainly categorized into three types. They are School, College and University libraries.

**School Libraries**
A school library means for the child a new world of spiritual and cultural adventure; it means for the teacher untold increase in resources and power; it means for the school a new atmosphere of learning, a new vision of things intellectual. It means for the home elements of common interest and the development of the habit of reading for its aesthetic value above. It means for the public libraries a growing clientele of intelligent patrons, for unless the habit of reading is inculcated in the child at school, there would be little or no demand on the part of the adults for a public library.

The school library is an important educational aid if it provides materials that will enrich and support the curriculum taking into consideration the varied interest, abilities and maturity level of the pupils served. In short, the school library is a reading room, a centre of learning programme, “Social laboratory” and a workshop on the entire school, if a really adequate library is provided for its functioning in the school and a really good librarian is appointed to organize it according to quantitative standards applying to higher secondary school.

**Physical facilities for school libraries**
The following are considered the main characteristics of a good school library in regard to its physical arrangement:

1. The centralized library is the best arrangement for a school library.
2. The physical arrangement should, as far as possible, comply with the minimum standards prescribed by authorities and, if feasible, exceed them. The following minimum standards may be set up in respect of physical arrangement:
   a) The library room should be centrally located so far as to be accessible to the largest number of pupils.
   b) It should be located where expansion is possible.
   c) The room should be placed where it receives the maximum light and where there is a minimum of disconcerting noises.
   d) It should be placed where there can be an entrance independent of the rest of the building, with suitable arrangements for heating, lighting and sanitation.
3. Space and equipment should be adequate. There should be space enough to seat the largest class in the school.

**Aims and objectives of school libraries**
Main wood has emphasized the aim of school library as “the shift of emphasis from ‘teaching to learning', from class instruction to individual exploration, from the
uniformity of sets of text-books to the diversity of many different books of interest and information”.

The aims of school library according to Viswanathan are:
1. The training of character to enable students to participate ‘creatively as citizens in the emerging democratic social order.
2. The improvement of their practical and vocational efficiency, so that they may play their part in building up the economic prosperity of their country.
3. The development of their literary, artistic and cultural interests, which is necessary for self-expression and for the full development of the human personality, without which a living national culture cannot come into being.

Freund has given the following as the aims of school library:
1. To introduce the child to the library idea.
2. To acquaint the child with characteristics common to all libraries regardless of size of
3. To inform the child of the services of his school and public library.
4. To teach the child specific skills which will enable him/her to get the maximum benefit
5. To provide opportunities for activities of value to the child, the library and the school.

To pull out a common string from the above mentioned statements is that the school library aims at providing something different from the curricular approach, such as building the character of the pupil along with his overall development of his personality in all the spheres directing him towards community and national development through his reading activity.

The aims and objectives of school libraries are:
1. To help the child acquire ‘reading habit' and self-study habit;
2. To develop in pupils the ability to learn from books without a teacher;
3. To break down the rigid divisions which the school time-table often creates between different ‘subjects';
4. To give civic and social training in observance of democratic principles;
5. To supply teachers with materials needed in the teaching work and for their own professional growth;
6. To serve as a stepping stone to the use of all public library resources;
7. To create a life-long liking and longing for new knowledge;
8. To re-emphasize the pedagogical principles of self-education as individual love of interest and abilities;
9. To help an individual to realize the full potentialities of his personality, and
10. To contribute to the fulfillment of the educational aim of the school.

Functions of school library
The functions of school library narrated by C.G. Viswanathan are:
1. To provide material to supplement and enrich instruction and guidance given in the class room;
2. To acquire and display books and periodicals to satisfy the varying demands and interests of school children so that they develop outside the scope of the curriculum, an intellectual, artistic or practical pursuit;
3. To educate and train the pupils in the effective use of books and libraries as sources of information;
4. To furnish opportunities for children to learn and practice responsibilities of various kinds; and
5. To introduce the growing adolescents to the vast resources of public and special libraries, which provide opportunities for life-long education.

It is quite evident from the above mentioned points that the main function of the school library is to provide the required material to the students, when they need it, in whatever way they require it, by displaying all the materials to him in his pursuit of curricular as well as extracurricular activities.

The uses of school library have been clearly given as under by Osborne and Lester smith:

1) To make children familiar with the sight and use ,f a collection of books, and to help them grow to love and care for them;
2) To provide material for the child’s own recreational reading and exploration;
3) To supply additional reading material illustrating the subjects taught in the class;
4) To give opportunities for elementary instruction in the use of books and for carrying out individual and group projects;
5) To give scope for the exercise of simple responsibilities; and
6) To prepare the way for the use of larger libraries, including the public library, in adult life.

Services of school libraries
The following services are considered essential for having an effective school library:

a) It must build up a well-balanced collection of books, pamphlets and audio-visual aids appropriate to the objectives and needs of the school.
b) It must make readily available its resources and those of other libraries to pupils and teachers.
c) It must recognize children's interests and help them to expand the interests through reading.
d) It must help boys and girls broaden their fields of knowledge through use of books.
e) It must teach and encourage the use of library tools and materials.
f) It must provide assistance in finding instructional materials and share with teachers the guidance and stimulation of children's reading.
g) It must relate the school library to the public library and encourage pupils to build personal libraries.

It is clear from the above, that we shall make children familiar with the sight and use of a collection of books and to help them to grow to love and care for them and to prepare the way for the use of larger libraries in future, in their adult life.

Above all the school libraries should provide an environment of attractive books from the beginning so as to create love for reading among the children. Thus the school library is the gateway of the world of knowledge in which all the people have to live, move and have their being if they are to be worthy upholders of a democratic way of life.

Conclusion
The education system in India is based on the British system of education. The Government of India lays stress on education for all. The directive principle contained in article 45 states that the state has to provide free and compulsory education for all until
the age of 14 years. The school library is essential for literacy, education and information provision as well as for economic, social and cultural development of a nation. Hence, the school libraries must have adequate and sustained funding for trained staff, materials, technologies and facilities. As the responsibility of local, regional and national authorities, it must be supported by specific standards. Library standards are used to measure and evaluate the condition of the libraries as well as the degree of their development. They provide an outline for specific library activities and serve to define an ideal state of a library. The standards, which are developed professionally, indicate a direction for the libraries as to what tasks and objectives it should strive for. They provide school management with information on the management of libraries. Standards can have an international, national and regional scope. Keeping in view the vital role a school library plays in supporting the curriculum, such organizations have issued a School Library Manifesto whose current version became a known text and is used by the school librarians all around the world. The manifesto indicates the role of school library, its mission and the most important tasks as well as the exceptional importance of a qualified school librarian.

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Human Rights in India: A Critical Evaluation of Supreme Court from a Social Movement Perspective

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Abstract:
Judicial activism is a contested phenomenon, with the liberals and even the conservatives championing it while denouncing its particular manifestations. In this article, I examine the recent judicial practice of one of the most activist judiciaries in the world that of India, where progressive politics is often, and sometimes always, associated with an activist and benign court. Indeed, the Indian Supreme Court has a global reputation as a torchbearer on human rights. In this article, I adopt a social movement perspective to understand the actual impact of the court on the struggles of the poor for livelihood, resources, values, and identity, enacted through struggles for the recognition and realization of economic, social, and cultural rights. After an analysis of the record of the Supreme Court of India, I conclude that the Court has increasingly shown a bias against the poor in its activist rulings and made judicial activism a more problematic device for social movements in India to rely upon. To explain why this is happening, the article introduces two ideas: first, the emergence of the judiciary as an organ of governance and its attendant problems, and second, the internally biased nature of the rights discourse which tends to reproduce binary arguments for either increasing State capacity or for increasing choice of goods in the marketplace. The article concludes by exploring lessons from the jurisprudence of other countries and international law and urges the Indian Supreme Court to reinvent a jurisprudence informed more by the social movements of the poor.

Keywords: Human Rights, Social Movement, Socioeconomic Rights and judicial governance.

Introduction:
It has sneaked “due process” into Indian jurisprudence to curb detention without trial, expanded the meaning of right to life under Article 21 to include livelihood and environment Indeed, it will not be an exaggeration to say that most social movements in India since the 1970s have actively used the courts – especially the Supreme Court – as part of their struggle, whether it be the women’s movement, the labor movement, the human rights movement, or the environmental movement In this essay, I join this critique and call attention to the limitations of judicial activism, as it has been practiced more recently, for a progressive social movement politics. Rather than criticizing judicial activism for its counter majoritarian character or its lack of effectiveness on the ground, I focus attention on the ideological character of the Court’s particular approach to human
rights. In particular, I suggest that the Court’s activism increasingly manifests several biases – in favor of the state and development, in favor of the rich and against workers, in favor of the urban middle-class and against rural farmers, and in favor of a globalitarian class and against the distributive ethos of the Indian Constitution – that, when taken together, result in an ideological interpretation of human rights. This ideological interpretation is the result, I suggest, of at least two dynamics: the first one is internal to the Court itself and grows out of the particular history of the evolution of the Court since 1970s, as an organ of state governance thereby leading to the emergence of what I call “judicial governance”. The second, a dynamic that is external to the Court and is the result of the human rights discourse itself, especially as it has been constructed at the international level and reproduced at the domestic level. The first dynamic neutralizes the transformative potential of the Court, whereas the second dynamic shows the inherently elitist and anti-poor nature of international human rights. These dynamics produce a constrained, court-centered approach to human rights, despite the occasionally inspiring judgments that emanate from the Court.

The Supreme Court and Human Rights: A Mixed Record

The human rights record of the Indian Supreme Court is, by and large, a product of the post-Emergency period in Indian politics. Its focus on human rights was also politically acceptable given that the Janata government in power between 1977 and 1979 could only favorably look upon a Court which was trying to address some of the worst legacies of the Emergency such as the abuses in prisons. Thus, in a series of cases the Court expanded the legal rights of detainees and under-trials, addressed custodial deaths and extra-judicial killings, awarded compensation for violation of fundamental rights, and expanded the substantive meaning of equality through affirmative action. The Court has also expanded the rights of women including rape victims and the rights of children. Its commitment to human rights continues to inspire public admiration, as the public reaction to the recent Best Bakery Case shows. In many of these cases, the Court has liberally interpreted the constitutional provisions, reading international law into domestic law. Many of these human rights rulings were made possible through a procedural revolution that is a unique Indian contribution to the world, through the democratization of standing to sue and through such innovative devices as a continued mandamus and judicial commissions of inquiry. The Court has converted an ordinary list of fundamental rights into a veritable weapon of the weak through creative judicial interpretation.

Judicial Activism on Socioeconomic Rights and Social Movements: Lessons from Abroad

The first priority is to begin reconceptualising socioeconomic rights and recentering them as mobilizing strategies, as I have argued. Without doing this, entrenching socioeconomic rights in the Constitution or importing international human rights through judicial interpretation will only reproduce arguments for state capacity or market fundamentalism. In other words, an unquestioning embrace of socioeconomic rights will hardly result in progressive politics. If this task is commenced, courts may actually be able to use the category of socioeconomic rights to assist positive social change. But this task lies far ahead. For example, it is well-known that there is little by way of international jurisprudence on socioeconomic human rights. This is partly because the institutions that can potentially have the maximum impact on these rights are declining in competence, whereas existing international courts are skewed in favor of civil and political rights or confined to specific territorial jurisdiction, as in the case of the International Criminal
Tribunals for former Yugoslavia or Rwanda (ICTY/ICTR). The ICJ, the Law of the Sea Court and the newly established International Criminal Court (ICC) are not especially relevant in protecting socioeconomic rights, with some exceptions. The ICJ hears only disputes between states and, with some exceptions (to be discussed below), has not ruled in any significant way on these rights. The Law of the Sea Court could potentially have a major impact on socioeconomic rights, but has been established only very recently. The ICC does not concern itself with everyday violations and is, in any case, unlikely to take up even massive violations of economic or social rights per se, unless it is in the course of armed conflict. The institutions that can have the maximum impact on these rights include the IMF, the World Bank, and the WTO. However, the World Bank has consistently maintained that it is prohibited by its Articles of Agreement from considering “political” factors, although in recent years, it has moved to embrace a narrow, market-oriented version of human rights and rule of law as part of its mandate. Its Complaints Panel does not apply any international law to evaluate Bank projects, as I noted earlier, although some of its recent findings show an acute awareness of the ethical basis of critical World Bank policies relating, for example, to indigenous peoples. In a recent finding on the Qinghai project in China, the Panel found that the poverty reduction project had failed to count entire towns of ethnic Tibetan minorities as part of the project’s displaced persons. On the whole; however, the Panel remains weak and of little relevance to what the Bank does. The IMF has also consistently refused to consider the human rights impact of its policies, although it now does consider the poverty impact, gender impact, and environmental impact of its policies. The WTO has explicitly refused to consider the human rights impact of its policies and treaties, although trade is, according to the Marrakech agreement that established the WTO, an increase in employment, human welfare, and prosperity. In addition, most of these organizations function in secret and, therefore, make it impossible to evaluate what sort of factors are taken into account in their decisions the purpose of international

**Conclusion:**

In this article that the Indian Supreme Court’s record in protecting human rights shows a bias against socioeconomic rights of the poor and the dispossessed and that this bias may be explained by two sets of factors: a first set of factors, internal to the Indian system, that have positioned the Court as an organ of governance, thereby sharing the biases of many of the goals and methods of governance itself; and a second set of factors that derive from the biased nature of the human rights discourse itself. I have also argued that recent international and comparative judicial experience has much to offer the Indian Supreme Court to transform its jurisprudence into a more people-friendly one. Socioeconomic rights do not have to remain second-class rights, to which courts pay slip service and even then only so long as they fit into a developmentalist world view. The Court must also begin to pay more attention to emerging dimensions of socioeconomic rights, including the responsibilities of transnational corporations and agencies and the relationship between different branches of international law in domestic law. There are creative opportunities for expanding the jurisprudence of the Court. There are a number of substantive and procedural areas where the frontiers of law can be pushed to make it more legitimate. The Court’s legitimacy will depend to a large extent on its ability to offer support to social movement struggles which are primarily focused on the realization of economic and social rights at a time of economic liberalization and globalization.
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WOMEN EDUCATION AND EMPOWERMENT: CHALLENGES

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Abstract
Gender inequality is the main social issue in India in which women are getting back in the male dominated country. Women empowerment needs to take a high speed in this country to equalize the value of both genders. Uplifting of women in all means should be the utmost priority of the nation. Inequalities between men and women in the society generate lots of problems which become a big obstruction in the way to success of nation. It is the birth rights of the women to get equal value to the men in the society. To really bring empowerment, every woman needs to be aware about their rights from their own end. They need to take positive steps and involve in every activities instead of only involving in the household chores and family responsibilities. They should know about all the happenings in their surroundings and country. Women empowerment has the power to change many things in the society and country. They are much better than men to deal with certain problems in the society. They can better understand the disadvantages of the overpopulation for their family and country. They are fully able to handle the economic conditions of the family and country through proper family planning. This paper emphasis on the historical view of women education and the challenges, need of women education in India.

Key Words: Women Education, Empowerment and challenges.

Introduction
Women constitute almost half of the population in the world. But the hegemonic masculine ideology made them suffer a lot as they were denied equal opportunities in different parts of the world. The rise of feminist ideas has, however, led to the tremendous improvement of women's condition throughout the world in recent times. Access to education has been one of the most pressing demands of these women's rights movements. Women education in India has also been a major preoccupation of both the government and civil society as educated women can play a very important role in the development of the country. India is poised to emerge as one of the most developed nations by 2020, more literate, knowledgeable and economically at the forefront. No doubt, women will play a vital role in contributing to the country's development. Women power is crucial to the economic growth of any country. In India this is yet to meet the requirements despite reforms. Little has been achieved in the area of women empowerment, but for this to happen, this sector must experience a chain of reforms.
Though India could well become one of the largest economies in the world, it is being hindered due to a lack of women's participation.

**Objectives of the Study**
This paper is mainly aimed to analyze the following objectives.
- To examine historical development of women education in India.
- To examine the important challenges of women empowerment in India.

**Scope of the Study**
The scope the study is to analysis the women educational development in India and major challenges of women empowerment.

**Limitations of the study**
Women education and empowerment is the vast area and very few studies have been conducted. Women education and empowerment is very big area to study but the present study focus is on the women educational development in historical perspectives and the major challenges for women empowerment in India.

**Research Methodology**
The present study is of analytical nature and it used secondary data only. This research is a descriptive study in nature. The relevant secondary data has been collected from various websites and book of women education and empowerment.

**History of Women Education in India**
The history of women education in India has long history; it starts from the religious background to during British period and modern era of India, the main stages of women education in India as follows

**Indian Women Education during Vedic Period**
During Vedic period the women were considered as complementary of man. She has the equal status as man. They had full rights for their education but, maximum education was done at their homes. This was the earlier condition of education of women in Vedic Period. Afterwards the women education was neglected. There was no arrangement for their education in Gurukul.

**Indian Women Education during Budhistic Period**
In the beginning of Buddhist Period the women education was neglected. When Mahatma Buddha allowed the ladies monk in Vihara then the women education flourished. They lived separately. The Acharya lectured them in the presence of special monk or monks. During Buddhist Period the women education was available to the high caste women. The general and low caste women have zero education.

**Indian Women Education during Muslim Period**
During Muslim Period the women education did not flourish because of Parda System .The daughters of Islam could not rise to the standard of perfection their preceptors had attained. The low age girls could go to Maktab and could have education but for higher education, the guardians had to do arrangement at their homes for their education that is for the instruction of girls, there were separate schools but usually they received their education in their own houses or in those of their teachers, living in close proximity. Sometimes learned men of advanced age and often learned ladies of tried merits and school mistress were employed for this purpose. The higher education’s for women were only available to higher class families and royal families. During Muslim period only individual hard labour and economic status were responsible for higher education of women.
During this period, when a girl commenced her studies in a Maktab at that time she was made to read the Zarfishani to her parents, who made rich parents to the honored Ustad in an assemblage called for this purpose. This was known as the Maktab Ceremony. But altogether women education was neglected during this period.

**Indian Women Education during British Period**

The East India Company did not consider it necessary to educate the fair sex, perhaps because lady clerks or officers were not required for administrative purposes. At the same time, a variety of odd superstitions held back girls education. Thus William Adams wrote about female education in 1838. “All the established native institutions of education exist for the benefit of the male sex only, and the whole of the female sex is systematically consigned to ignorance and left wholly without even the semblance of a provision for their instruction.”

During the Company’s rule there was no separate state Schools for girls and hardly a few girls were attending boys’ schools. Most of the Girls School was run by missionaries and a few by private bodies. In 1851, the Protestant Missions were conducting 86 boarding schools and 285 day schools for girls with an enrollment of 2274 and 8919 respectively. According to the Educational Dispatch of 1854, the total number of girls school was 256 in Madras (Chennai), 65 in Bombay (Mumbai), 288 in Bengal and 17 in North Western Provinces.

**From 1857 to 1902**

The Indian Education Commission of 1882, while examining the question of girls education remarked “Female education is still in an extremely backward condition and needs to be fostered in every legitimate way.”

It recommended that it should receive a larger share of public funds. As a result, state funds were spent more freely on girls’ education. There was a sharp rise in private efforts also. Owing to these two factors girls’ education progressed. This was especially noticeable amongst Europeanized communities viz Brahmo Samaj, the Parsees and the Christians.

**From 1902 to 1917**

But very soon the feeling of passive apathy was changed into active sympathy owing to sentimental and material causes. The Education Departments also took some active steps and devised new plans for spreading education viz separate schools for girls were started. Arrangements of conveyance for taking girls to schools were made. Inspectors were appointed, favourable grants were given to private girls schools, and steps were taken to attract ladies to the teaching profession.

The above steps gave a great encouragement to girls’ education. In 1984, Mrs. Annie Besant established the Central Hindu Girls School at Banaras (Varanasi) with the object of importing Western Education to girls quite separately from boys in a modernized school of Hinduism. In 1916 the first Medical College lady Hardinge College, Delhi was established for the fairer sex in the country. The Women (SNDT) University was also established in the same year.

In 1917 there were 12 arts colleges, four professionals’ colleges and 166 secondary schools for girls. The majority of girls however did not continue their studies in schools for a long period.
From 1917 to 1947
During this period development of women education took place very rapidly. At the time of Independence, there were thirty thousand Institutions related with women education and approximately fifty lakh women were getting education from these Institutions’.

Indian Women Education during Modern Period
After Independence revolutionary changes came into the field of women education. Many committees and commissions were established for the welfare of women and their education, namely i. Durga Bai Deshmukh Committee 1958, ii. Hansa Mehta Committee 1964, iii. National Policy on Education 1986. There is considerable expansion in educational facilities for women all over the country at all levels. Major emphasis is given on women participation in vocational, technical and professional education at different levels. The special emphasis was lead on the removal of disparities and equalization of opportunity to women for attending their specific needs in acquiring education. Various steps were taken by State Governments and Central Government to remove prejudice and complexes present in Indian Women in acquiring education. Special vocational training Institutions’ for women were established by the State Departments of vocational education.

During Modern Period women education has become a revolution. Now the women are present in the every field of education. The knowledge explosion has made them universal. During this period the women education has been treated at par with the men. They have equal opportunities and facilities for them. More facilities have been given to them by the governments. The Railway Budget 2000-2001 introduced in the Lok Sabha by then Railway minister Miss Mamta Banerjee has provision of free pass to girls’ student to attend their colleges and schools up to the level of class XII. The government is seriously thinking of making girls education free up to the level of graduate. In this period the women education is far ahead in comparison to their Vedic Period.

Need of Education in Women Empowerment
Women empowerment is a tool of development not only of women but also of whole families and thereby a nation. Pandit Jawaharlal Nehru said, “To awaken the people, it is women who must be awaken; once she is on the move, the family moves, the village moves and the nation moves.” Education empowers women more effectively which would help to abolish gender inequality, develop their potentials, increase social and economic return, improve the quality of life, produce educated and healthy children and reduce fertility and mortality rates. Education is key to empowering women’s participation in decision making in democracy, dynamic transformation of society and shaping the destiny of future generations. Swami Vivekananda said “There is no chance for the welfare of the world unless the condition of women is improved.” It is education which can do so by empowering women. In spite of constitutional guarantees, enactment of laws, efforts by the government through various schemes and programmes and U.N.O’s directives, the equal status of women in India is not still achieved up to the desired goals after 68 years of Independence. Hence education can be used as powerful tool to help the women to understand the constitutional directives and legislative provisions for reducing women’s exploitation and negligence upon them, to reduce the gender gap in literacy levels, to create awareness about the existing social problems and to fight for fulfillment of the basic amenities and welfare of the community. Education helps to enable women to exercise their rights on equal footing with men and participate in national development. “Education is the milestone of women empowerment because it
enables them to respond to the challenges, to confront their traditional role and change their life.” The target of becoming superpower, a developed country by 2020 will be achieved only when the women of India will be empowered through education. The National Policy of Education (1986) has emphasized the need of women education for their effective participation in social and economic activities. The NPE, 1986 has stated, “Education will be used as an agent of basic change in the status of women.

**Challenges of Women Empowerment:**

The main obstacles that go against the way of women empowerment in India may be summed up as follows:

1. Gender discrimination.
2. Lack of proper educational programme.
3. Female infanticide.
4. Atrocities on women.
5. Child marriage and dowry system.
7. Patriarchal order and the subordinate status of women.
8. Lack of health care and safety.
9. Professional inequality, particularly workplace harassment.
10. Inequality in sharing the burden of household work.

It is also noted that the gender inequality is related to social and economic structure, traditional attitude towards women, economic insecurity and negligence of men and lack of sincere efforts of all concerned.

**Role of Education in Achieving Women Empowerment**

In spite of constitutional guarantees, legislative provisions, judiciary mandate and administrative efforts, the women empowerment in India is still lacking in some areas. Mere enactment of laws and chalking out of schemes are not much effective for women empowerment. Hence education is needed for this. The National Curriculum Framework of Women pointed out, “Education of women is an important key to improving health, nutrition and education in the family and also empowering them to participate in decision making”. Moreover education enables women not only to acquire knowledge but also help them to achieve economic security, self-confidence, vocational and technical skills and guidance, good health and safety, courage and inner-strength to face challenges in every sphere of life and enable them to play equal role as men in nation-building.

Education can be used as a tool for reduction of inequalities and gender bias so that women can move from weak position to execute their power or capabilities in society. The National Policy for the Empowerment of Women, 2001 stated, “Equal access to education for women and girls will be ensured, special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy and create gender sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate lifelong learning as well as development of vocational or technical skills of women.” Hence some practical steps should be taken as follows:

- Different types of educational institutions should be established exclusively for women in the state.
- Traditional evil norms and practices, such as child marriage, child labour, dowry system, child prostitution, polygamy and female feticides should be strictly banned by enforcing laws and creating public awareness.
- The government should provide a package of educational grants, such as “Kanyashri” of women and concessions in the form of providing free books, uniform, mid-day meals, scholarships, cycles and so on for enrolment for more girls and reducing the drop out students, especially from marginalized families of BPL.
• Adult and continuing education, social education, home schooling etc can be used as a tool of basic change in the status of women. It would help to develop in women entrepreneurial skills and job opportunities. In rural areas mobile library, distance education through the media, non-formal schools should be provided for the life-long education and empowerment of women.

• Technical and vocational education should be provided particularly to the rural women, such as tailoring and weaving, mushroom farming, bee keeping, fruit pulping etc, for improving their vocational efficiency so that they can be self appointed and self supportive. The government will have to offer financial support and teach them how they can earn money by starting business activities.

• The efforts of Govt. and N.G.O.‘s will be co ordinate in respect of implementation of schemes and programmes for empowerment of women. Better facilities of health care, sanitation and medication should be provided to women. The judiciary should look after the molestation cases with special care and transparency.

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INTRODUCTION:
“Children are the greatest gift to the humanity and they are the representation of the beautiful creation of God”. They are the most tender, gentle and fragile one and needs to be handled and protected with immense care and delicacy. The welfare of the entire community, its growth and development depends on the health, strength and well-being of its children. The prosperity and development of any country would certainly depend upon ‘human development’ or the well-being of its people in general and children in particular, than the development of their military or economic strength or the splendour of their capital cities and public buildings. In order to protect and secure human Rights of the children, Universal Declaration of Human Rights, adopted way back in 1948, had proclaimed that childhood was entitled to special care and protection. The UN Convention on the Rights of the child, adopted in 1989, proclaims in Article 6, that every child has the inherent right to life and that the state parties shall ensure to the maximum extent possible the survival and development of the child.

The Government of India has ratified United Nations Convention on the Rights of the Child in December 1992 and undertakes to initiate measures to progressively implement the provisions of Article.32.Various Constitutional provisions, hundreds of legislations, policies and programmes have been brought into protect the “best interest” of children.

Since centuries child labour is prevailing across the World and it is a Universal problem, its practice in any society is violation of human rights as it is barbarous, illogical, inhuman & degrading the ethos of the children. Thus the child labour is not only a social evil but it is a stigma on the childhood & exploitation of the children.

REVIEW OF LITERATURE
Khan and Ali (2011) examined the perspective of constitution and legislative framework of child labour in India between the time period (2010-2011), the major variable used in socio – economic backwardness, poverty, illiteracy, unemployment, over population, lack of education facility, ignorance of parents about important of education, ignorance on impact on children of labour, government apathy etc. Method used the UNICEF 2006 report children of the age group (5-14 yr.) children in India. They found that the situation is overcoming the challenges that have emerged due to the child labour.
Mohapatra and Dash (2011) examined the socio-economic problem of child labour between the time periods (2009-2010). The major variables used in poverty, illiteracy, unemployment, low wages, ignorance, social prejudice, regressive tradition, poor standard of living, backwardness, superstition, low status of women have combined to give birth to the terrible practice of child labour of women have combined to give birth to the terrible practice of child labour. Method used in growth rate sample data through investigation or interview, they found that the migrant’s family form various district of Odisha their social economic condition is very poor which make them to go for labour.

Mishra (2012) examined the Child Rights and Situation of Children in Odisha between the time periods 2010-2011. The major variable used income, education, standard of living, lack of education, poverty, and unemployment etc., method used in this paper only secondary data. He found that migrant family and uneducated adults generally send their children to work in an early age.

Ranjan (2001) examined the credit constraints and the phenomena of child labour, the major variable used in income, size of family, lack of education, method used in statistical calculation. He found that there is positive relationship between inequalities of income distribution with child labour.

Mishra (2011) examined that Enforcing Ban on Child Labour in India: A Socio Legal Perspective between the time periods (2009-2010). The major variable used in income, family size, education, population, attractive towards earn, dislike school etc., the method used in this paper only secondary source form articles and book. He found that a strong positive correlation between parents being ex-child labours and their children being employed. The parent’s education level increase the probability of the children being employed decreases.

OBJECTIVES:
The following objectives has undertaken for the study:
To find out the causes, effect and present condition of child working people in India.

I. To assess the conditions of the Child Labour working in the different sectors like industry, agriculture, domestic work, services – hotel, shops, automobile etc. sectors in the Nizamabad district,
II. To analyse the various policies and programmes launched for the welfare of the children and examining their impact on combating the Child Labour in Telangana state in Nizamabad district.
III. To study the nature, extent and modality of Child Labour between the age group of 9-14 years) prevailing in the Telangana state.
IV. To study the perceptions of the rehabilitated children about their future and expectations from the government and the society at large.
V. To study the further, it is also aimed to study the government efforts to rehabilitate children and provide their legitimate human rights, to lead normal life in the civil society.

HYPOTHESIS:
A variety of factors could influence households’ or parents’ decisions to have children engage in child labour. As described above, poverty and income needs are thought to be key components of the basis for child labour. However, not all children who live in poor households work and, moreover, of those that do “work,” not all are engaged in “child labour” as defined above. From an individual as well as societal standpoint,
having children engage in child labour may have negative consequences. Increasing access to credit is a potential strategy, linked with the idea that poverty is a key component of child labour, which may help reduce child labour worldwide. The following sections describe the research questions and hypothesis to be used in examining the link between access to credit and child labour.

METHODOLOGY:
For analysis this study is based on mainly secondary and primary data on the different census issues of India and some data are collected from different journals, books, internet etc. Methodology applied in the study is totally depends on questioner method and statistical analysis and represented by various cartographic techniques.

TOOLS AND TECHNIQUES:
A descriptive and inferential statistics will be used. The collected data will be coded, tabulated and analysed by using descriptive statistics (mean, percentage and standard deviation) and inferential statistics. Significant difference between pre-test and post-test reading was tested by using paired t test; association of knowledge and practice with demographic variables was done by one way ANOVA test.

MEANING OF THE CHILD LABOUR:
Sri.V.V.Giri former President of India characterises that, child labour is a “economic practice” and “social evil “Firstly, ‘economic practice’ signifies employment of Children in gainful occupations with a view to adding to the total income of the family. Secondly, ‘social evil’ refers to, character of the jobs in which children are engaged, the danger to which they are exposed and the opportunities of development of which they have been denied. In the present situation children are denied even their basic and fundamental needs. Children are innocent, vulnerable and dependent, and they are unable to understand their rights as such, during their formative age they are prone to exploitation. Thus, child labour has become a hard reality and global phenomena. The two main approaches which define child labour are (1) Any labour force activity by children below a stipulated minimum age and (2) Any work, economic or not, that is injurious to health, safety and development of children.

The ‘Operation Research Group’ based in Baroda-India defines a child labour that “A Working Child is one who was enumerated during the survey as a child falling within the five to fifteen age bracket and who is at remunerative work, may be paid or unpaid, and busy in any hours of a day within or outside family”.

Article.24 of the Constitution accepting the fact of prevalent child labour in India provides that “no child below the age of fourteen years shall be employed in work in any factory or mine or engaged in any other hazardous employment”.

“Child Labour” according to an elected representative of the people, is no longer a medium of economic exploitation; it is necessitated by economic compulsions of the parents and in many cases that of the child himself. They work because they must, for their own survival and that of their families. Therefore, any attempt through legislation will not be successful.

MODI INOVES FARMERS’ CHILDREN TO PITCH FOR LAND BILL:
Hussainiwala (Punjab): Prime Minister Narendra Modi on Monday invoked the welfare of farmers’ children to justify the Land Bill as he maintained that efforts are being made to “mislead” the farming community over the new measure. Pitching for the proposed new legislation that is facing stiff resistance from almost all opposition parties, he said it is necessary to bring about development which will benefit the farmers and their
families as well. “Efforts are being made to mislead farmers in various ways. I talked about it yesterday also in my ‘Mann Ki Baat’ programme,” Mr. Modi said addressing an event organised in the memory of freedom fighters Bhagat Singh, Sukhdev and Rajguru on their martyrdom day. He said if the nation makes progress, it will benefit the farmers as well as their future generations, many of whom want employment in areas other than farming. “If there is no development, what will happen to your children? Do you want them to live in ‘jhuggi jhopris’ (slums) of Delhi and Mumbai? Development will bring benefits for the farmer, their children as well as their villages,” the Prime Minister said. The controversial Bill was passed by Lok Sabha earlier this month but has got stuck in Rajya Sabha because of a united opposition which has stepped up its campaign against the measure. Talking about corruption, he said it had “destroyed” the country.

WEAK AND TARDY ENFORCEMENT OF THE CHILD RELATED LEGISLATION:

Although plethora of legislations have been enacted for prohibition of child labour, but due to certain lacunae, shortcomings and week and defective enforcement mechanisms, the practice of child labour is on increasing trend. The Child Labour (Prohibition and Regulation) Act is intended to regulate child labour rather abolish. Proviso of Sec.3 is abused by the employers/vested interests. Various studies show that enforcement of child labour legislation faces a number of critical problems

CHILD LABOUR ACT:

- **Employment of children - protective legal provisions:**
  - **The Children (Pledging of Labour) Act, 1933**
    Employment of children less than 14 years of age prohibited.
  - **The Factories Act, 1948**
    Employment of children less than 14 years of age prohibited
  - **Minimum Wages Act, 1948**
    Child work not allowed at night – i.e. 7.00 pm. To 6.00 a.m. Children permitted to work in plantations only where certificate of fitness is granted by a Certifying surgeon. On completion of 15 day’s work, one day’s leave with wages allowed.
  - **The Plantations Labour Act, 1951**
    Children are blooming flowers of the garden of society and valuable asset of a nation. The child labour Act, 1986, was the culmination of efforts and ideas that emerged from deliberations and recommendations of various committees child labour. Significant among them are National Commission on Labour (1966-69), Gurupadaswamy committee on child labour (1979) and Sanat Mehta Committee (1984). The basic objectives of the Act, 1986, are to ban employment of children below the age of 14 years in factories, mines and hazardous employments, and regulate the working conditions of children in other employments.

FORMS OF CHILD LABOUR:
Children work in three sectors of the economy

(a) **The Agrarian sector** : The agrarian sector in India is characterised by poverty, illiteracy, unemployment, highly skewed distribution of land-ownership, traditional modes of production, prevalence of old customs and traditions, system of usury, etc. Several forms of child labour such as invisible, migrant, bonded etc. emerge from this sector, which encompasses such time-consuming activities for boys as looking after animals, gathering wood and fodder, sowing and reaping, protecting fields from pests,
weeding, etc. For girls, the activities are milking animals, cooking, and looking after younger children. The rural child is working child and work is a fundamental part of his or her existence, irrespective of whether it is non-monetary. It also, therefore, means that education is a casualty for such a child.

(b) **Industrial sector**: Industrial sector is a growing level of urbanisation as a result of migration from rural to urban areas and from smaller towns to bigger cities, where industries are being set up. Another feature is the dispersal of industries into family-based units. This again causes the emergence of various forms of child labour, such as invisible, wage-based child labour working under conditions of acute exploitation in the industries, children of marginalised families working as self-employed children or under-wage employment in the services sector.

(c) **Service sector**: The services sector actually has a certain overlap with the industrial sector. A majority of children in this sector are self-employed because its very nature provides relief from direct supervision. It also provides autonomy and freedom of control over resources. Such children are found to be working both in the urban as well as rural areas. In this sector, child labour can take such forms as invisible, self-employed or under-wage-based employment, with children changing jobs at regular intervals. This is particularly true in urban areas.

The **UNICEF has classified child work into three different categories.**

(I) Within family in which children are engaged without pay in domestic/household tasks, agricultural/pastoral work, handicrafts/cottage industries etc.

(II) With the family, but outside the home in which children do agricultural/pastoral work which consists of (seasonal/full time) migrant labour, local agricultural work, domestic service, construction work and informal occupations - e.g., laundry/ recycling of waste - employed by others and self-employed.

(III) Outside the family in which children are employed by others in bonded work, apprenticeship, skilled trades (carpet, embroidery, brass/copper work), industrial/unskilled occupations/mines, domestic work, commercial work in shops and restaurants, begging, prostitution and pornography.

**ELEMENTS AND FACTORS LEADING TO CHILD LABOUR:**

Child labour involves one or more of the following elements22 (1) Work by very young children, (2) Long hours of work on a regular full-time basis, (3) Hazardous working conditions (Physically and mentally), (4) No or insufficient access, attendance or progress in school, (5) Abusive treatment by the employer, (6) Work in slave like arrangements (bonded labour)

The Indian problem of child labour is not a result of any single isolated factor. It is a multi-dimensional problem that involves various reasons contributing to it in a variety of ways. Some of the factors contributing and responsible for prevalence and perpetuation of child labour are: continued poverty, illiteracy and ignorance of poor parents, population explosion-large family size, low family income, the tradition of making children learn the family skill, lack of political will and weak/tardy enforcement of laws, un-employment/under-employment, migration, absence of provision for universal compulsory primary education etc.23Thus, the problem of child labour is acute and multi-dimensional. The Government of India has conceded the existence of child labour as
“harsh reality”.24 The debate about whether child labour should be banned or regulated is not new. It surfaced in 1985, when the Government of India claimed that ‘child labour was a harsh reality’ and found it more prudent to regulate rather than ban it; the Child Labour (Prohibition and Regulation) Act, 1986 - an Act without teeth and innumerable loopholes - was passed.

Child labour has been in existence since time immemorial in one form or the other. In pre-industrial era children used to help their parents in family work, farm operations or family occupations. Even in the post-industrial era, it was existing on account of its cheapness and profitability of its employment.26 P.A. Sangma, former Lok Sabha Speaker, says ‘child labour practice was only a symptom of a more deep-seated disease of a complex nature’. Across the globe, to a less or greater degree, visible or invisible, admittedly or otherwise child labour exists.

1) Poverty:

Poverty is the womb of all illness. In addition, poverty is a double edged weapon in that the poor victim of illness loses his daily winning capacity as well making him/her poorer at the end of the day. Poverty as an extreme human condition has always evoked immense social interest.30 Poverty is a single major cause of child labour; this is a major contributing factor and has many dimensions. The Institution of Public opinion conducted a survey in 1969, which showed that 41.2 percent of Indian population was under poverty line. Half of these belonged to the Scheduled Caste and Tribes. In village a vast majority of agriculture labour belongs to these communities.

A Seminar on the subject organised by National Institute of Public Co-operation and Child Development, New Delhi on November 25 to 28, 1975 also came to the conclusion that, millions of families were below poverty line and they had to deploy their children in the labour market in order to eke out a bare subsistence.

The phenomenon of child labour clearly demonstrates vicious cycle of poverty and unemployment. Poverty is the main reason for which the children are forced to work. Their income is necessary for the survival of their family members and also of themselves.33 Poverty is most often supplemented by other socio-economic factors to expose the child to manual jobs.

Millions of people in this country live in a state of abject poverty, without food, shelter, employment, health care and education. According to a UN Report, “1/5th of the population in a developing country, like ours, are hungry every night, 1/4th do not have access to basic amenities like drinking water; and 1/3rd live in a acute poverty”.34 According to the Human Development Report 2005, every hour 1200 children die, one Crore children every year do not live to see their 5th birthday.

There is another argument which advocates that, poverty is a cause but often “perceived poverty” is a cause for child labour. If the poverty was the only cause of child labour all children from poor families would have been working as child labour. Incidence of child labour is rare than the incidence of poverty. Poverty and child labour thus always begets each other and tend to reinforce. Thus child labour is not only an economic compulsion of poor families; it is also the consequences of extreme social and economic exploitation.36

**Poverty of the households may be due to several factors:**

(a) Inadequate income of the family;
(b) Unemployed adults;
(c) Absence of scheme for family allowances; and
(d) Large family etc.
2) **Illiteracy:**

Illiteracy and ignorance is the bane for the society. Even after 60 years of Independence, Indian people are continued to lead a dark life. As far as literacy is concerned, India is lowest ranked in the world. As per 1991 Census literacy rate is 52% and as per 2001 Census it is 64.8% - Male Population is 336,533,716 - 75.3%, Female Population is 224,154,081 - 53.7% and Rural literacy is 58.7% and Urban literacy it is 79.9%. Kerala State records highest literacy rate of 90.9% and Bihar records lowest literacy - 47%. The higher rate of illiteracy shows the ignorance of parents, so they push their children to work force which is a supply factor and contributory cause for child labour. Parents do not think better future of their wards. Especially rural/migrated parents, tribal and people staying in slum areas do not understand their responsibilities and hence children are deprived of their right to education and development.

3) **Population Explosion and Large Family Size:**

In a developing country like ours, everything is regulated by population. Population explosion is an important and major factor for the problem of child labour. Parents due to their ignorance believed that children are God Gifted, great human resource and continued to go on increasing the family size is a misconception and they understand that more children means more income, they generate. Consequently large family size is burdensome and liability for them especially for poor, to tribal backward families. These people are ignorant to provide basic resource like better quality of life, education, health care facilities etc. and progressive development of their children has been a myth for them.

4) **The tradition of making children learn family skills:**

Most traditional families believe that a child is born to them to earn more for the family. The child is just another source of income and traditional business families in fact put the child into business rather than send them to school. Under the pretext of training them, they make them work for hours, sometimes resorting to physical torture in case child makes mistakes.

There is a myth that child labour is necessary to preserve traditional arts and crafts. Children bonded to families or who are hired labour are never taught the actual craft. Learning of a particular art or craft by children within their families, as part of their socialization, should be integrated with their education. Children should not be sacrificed at the altar of preserving traditional art. There is another argument which advocates that work equips the children with skills for the future is a contributory factor to child labour.

5) **Unemployment and Under Employment:**

Child labour is as much the cause as consequence of adult unemployment and under employment. It supplements and buttresses the family income. Child labour is not only a subsidy to industries but a direct inducement for payment of low wages to adult workers. The entrance of the children into the labour market reduces the opportunities of employment for the adult and lowers the bargaining power of adult workers. Child labour involves the use of labour as its point of lowest productivity. Hence it is an insufficient utilisation of labour force. The argument that employment of children increases the earnings of the family and keeps children away from mischief is misleading. In fact, the practice of child labour deprives children of educational opportunities, minimises their
chances for vocational training, affects their physical growth, and hampers their intellectual development.

6) Employers Preference for Child Labour:
   It is one of the demand factors for causation and perpetuation of child labour. The most important objective of the employer is to earn more profit on limited expenditure. Employer perfectly knows that child labour is cheap and adult labour is expensive. Hence he prefers to employ child labour rather than adults by payment of low/minimum wages and displacing the adults from labour market. He prefers to employ child labour as children are innocent, docile, disciplined and sincere and don’t have any union and cannot question the authority of employer.

7) Migration and child labour:
   There is a close nexus between migration and child labour and migration is one of the major contributory factors to child labour. Migration refers to the movement of workers from one place to another. There are various factors responsible for migration of parents and children. Again poverty, large family size, with low family income and non-availability of work in the village compels the parents to migrate to urban areas. The adverse financial position of parents compels them to borrow from the village money lender who charges high rate of interest on the loans advanced to the villagers and a pressure from the side of money lender to repay the debts is likely to compels the parents to send their children to earn, since no work is available in the villages.

NATIONAL CHILD LABOUR PROJECT SCHEME:
   For rehabilitation of child labour, Government had initiated the National Child Labour Project (NCLP) Scheme in 1988 to rehabilitate working children in 12 child labour endemic districts of the country. Its coverage has increased progressively to cover 271 districts in the country presently. As on date the Scheme is in operation in 266 districts.
   Under the NCLP Scheme, children are withdrawn from work and put into special schools, where they are provided with bridging education, vocational training, mid-day meal, stipend, health-care facilities and finally mainstreamed to the formal education system. At present, there are around 7,000 NCLP schools being run in the country with an enrolment of three lakh children. Till date more than 9 lakh working children have already been mainstreamed to regular education under the NCLP Scheme.

ROLE OF TECHNOLOGY IN CHILD LABOUR
   With online portal, India turns to technology to end child labour. India’s government launched an online portal on Tuesday (Sept 26) to register, rescue and rehabilitate child workers, as part of a drive to curb the exploitation of millions of minors. India’s 2011 census found more than 4 million labourers aged between five and 14, out of 168 million globally, but campaigners say millions more are at risk due to poverty. The portal, Platform for Effective Enforcement for No Child Labour, or Pencil, aims to bring together officials, charities and police at federal, state and district level to share information and coordinate on child labour cases. The Pencil portal brings together stakeholders at all levels so that anyone anywhere can register a case of child labour and that an investigation can happen quickly," India’s Home Minister Rajnath Singh said at its launch. "But the existence of Pencil is not enough to end child labour in India. I believe that we need to promote awareness at every level to ensure everyone knows about it." Since taking office in 2014, Prime
Minister Narendra Modi's government has introduced several measures aimed at eradicating child labour by 2025.


Rural Development of India: Current scenario

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Introduction

Rural development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. Rural development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasingly, tourism, niche manufacturers, and recreation have replaced resource extraction and agriculture as dominant economic drivers. The need for rural communities to approach development from a wider perspective has created more focus on a broad range of development goals rather than merely creating incentive for agricultural or resource-based businesses. Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in developing rural regions. Rural development is also characterized by its emphasis on locally produced economic development strategies. In contrast to urban regions, which have many similarities, rural areas are highly distinctive from one another. For this reason there are a large variety of rural development approaches used globally.

"To be successful, efforts to rejuvenate the rural countryside must rest on genuine local preferences. Underlying these preferences is some understanding of what rural individuals, considered simply as citizens of a country, are thought to deserve. Since the 1940s many countries have made the political determination that all citizens, regardless of place, were entitled to electricity, decent roads, schools, and adequate water/wastewater facilities. The question in the next century is whether access to information management through digitalization and fiber optics will be similarly defined as elements of social citizenship. The question is on the table, and the viability of most of our rural areas hangs in the balance." [Galston, p. 266]

Rural development has been receiving increasing attention of the governments across the world. In the Indian context rural development assumes special significance for two important reasons. First about two thirds of the population still lives in villages and there can not be any progress so long as rural areas remain backward. Second, the backwardness of the rural sector would be a major impediment to the overall progress of the economy. India is predominately an agricultural country and farming is their main occupation. In terms of methods of production, social organization and political mobilization, rural sector is extremely backward and weak. Moreover, technical
developments in field of agriculture have increased the gap between the rich and poor, as the better off farmers adopted modern farm technology to a greater extent than the smaller one’s. The all India Rural Credit Review Committee in its report warned “If the fruits of development continue to be denied to the large sections of rural community, while prosperity accrues to some, the tensions social and economic may not only upset the process of orderly and peaceful change in the rural economy but even frustrate the national affords to set up agricultural production.” It was therefore felt necessary to make arrangements for the distribution of fruits of development to the rural weak and backward section of society

**Rural development in India**

Until independence, India was exploited to the maximum by foreign rulers. Naturally, therefore, when the country gained independence, it inherited inter alia poverty in legacy. One of the main tasks before the vanguards of the nation during the post independence era was to remove poverty and attendant misery of the masses and reconstruct the economic structure of the society. The first thirty-six years of independence were devoted to the socio-economic uplift of the country. All efforts were made to translate the idles of independence laid down by Mahatma Gandhi - the Father of the Nation - into reality. But, even after over six decades of assiduous talk of development and nine Five-year Plans, one finds a deepening economic crisis. The wisdom of hind sight has now made it clear that the plans had an elite bias. Those who lead the way and anticipate progress were affected by various misconceptions about the economic growth that took place. Higher GNP was wrongly equated with development, and some superficial attributes of the affluent West acquired to fulfill the needs, aspirations and ambitions of the elite, was wrongly equated with the common welfare. In the process, a large section of countrymen suffered callous neglect

**Indian Rural Scenario**

The natural and human resources can play an important role in the growth of the national economy. It is needless to say that India is a rich country in both of them. The availability of such resources have the ability to generate more production and employment opportunities. But due to lack of their proper utilization and exploitation, the country remains as backward as it was. Gandhiji also rightly observed that the proper utilization of human resources in production and decentralization of productive process can help wipe-out unemployment and poverty -the main problems of rural India. The experience during the last 45 years of independence reveals that the country is still suffering from acute problem of hunger, poverty, unemployment, underemployment, illiteracy etc. So one can remark that India is neither developed nor underdeveloped but a backward country in comparison to others.

**Indian Rural development current Scenario**

India's unemployment rate has declined to 4.8 per cent in February 2017 compared to 9.5 per cent in August 2016, as a result of the Government's increased focus towards rural jobs and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme.

The Government of India plans to facilitate partnerships between gram panchayats, private companies and other social organizations, to push for rural development under its 'Mission Antyodaya' and has already selected 50,000 panchayats across the country for the same.
As many as 475 out of 543 Lok Sabha MPs have not yet identified the village they would adopt for development under Sansad Adarsh Gram Yojana (SAGY), in what indicates a steady decline in interest in the central scheme that was launched by PM Narendra Modi with much fanfare. Only 68 Lok Sabha MPs chosen villages for Phase-3 of SAGY in 2017 while a paltry 13 Rajya Sabha members out of 245 have named the villages they would want to focus on for development. According to officials, the source of indifference towards the scheme has been its design which does not provide for a budget but seeks convergence of existing schemes. Also, parliamentarians, especially those from the lower House, worry that picking one village in the constituency would trigger hostility among other villages, and cost them politically.

The improper utilization of human resource is one of the main reasons behind the poverty of India. The continuous and steep price rise has added to the miseries of poor. But in modern situation corruption is one of the biggest problems of our country and is one of the biggest reason for poverty in India the corrupted leaders etc had eaten up all the money of our country. The big relationship exists between rural development and poverty. Agricultural sector can play in rural development, poverty as well as overall development. Rural development is a policy to develop the standard of living in non-urban neighborhoods, countryside and remote villages. Education, food and shelter are three major requirements for every citizen of India whether a child resides in a high profile society or in a far away not so developed secluded village. Schools in rural areas are promoted to raise the level of education and literacy in rural India. There are very few schools are in rural areas in India. This school provide uniform, food to enhance basic education. There are few major differences between urban education and rural education. Urban education is more advanced than rural education. School infrastructure of urban education is more developed than rural education. Rural schools are less advanced than urban schools. But most of the people belong to very lower middle class family. So most of the time they can’t provide education to their children. From this point of view child labor arise. Child labor is not the child work. Child work may also enhance the growth of the mental, physical of the child labor. Mainly ignorance of education of a parents and unemployment are two main issues behind the child labor. The proper increment of family income, basic education that helps children to build up a successful carrier and the family control of fertility are the three major solutions to recover our society from this big issue. So rural development depends on all these factors. For long years most of the Indian NGOs are committed to social justice, sustainable development and human rights. The right to communicate freely is a basic human right and a necessity for sustainable development. So it is our moral responsibility to donate to NGO to help underprivileged people of rural areas. (Charity education India-2012)

Conclusion

Government can review the alleviation programmes implemented by them, know the present situation regarding the monetary position of our country, by support of the study. Govt. machinery can identify the practical difficulties raised while implementing poverty alleviation programme. Hidden and concealed poverty of rural masses can be identified, measured and steps could be taken accordingly to alleviate poverty. In this way, this study would be immensely important to planners, administrators, policy-makers, Government machinery, Reserve Bank of India, academic community, researcher, future researchers, students and the people as well. The rural areas that show the most favorable growth and economic strength have their economies based on recreation and agriculture. Remoteness
is the one characteristic that all true rural areas share in common. It is viewed as both an asset and a major liability. Many development specialists and rural sociologists take the stance that remoteness and isolation is an asset. They argue that small structure, vertical leadership, and cooperation are important strengths that contribute to ethnic and social identity. Although they acknowledge that inter-local cooperation with regional towns is important, they also counter that individual community ties are the most important process in local development. They imply that to dismiss the importance of local pride, concern, and problem solving capabilities would ignore much of the community's true resource base.

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MARRIAGES IN INDIA: PERCEPTION OF HINDU MARRIAGE SYSTEM

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Introduction

Weddings in India vary regionally, the religion and personal preferences of the bride and groom. They are festive occasions in India, and in most cases celebrated with extensive decorations, colors, music, dance, costumes and rituals that depend on the religion of the bride and the groom, as well as their preferences. India celebrates about 10 million weddings per year, of which about 80% are Hindu weddings.

Indologists look upon Hindu marriage as a sanskara, having three objects of dharma (fulfillment of religious duties), rati (sex gratification), and praja (procreation). Marriage performed for dharma was called dharmik marriage, while one performed for sexual pleasure was regarded as adharmik marriage.

Kapadia (1966) has said: “Hindu marriage continues to be a sacrament; only it is raised to an ethical plane.” In simple words, marriage in Hindu culture is a spiritual union between a man and a woman for spiritual realization. Hindu culture also recognizes (besides the above-mentioned Brahma marriage) seven other forms of marriage with lesser and lower ideals.

The four of these marriages—(entering into sex before getting the social sanction of society), Asura (eloping with a woman), Rakshasya (forcibly abducting a woman from her home) and Paisacha (man molesting a girl when she is asleep or intoxicated or in a state of unbalanced mind)—had such a low ideal that they were termed as Adharmik marriages.

The remaining three—Daiva (woman is married to a priest, a man of intellect and money, belonging to an aristocratic class), Prajapatiya (entering wedlock for biological function of sex satisfaction and having children) and Arsha (woman marrying a man of intellect and character (sage) who is reluctant to enter marriage, so that she may get intelligent progeny and good home environment)—were given the label of Dharmik marriages.

Arranged marriages were normal in Indian society from the historical Vedic era and it is still viewed in maximum Indian families. Parents take an important role for their marriage ready son or daughter. They choose prospective bride or groom for their son or daughter to marry. Some peoples are against of this marriage system. According to them marriage is a system of completions of a girl's and boy's mind fillings to each other. They provide value of love marriage and offer freedom of their child to choose their life partner.
Arranged-Marriage

The tradition of arranged marriage is still continuing today in India but some changes are noticed in this marriage process. Today, parents are anxious about the life of their child and take the consent of their kid, before deciding the marriage. Over the time, people have understood that marriages can only be successful when the parents or family do not force their children to marry someone he or she doesn't want to marry. Excellent arranged marriage happen when the parents help their children to find their life partners according to their own choice.

Parents organize for marriage-ready sons and daughters to meet with multiple potential spouses with an accepted right of refusal. When older family members begin a discussion on the matter of their son or daughter approaches and express the desire to be married. This relative effectively acts as a sponsor, taking responsibility to get the boy or girl married to a good partner.

Pre-wedding process

Parent or family member set a matchmaker (Ghatak or Ghatki) to choose a prospective bride or groom who usually done via an intermediary role. A matchmaker has some social reputation for maintaining discretion and brokering successful weddings. The family expresses their criteria for a good match to the matchmaker, which is usually heavily influenced by the personal preferences of the son or daughter but also includes family considerations. These considerations vary, but can include:

Religious and Caste: Marriage system in India differs from religion to religion, from caste to castes and from rich to poor. One who belongs to Hinduism always gets married with a Hindu's girls not any other religion and an upper caste groom always get married with an upper caste not with a lower caste.

Family status: The financial strength and reputation of both families should be same and acceptable to each other.

Profession: A boy always should be established with a good profession.

Education: Boys should be qualified with a Comparable educational levels or more educated than the girl.

Looks and physical attributes: for the brides skin should be lighter and fear, on the other hand, the groom's height is important and he should be at least a few inches taller than the bride.

Age : The groom is usually desired to be older but not by more than a few years.

Dowry system

Maximum case of arranged marriage, Dowry system is most common attribute. The parents of boys make an estimate of expenditure on various items like jewelers, clothes, sweets, furniture, traveling, all household goods, bike or car, bungalow or flat, and other miscellaneous expenses. Parents of girls have to arrange of above mention goods. If there have missing something then marriage will not be happen.

Engagement

If there is importance from both sides, the matchmaker passes the word in both sides. If the families are new with each other or live in areas distant from each other, they will normally launch investigation through their social and relatives networks, attempting to gather as much independent information as is possible about the prospective partner. Once there is mutual agreement between the prospective bride and groom that they would like to marry then an engagement ceremony is organized. In urban areas, the future
spouses are often expected to go out on dates and develop a romantic relationship in the period between their engagement and their wedding.

Loved-Marriage

After independence India become more economically strong, as a result some social changes and female liberation are found today in India. Some Modern Indian people are favor of love marriage where the first contact with prospective spouses does not involve the parents or family members.

Some time, in case of love marriage, parent or other family members create an obstruction. They enforced to their child from away of love marriage. It is very pathetic for the lover couple. So, they choose a way of escape and they get married in a temple without their parent or family. After the marriage they fall into serious situation nobody support them. Their parent or family does not accept this marriage and collar out them from their family.

As the law of Indian government the legal age of marriage at 21 years for men and 18 years for women and after those age they touch the maturity age. So, both the girl's family and the boy's family cannot take any lawful step to them if the marriage couple is matured and their family has to accept their child's choice after a long clash. Indian society. Even today, the majority of Indians have their marriages planned by their parents and other respected family-members. Recent studies suggest that Indian culture is trending away from traditional arranged marriages. Fewer marriages are purely arranged without consent and that the majority of surveyed Indian marriages are arranged with consent. The percentage of love marriages have also increased, particularly in the urban parts of India.

Conclusion

Marriage is perceived by sociologists as a system of roles of a man and a woman whose union has been given social sanction as husband and wife. The equilibrium of the system requires adjustment between the two partners so that the role enactment of one partner) corresponds to the role expectations of the other. Social legislation removes the problems of marriage and family like abolishing dowry and child marriages? Will it contain the exploitation of women and raise their status? We agree that social legislation is necessary for providing new direction to culture and society and permitting change and removing evils by filling up the gap between social opinion and social needs of the people.

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Fluoride Distribution in the Groundwater of Kalwakurthy Area, Nagar Kurnool District, Telangana State, India

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Abstract
This study was carried out to assess the fluoride concentration in groundwater of Kalwakurthy area, Nagarkurnool District, where groundwater is the main source of drinking water. Water samples collected from bore wells were analyzed for pH, Electrical Conductivity (EC), Nitrate (NO$_3^-$) and Fluoride (F-) content. Fluoride concentration of groundwater ranges from 0.16 to 3.4 mg/l. Out of 56 villages studied 31 villages have fluoride concentration below 1 mg/l and 25 villages have fluoride concentration above 1 mg/l. 7% villages have fluoride above 2 mg/l and 1% villages have fluoride above 3 mg/l.

As per the desirable and maximum permissible limit for fluoride in drinking water (1.5 mg/l) prescribed by WHO (2004) and Bureau of Indian Standards (2009), 46% groundwater sources in the study area is unfit for drinking purposes. Due to the higher fluoride levels in drinking water several cases of dental and skeletal fluorosis have appeared at alarming rate in the investigated area. The wells in the investigated area have been demarcated into safe and unsafe wells for consumption of water with respect to fluoride and nitrate.

Keywords: Groundwater, Distribution, Fluoride, Fluorosis, Kalwakurthy, Mahabubnagar, India.

INTRODUCTION
Nearly 12 million of the 85 million tons of fluoride deposits on the earth’s crust are found in India. It is not surprising; therefore, the fluorosis is endemic in 17 states of India (UNICEF 1999). The most seriously affected areas are Andhra Pradesh, Punjab, Haryana, Rajasthan, Gujarat, Tamil Nadu and Uttar Pradesh (Kumaran et al. 1971; Teotia et al. 1984). Fluoride is a key aspect of water quality in rural water supply system, which potentially affects the sustainability of water if it exceeds its prescribed limit. Approximately 62 million people including 6 million children suffer from fluorosis because of consumption of water with high fluoride concentrations (Susheela, 1999).
The amount of fluoride occurring naturally in groundwater is governed by climate, composition of the host rock, and hydrogeology (Gupta et al., 2006). The major sources of fluoride in groundwater are due to fluoride bearing minerals such as fluorspar, cryolite, fluor-apitite and Hydroxylapatite. The fluoride content is a function of many factors such as availability and solubility of fluoride minerals, velocity of flowing water, temperature, pH, concentration of calcium and bicarbonate ions in water, etc. (Meenakshi et al., 2004). In Indian continent, the higher concentration of fluoride in groundwater is associated with igneous and metamorphic rocks.

Fluorine is the most electronegative of all chemical elements and is therefore never found in nature in elemental form. Combined chemically in the form of fluorides, it ranks 17th in abundance of elements in the earth’s crust representing about 0.06–0.09% of the earth’s crust (WHO, 1994). Fluoride is one of important life elements to human health. It is essential for normal mineralization of bones and formation of dental enamel with presence in small quantity (Chouhan and Flora, 2010). When fluoride is taken up more than permissible limit, it become toxic and causes clinical and metabolic disturbance in animals and human being such as dental and skeletal Fluorosis (Hussain et al., 2012; Singh et al., 2007).

Owing to the universal presence of fluorides in earth’s crust, all water contains fluorides in varying concentrations ranging from trace levels to several milligrams per liter (WHO, 1994). In surface fresh water such as rivers and lakes, fluoride concentrations are usually low, ranging from 0.01 to 0.3 mg/l (Murray, 1986). However, exceptionally high values can be found such that some lakes in Kenya have fluoride content >2000 mg/l. For example, Lake Nakuru, which is situated in the rift valley in Kenya, has a fluoride concentration of 2800 mg/l and it is reported that this is the highest natural fluoride concentration ever found in water (Murray, 1986).

The selected part for this study is situated in western part of the state where groundwater is a major source of drinking water. Detailed hydrogeochemical investigations have been carried out to know the geochemical behavior and to assess the quality of groundwater in the study area by Sundaraiah (2011), with reference to fluoride and fluorosis problem. The objective of this study is to investigate the quality of drinking water (underground water) with special reference to the concentration of fluoride in Kalwakurthy area, Mahabubnagar, Andhra Pradesh, India. The present study brings out distribution of fluoride in the groundwater in the area underlain mostly by granites.

**Location of the Study Area**

The study area, covering about 237 sq.km, falls in Mahabubnagar district of Andhra Pradesh, India. It is located 80 km from Hyderabad. Kalwakurthy lies in between North Latitudes 16° 34’ 30” to 16° 42’ 00” and East longitudes 78° 24’ 00” to 78° 28’ 48” (figure 1) and falls in the Toposheet No. 56 L/6 and 56 L/10. The climate of the study area is generally hot. Average Temperature in summer is 40.9°C, in winter is 25°C and rainfall is 604 mm.

**Geology**

The study area forms a part of the stable Dharwar craton of south Indian shield. Grey granite occupies dominant portion of the area (Fig.1) these rocks are composed of quartz, feldspars, and biotite. These are medium to course grained and equigranular in texture. The typical grey colour is due to the presence of the plagioclase feldspars and quartz. The potash feldspars that are present in the rock are orthoclase and microcline but in less
abundance. Biotite is the most predominant mineral in these rocks. (Geological Survey of India, G. S. I, 1995).

Materials and Methods:
In order to assess the groundwater quality, 56 groundwater samples have been collected from hand-pumps, bore wells, open wells in Kalwakurthy area, Mahabubnagar District. The samples were collected in clean two liter polythene bottles and analyzed for pH, Electrical Conductivity (Ec), Nitrate (NO\textsubscript{3}\textsuperscript{-}) and Fluoride (F\textsuperscript{-}) as per standard methods (APHA, 1985). The results were evaluated in accordance with the drinking water quality standards given by the World Health Organization (2004) and Bureau of Indian Standards (2009). The pH was measured with Digital pH Meter (Model 802 Systronics), EC was measured with Conductivity Meter (Model 304 Systronics), Nitrate was determined by spectrophotometer and Fluoride concentration was measured with Orion ion analyzer with fluoride ion selective electrode.

The concentration of EC is expressed in microsiemens/cm at 25°C, Nitrate (N\textsuperscript{-}) and Fluoride(F\textsuperscript{-}) are expressed in mg /l. Location map of the water sample is shown in the (Fig.1), the analytical results are presented in the (Tables 1), the concentrations are compared with the standards (WHO, 2004. BIS, 2009) and the statistical parameters of the variables such as minimum, maximum, mean, median, standard deviation of different chemical parameters of groundwater are given in Table 2. Distribution maps are generated for pH, EC, Nitrate, and Fluoride with the help of GIS software to know the spatial distribution of the concentrations Figure (3-5).

Results and Discussion:

pH:
The pH of water is a very important indication of its quality and provides important information in many types of geochemical equilibrium or solubility calculation (Hem, 1985). The present investigation area of pH is varying between 7.42 to 8.8 with an average value is 8.04 respectively. The pH of groundwater in the study area is moderately alkaline (pH more than 7) in nature. Higher alkalinity of groundwater activates leaching of fluoride and thus increases concentration of fluoride ions in groundwater (Wodeyar and Sreenivasan, 1996; Subba Rao, 2003; Jacks et al., 2005; Kodata et al., 2007 and Tiwari et al., 2008). There is no general trend in the pH distribution (Fig. 3).  

Electrical Conductivity (EC):
Electrical conductivity of the groundwater varies from 78.44 to 1568.8 micromhos/ cm at 25\textdegree C (average 402.86 micromhos/ cm). The acceptable limit of EC in drinking water is less than 1500 micromhos/cm (WHO, 2004; BIS, 2009). 4% of samples show concentrations higher than the prescribed limit. Higher concentrations indicate that the ionic concentrations are more in the groundwater. The conductivity measurement provides an indication of ionic concentration. It depends upon temperature, concentration and types of ions present (Hem, 1985). High conductance is attributed to high concentration of salts in groundwater (Davies and Dewiest, 1966). From the (fig. 4) high concentration of salts is observed in southern part of the study area.

Nitrate (NO\textsubscript{3}\textsuperscript{-}):
Nitrate concentration in the groundwater of the area varies from 1.1 mg/l to 112 mg/l. Average NO\textsubscript{3}\textsuperscript{-} concentration in the groundwater is 57.35mg/l. Acceptable limit of NO\textsubscript{3}\textsuperscript{-} content in drinking water is 45 mg/l (WHO, 2004; BIS, 2009). While 43% of the groundwater from the study area exceeds the permissible limit. North-central part of the area has highest nitrate concentration in the groundwater (Fig. 2). It is observed that the
concentration of nitrate in the groundwater is high in the study area, which is attributed to the migration of nitrates from different anthropogenic sources during rainy season. The reason for high concentration of nitrate in groundwater is attributed to anthropogenic activities like the use of synthetic N-fertilizers like urea, calcium ammonium nitrate, ammonium phosphate, ammonium sulphate is on the increase in the agricultural sector, which is the major source for nitrates in the groundwater.

**Fluoride (F):**
Fluorosis is a disease caused by excessive fluoride concentration in drinking water. Concentration above 1.0 mg/l give rise to mottling of enamel of teeth a condition known as “dental fluorosis”, still higher amounts in excess of 3.0 mg/l cause abnormalities in bone structure. These symptoms are known as ‘Skeletal fluorosis. Another symptom of fluorosis is ‘Knock Knees’ often observed in high fluoride areas.

Fluoride (F) concentration in the groundwater of study area varies from 0.16 mg/l to 3.4 mg/l with an average of 1.86. After evaluating the data it is suggested that groundwater of some villages namely Panjagul Thanda (3.4 mg/l), Sub Station Kalwakurthy (2.56 mg/l), Rachalapally (2.52 mg/l), Ram Nagar tanda (1.7 mg/l), Elikal Thanda (1.7 mg/l), Sanjapuram (1.81 mg/l), Kurimidda Thanda (1.83 mg/l), is not suitable for drinking purposes. As per the desirable and maximum permissible limit for fluoride in drinking water determined by WHO (2004) or by Bureau of Indian Standards (2009), 45% of groundwater shows excess of fluoride prescribed for drinking purpose. Fluoride content is shown in distribution map (Fig. 5). North-western parts seem to be having groundwater with highest fluoride concentration. It is observed that the people living in high fluoride concentration areas are suffering from mottled teeths and also knee joint pains especially in younger people. Moreover, dental and skeletal fluorosis is at alarming stage in local resident of these areas. According to Whiteford (1997) the 75–90% of ingested fluoride is absorbed. In an acidic stomach fluoride in converted into hydrogen fluoride (HF) and here up to 40% of the ingested in stomach and remaining in intestine. Once absorbed into blood, fluoride readily distributes throughout the body, with approximately 99% of the body burden of fluoride retained in calcium rich areas such as bones and teeth (dentine and enamel) (WHO 1997).

However, in plasma, fluoride is transported as ionic fluoride and non-ionic fluoride. Ionic fluoride does not bind to plasma proteins, and is easily excreted with the urine. However, in the form of HF, about 35–45% is reabsorbed and returned to the systemic circulation. pH of tubular fluid and urinary flow are the main factors which influence reabsorption (Whiteford et al. 1976). The amount of urinary fluoride excreted from the body reflects the amount of fluoride ingested. Brouwer et al. (1988) stated that fluoride (F-) is attracted by positively charged calcium ions, due to its strong electronegative charges, in teeth and bones and therefore excessive intake of fluoride cause pathological changes in teeth and bones.

**Conclusions:**
Hydro geochemical investigations carried out in the Kalwakurthy, area of Mahabubnagar district revealed that the groundwater is alkaline in nature. Nearly 5% of groundwater of the study area shows concentrations higher than the prescribed limit of 1500 micromhos/cm for drinking purpose. The higher values indicate that ionic concentrations are more in the groundwater. Nitrate concentration in the groundwater of the area varies from 1.1 mg/l to 112 mg/l, while 43% of the groundwater contains more than 45 mg/l of
nitrate which is the prescribed limit for drinking purpose and is attributed to the migration of nitrates from anthropogenic sources during rainy season. While 46% of groundwater shows excess fluoride prescribed for drinking purpose. It is observed that the people living in high fluoride concentration areas are suffering from mottled teeths and also knee joint pains especially in younger people. Moreover, dental and skeletal fluorosis is at alarming stage in local resident of these areas.

References:
ROLE OF SELF HELP GROUPS IN EMPOWERMENT WOMEN

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Introduction
Society for Elimination of Rural Poverty (SERP) is an autonomous society of the Department of Rural Development, Government of Andhra Pradesh. SERP is implementing Indira Kranthi Patham (IKP), a statewide community driven rural poverty reduction project to enable the poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the poorest of the poor households.

Women play multifaceted roles for welfare of the families, communities and the nation as they provide essential opportunities for socio-economic development of the respective regions too. The first prime minister of independent India, Pandit Jawaharlal Nehru says, the status of women indicates the character of a country. According to 2011 census nearly half proportion 48.00% of the Indian population is women and in terms of sex ratio for every 1000 men only 940 women are living in India. The literacy rate too is not in favor of women, only 46.00% of women in India are literates. Even among the girl children who belong to the age group of 6-10, 52.00% are out of schools. In India due to the 73rd and 74th constitutional amendment act 1992, women constitute 33.00% in the local governance. Still Government of India is trying to expand 33.00% women reservation in to national and state legislatures.

Women and the Society
Our society is having bunch of inequalities in which most pervasive and widespread system functions as a center of attraction of all the inequalities. But this is not a only factor to built inequalities society. The society which has been built on cumulative inequalities has four main pillars of hierarchisation viz., social, economic, habitant and on gender. Socially, this society is divided into high and low castes. From the economic perspective, the division is among the rich and the poor. Habitant divides it into urban and rural and gender into male and female. The biological sex differences are accepted as the correct indicators for differential male-female access and participation in society.

Women and Entrepreneurship
Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51.00% of the capital and giving at least 51.00% of employment generated in the enterprise to women. Like a male entrepreneur a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination of administration and control of
business and providing effective leadership to all aspects of business. Empirical evidences show that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills.

**Financial Inclusion**

Financial Inclusion refers to a process of providing the financial products/services to weaker section of the society at an affordable cost. Financial inclusion is delivery of financial services to poor people and low-income group at reasonable price. People may be financially included through Commercial Banks, Regional Rural Banks (RRBs), Insurance services, Post Office Saving Banks (POSB). Planning Commission (Government of India) has targeted the Faster Inclusive Growth in Twelfth Five Year Plan (2012-17). In the present era, financial inclusion has become a policy priority of the government. In India, RBI has taken a number of initiatives to achieve more financial inclusion viz. No-Frill Account, General Credit Card (GCC), Know Your Customers (KYCs) norms, Business Correspondence Model, Business Facilitators (BF) Model, and Bank Branches & ATMs expansion etc.

**Self Help Group (SHG)**

The Self Help Group (SHG) movement in India represents an innovative approach to financial intermediation, and combines access to low-cost financial services with a process of self-management and development for the SHG members. SHG members make small regular savings contributions, and use the savings to lend to group members. IKP also establishes SHGs as financial intermediaries between SHG members and banks, which gives the members access to bank loans.

**Women and Economic role**

The position of women in the social structure affects the way they are regarded in their economic roles as well. Firstly, it has resulted in a pervasive sexual division of labour, which reinforces the notion of the males having 11 more power and relegates low status occupations to women. This leads to a waste of female potential and ignores individual difference in capacities and abilities within each sex. Once occupational or task segregation takes place, it tends to be retained against all other rational criteria.

**Women at SHG Meeting**

Through IKP, SERP works with 4,76,930 Self Help Groups federated into 28,080 Village Organizations (VO) and 700 Mandal Samakhyas (MS) with the primary obligation to build strong institutions for the poor and enhance their livelihood opportunities.[8] A 2009 study found a significant economic impact for long-term SHG participants, including poorest of the poor participants. According to the study, 2.5-3 year exposure to the program leads to increased consumption, improved nutrition, and asset accumulation.[

**Women Empowerment**

The ability of women to have access and control over assets, incomes and various other services available at village and individual level has been the basic outline of SERP’s Gender strategy. It has long been understood that Women Empowerment can go a long way in making equitable development a reality. The Gender programme of SERP helps women to increase their understanding of intra-family equity issues, decision making levels, free mobility, and the necessity of building a safe environment. India has three types of SHGs models which are operating in the different parts of the country. The above mentioned seven types of the micro-providers are providing finance to these three different types of the SHGs. In the first model the bank itself acts as a self-help group promoting institution (SHPI). Under this model, SHG linkages are facilitated
through NABARD’s policy of converting Regional Rural Banks (RRBs) into Self-Help Promoting Institution (SHPI). Under the second model, banks opened saving accounts and then provided credit directly to the SHGs, while 44 acted as facilitators. This approach has been widely accepted by the practitioners partly because of the large scale participation of State Government through development agencies like the District Rural Development Agency (DRDA), District Women Development Agency (DWDA), and some of the centrally spooned social sector missions, and also because of special initiatives of NABARAD. Under the third model the NGOs act both as facilitators and microfinance intermediaries. First they promote groups, nurture them, and train them, and then they approach banks for bulk loans for lending to the SHGs. Under this model, NGOs formed SHG federations and then facilitated them to assume the role of MFI. This model is expected to gain wider recognition with smaller banks venturing into large scale financing of SHGs.

In India, microfinance in the formal sector has assumed the form of SHG-bank linkage program. Through this program, the Reserve Bank of India and NABARD has tried to promote relationship banking i.e., “Improving the existing relationship between the poor and the bankers with the financial inclusion. The SHG-bank linkage program in India is rapidly expanding its outreach under the pioneering initiative of NABARD, the monitoring and supervision of RBI, and the promotional policies of the government of India. India is still a developing country, where most part of the country is the rural sector. This sector does not have proper banking systems and due to this problem rural women cannot save their petty savings effectively and for the loan purpose they are ending up with private money lenders who are charge them very high rate of interest by exploiting them. This SHGs through bank linkage helping them to save their petty savings with nationalized and commercial banks with full security and easily they can avail bank loan through SHGs at minimum rate of interest. The SHGs and linking their savings account to bank through financial inclusion has made drastic changes in the life of rural people and even on their standard of living. If we include like this all SHGs and small NGOs savings accounts of almost all rural areas to banking sector through financial inclusion than within a short span of time we can see good changes in the rural area and which in turn help us to reduce the gap between urban and rural area leading to the development of the country.

**Conclusion**

Even after six decades of planned development, Indian women, except a privileged minority, have not achieved expected success in the main stream of life. The position of woman and her status in any society is an index of the civilization. Self-help groups are at present playing a vital role in empowering women in all respects. Self Help Group women’s ability to influence the behavior of others and ability to have influential power, improvement in the technical and managerial skill of Self Help Group members, attendance in training programme and Self Help Group meeting, leadership rotation practice and intensity of involvement in Self Help Group activities, etc, are the other aspects of analyzing rural women empowerment which are seen in self help group women.

Women empowerment through self help group constitutes an emerging and fast growing trend towards social and economic development of the nation. Self Help Groups (SHGs) are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women’s self employment and women empowerment. This concept
was successfully implemented in India. It has become the wise tool to improve the social and economic development. Government also provides various financial and non-financial assistance to promote the Self Help Groups for women empowerment. Banks and financial institutions have also realized the impact of the Self Help Groups. Hence they are channelizing their funds for women and rural development through Self Help Groups.

References
ORIGINAL ARTICLE

STUDY ON DERIVATIVES MARKET

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Introduction
A derivative security is a security whose value depends on the value of together more basic underlying variable. These are also known as contingent claims. Derivatives securities have been very successful in innovation in capital markets.

The emergence of the market for derivative products most notably forwards, futures and options can be traced back to the willingness of risk-averse economic agents to guard themselves against uncertainties arising out of fluctuations in asset prices. By their very nature, financial markets are market by a very high degree of volatility. Though the use of derivative products, it is possible to partially or fully transfer price risks by locking – in asset prices. As instrument of risk management these generally don’t influence the fluctuations in the underlying asset prices.

However, by locking-in asset prices, derivative products minimize the impact of fluctuations in asset prices on the profitability and cash-flow situation of risk-averse investor.

Derivatives are risk management instruments which derives their value from an underlying asset. Underlying asset can be Bullion, Index, Share, Currency, Bonds, Interest, etc.

Objectives of the Study
- To understand the concept of the Financial Derivatives such as Futures and Options.
- To examine the advantage and the disadvantages of different strategies along with situations.
- To analyze the derivatives market in India.

Scope Of The Study
The study is limited to “Derivatives” With special reference to Futures and Options in the Indian context and the India Infoline has been taken as representative sample for the study.

The study cannot be said as totally perfect, any alteration may come. The study has only made humble attempt at evaluating Derivatives Markets only in Indian Context. The study is not based on the International perspective of the Derivatives Markets.

Research Methodology
The type of research adopted is descriptive in nature and the data collected for this study is the secondary data i.e. from Newspapers, Magazines and Internet.
Limitations:
- The study was conducted in Hyderabad only.
- As the time was limited, study was confined to conceptual understanding of Derivatives market in India.

Topic Analysis
Derivatives
The emergence of the market for derivative products, most notably forwards, futures and options, can be traced back to the willingness of risk-averse economic agents to guard themselves against uncertainties arising out of fluctuations in asset prices. By their very nature, the financial markets are marked by a very high degree of volatility. Through the use of derivatives of products, it is possible to partially or fully transfer price risks by locking in asset prices. As instruments of risk management, these generally do not influence the fluctuations underlying prices. However, by locking in asset prices, derivatives products minimize the impact of fluctuations in asset prices on the profitability and cash flow situation of risk-averse investors.

Definition
Understanding the word itself, Derivatives is a key to mastery of the topic. The word originates in mathematics and refers to a variable, which has been derived from another variable. For example, a measure of weight in pound could be derived from a measure of weight in kilograms by multiplying by two.

In financial sense, these are contracts that derive their value from some underlying asset. Without the underlying product and market it would have no independent existence. Underlying asset can be a Stock, Bond, Currency, Index or a Commodity. Some one may take an interest in the derivative products. Without having an interest in the underlying product market, but the two are always related and may therefore interact with each other. The term Derivative has been defined in Securities Contracts (Regulation) Act 1956, as:
A. A security derived from a debt instrument, share, loan whether secure or unsecured, risk instrument or contract for differences or any other form of security.
B. A contract, which derives its value from the prices, or index of prices, of underlying securities.

Characteristics of derivatives
1. Their value is derived from an underlying instrument such as stock index, currency, etc.
2. They are vehicles for transferring risk.
3. They are leveraged instruments.

Major players in derivative market
There are three major players in their derivatives trading.
1. Hedgers.
2. Speculators.
3. Arbitrageurs.

Hedgers: The party, which manages the risk, is known as “Hedger”. Hedgers seek to protect themselves against price changes in a commodity in which they have an interest.
Speculators: They are traders with a view and objective of making profits. They are willing to take risks and they bet upon whether the markets would go up or come down.
Arbitrageurs: Risk less profit making is the prime goal of arbitrageurs. They could be making money even without putting their own money in, and such opportunities often come up in the market but last for very short time frames. They are specialized in making
purchases and sales in different markets at the same time and profits by the difference in prices between the two centers.

**Types of derivatives**

Most commonly used derivative contracts are:

**Forwards:** A forward contract is a customized contract between two entities where settlement takes place on a specific date in the future at today’s pre-agreed price. Forward contracts offer tremendous flexibility to the party’s to design the contract in terms of the price, quantity, quality, delivery, time and place. Liquidity and default risk are very high.

**Futures:** A futures contract is an agreement between two parties to buy or sell an asset at a certain time in the future at a certain price. Futures contracts are special types of forward contracts in the sense, that the former are standardized exchange traded contracts.

**Options:** Options are two types - Calls and Puts. Calls give the buyer the right but not the obligation to buy a given quantity of the underlying asset at a given price on or before a given future date. Puts give the buyer the right but not the obligation to sell a given quantity of the underlying asset at a given price on or before a given date.

**Warrants:** Longer – dated options are called warrants and are generally traded over – the counter. Options generally have lives up to one year, the majority of options traded on options exchanges having a maximum maturity of nine months.

**LEAPS:** The acronym LEAPS means Long Term Equity Anticipation Securities. These are options having a maturity of up to three years.

**Baskets:** Basket options are options on portfolios of underlying assets. The underlying asset is usually a moving average of a basket of assets. Equity index options are a form of basket options

**Swaps:** Swaps are private agreements between two parties to exchange cash flows in the future according to a pre-arranged formula. They can be regarded as portfolios of forward contracts. The two commonly used swaps are:

**Interest rate swaps:** These entail swapping only the interest related cash flows between the parties in the same currency.

**Currency swaps:** These entail swapping both the principal and interest between the parties, with the cash flows in one direction being in a different currency than those in opposite direction.

**Risks involved in derivatives**

Derivatives are used to separate risks from traditional instruments and transfer these risks to parties willing to bear these risks. The fundamental risks involved in derivative business includes

A. **Credit Risk:** This is the risk of failure of a counterpart to perform its obligation as per the contract. Also known as default or counterpart risk, it differs with different instruments.

B. **Market Risk:** Market risk is a risk of financial loss as result of adverse movements of prices of the underlying asset/instrument.

C. **Liquidity Risk:** The inability of a firm to arrange a transaction at prevailing market prices is termed as liquidity risk. A firm faces two types of liquidity risks:

   - Related to liquidity of separate products.
   - Related to the funding of activities of the firm including derivatives.

D. **Legal Risk:** Derivatives cut across judicial boundaries, therefore the legal aspects associated with the deal should be looked into carefully.
Derivatives in India
Indian capital markets hope derivatives will boost the nation’s economic prospects. Fifty years ago, around the time India became independent men in Mumbai gambled on the price of cotton in New York. They bet on the last one or two digits of the closing price on the New York cotton exchange. If they guessed the last number, they got Rs.7/- for every Rupee layout. If they matched the last two digits they got Rs.72/- Gamblers preferred using the New York cotton price because the cotton market at home was less liquid and could easily be manipulated.

Now, India is about to acquire own market for risk. The country, emerging from a long history of stock market and foreign exchange controls, is one of the last major economies in Asia, to refashion its capital market to attract western investment. A hybrid over the counter derivatives market is expected to develop along side. Over the last couple of years the National Stock Exchange has pushed derivatives trading, by using fully automated screen based exchange, which was established by India's leading institutional investors in 1994 in the wake of numerous financial & stock market scandals.

Derivatives Segments In NSE & BSE
On June 9, 2000 BSE and NSE became the first exchanges in India to introduce trading in exchange traded derivative products, with the launch index Futures on Sensex and Nifty futures respectively. Index Options was launched in June 2001, stock options in July 2001, and stock futures in November 2001.

NIFTY is the underlying asset of the index futures at the futures and options segment of NSE with a market lot of 50 and Sensex is the underlying stock index in BSE with a market lot of 30. This difference of market lot arises due to a minimum specification of a contract value of Rs.2Lakhs by Securities and Exchange Board of India. For example Sensex is 18000 then the contract value of a futures index having Sensex as underlying asset will 30x18000 = 540000. Similarly, If Nifty is 5200 its futures contract value will be 50x5200=260000. Every transaction shall be in multiples of market lot. Thus, index futures at NSE shall be traded in multiples of 50 and a BSE in multiples of 30.

Contract Periods:
At any point of time there will be always be available nearly 3months contract periods in Indian Markets. These were
1) Near Month
2) Next Month
3) Far Month

For example in the month of September 2008 one can enter into September futures contract or October futures contract or November futures contract. The last Thursday of the month specified in the contract shall be the final settlement date for the contract at both NSE as well as BSE, It is also know as Expiry Date.

Settlement:
The settlement of all derivative contracts is in cash mode. There is daily as well as final settlement. Out standing positions of a contract can remain open till the last Thursday of that month. As long as the position is open, the same will be marked to market at the daily settlement price, the difference will be credited or debited accordingly and the position shall be brought forward to the next day at the daily settlement price. Any position which remains open at the end of the final settlement day (i.e. last
Thursday) shall closed out by the exchanged at the final settlement price which will be the closing spot value of the underlying asset.

**Margins:**
There are two types of margins collected on the open position, viz., initial margin which is collected upfront which is named as “SPAN MARGIN” and mark to market margin, which is to be paid on next day. As per SEBI guidelines it is mandatory for clients to give margins, fail in which the outstanding positions or required to be closed out.

**Members of F&O segment:**
There are three types of members in the futures and options segment. They are trading members, trading cum clearing member and professional clearing members. Trading members are the members of the derivatives segment and carrying on the transactions on the respective exchange.
The clearing members are the members of the clearing corporation who deal with payments of margin as well as final settlements.
The professional clearing member is a clearing member who is not a trading member. Typically, banks and custodians become professional clearing members.
It is mandatory for every member of the derivatives segment to have approved users who passed SEBI approved derivatives certification test, to spread awareness among investors.

**Exposure limit:**
The national value of gross open positions at any point in time for index futures and short index option contract shall not exceed 33.33 times the liquid net worth of a clearing member. In case of futures and options contract on stocks the notional value of futures contracts and short option position any time shall not exceed 20 times the liquid net worth of the member. Therefore, 3 percent notional value of gross open position in index futures and short index options contracts, and 5 percent of notional value of futures and short option position in stocks is additionally adjusted from the liquid net worth of a clearing member on a real time basis.

**Position limit:**
It refers to the maximum no of derivatives contracts on the same underlying security that one can hold or control. Position limits are imposed with a view to detect concentration of position and market manipulation. The position limits are applicable on the cumulative combined position in all the derivatives contracts on the same underlying at an exchange. Position limits are imposed at the customer level, clearing member level and market levels are different.

**Regulatory Framework:**
Considering the constraints in infrastructure facilities the existing stock exchanges are permitted to trade derivatives subject to the following conditions.
- Trading should take place through an online screen based trading system.
- An independent clearing corporation should do the clearing of the derivative market.
- The exchange must have an online surveillance capability, which monitors positions, price and volumes in real time so as to detect market manipulations. Position limits be used for improving market quality.
- Information about traded quantities and quotes should be disseminated by the exchange in the real time over at least two information-vending networks, which are accessible to the investors in the country.
- The exchange should have at least 50 members to start derivatives trading.
• The derivatives trading should be done in a separate segment with a separate membership. The members of an existing segment of the exchange will not automatically become the members of derivatives segment.
• The derivatives market should have a separate governing council and representation of trading/clearing members shall be limited to maximum of 40% of total members of the governing council.
• The chairman of the governing council of the derivative division/exchange should be a member of the governing council. If the chairman is broker/dealer, then he should not carry on any broking and dealing on any exchange during his tenure.

Profit/Loss for a Future contract holder

Example:
On 7th Jan 2011 EL is trading at 2100 and REL January 2011 contract is trading @ 2120. We expect the share price to rise significantly and want to make a profit from the increase.
Lot size of REL is 550
Span Margin for REL Future is 42.93% on the contract value
If an Investor bought 1 REL Future @ 2120 on 7th January 2011 a closing price of REL Future on 16th Jan 2011 2600. To make profit from this transaction the buyer of the contract can sell the Future and book profit.
Span Margin Payable for buying REL Contract = 2120x550x42.93%=500563
Capital Invested on this contract is Rs.500563/-
On 16th Jan 2011 rel January Contract is trading @2600, If the investor sold the contract then he would have gained profit of Rs.264000/-
Profit = (2600-2120) x 550 = Rs.264000/-
On 23rd Jan 2011 REL January Future closed @ 1600; if the investor holds the future till date. His Mark to Market loss is as follows
Mark to Market Loss = (1600-2120) x 550 = Rs.286000/-
Investor has to pay/receive the margin with respect to the yesterday’s closing price and to the today’s closing price.
Mark to Market margin payable/receivable = (Today’s Closing price – Yesterdays Closing Price) x Lot Size

Conclusion & Findings

❖ Derivatives have existed and evolved over a long time, with roots in commodities market. In the recent years advances in financial markets and the technology have made derivatives easy for the investors.
❖ Derivatives market in India is growing rapidly unlike equity markets. Trading in derivatives require more than average understanding of finance. Being new to markets maximum number of investors have not yet understood the full implications of the trading in derivatives. SEBI should take actions to create awareness in investors about the derivative market.
❖ Introduction of derivatives implies better risk management. These markets can give greater depth, stability and liquidity to Indian capital markets. Successful risk management with derivatives requires a through understanding of principles that govern the pricing of financial derivatives.
In order to increase the derivatives market in India SEBI should revise some of their regulation like contract size, participation of FII in the derivative market. Contract size should be minimized because small investor cannot afford this much of huge premiums. Suggestions to Investors

The investors can minimize risk by investing in derivatives. The use of derivative equips the investor to face the risk, which is uncertain. Though the use of derivatives does not completely eliminate the risk, but it certainly lessens the risk.

It is advisable to the investor to invest in the derivatives market because of the greater amount of liquidity offered by the financial derivatives and the lower transactions costs associated with the trading of financial derivatives.

The derivatives products give the investor an option or choice whether to exercise the contract or not. Options give the choice to the investor to either exercise his right or not. If an expiry date the investor finds that the underlying asset in the option contract is traded at a less price in the stock market then, he has the full liberty to get out of the option contract and go ahead and buy the asset from the stock market. So in case of high uncertainty the investor can go for options. However, these instruments act as a powerful instrument for knowledgeable traders to expose them to the properly calculated and well understood risks in pursuit of reward i.e. profit.

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THE ROLE OF ICT IN IMPROVING EFFICIENCY OF PUBLIC ADMINISTRATION: CHALLENGES OF TRANSFORMATION OF ADMINISTRATION

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Introduction
The 21st Century that we live in is described quite aptly as the "Information Era". It is an era of Connectivity, Information sharing and Participation between the Public and the respective State/Governments the world over. This leads to a thriving and vibrant Democracy.
Over the last decades, governments all over the world have tried to take advantage of information and communication technology (ICT) to improve government operations and communication with citizens. Adoption of e-government has increased in most countries, but at the same time, the rate of successful adoption and operation varies from country to country.

ICT objectives
- Promote digital government services for businesses and individuals
- Promote effective operational management
- Government-wide policy on the use of ICT services
Wherever possible, ICT services are used.
Information and Communication Technology (ICT) aims at bringing the above mentioned objectives to life along with transparency, accountability, responsiveness in Public Governance and sustainable growth for the people.

Technological determinism
Technological determinism is not something new. Roe Smith (1994) makes a distinction between the ‘soft view’, technology drives change but responds to social pressures and a ‘hard view’, technology is an independent factor, autonomous from social factors. In many cases the proponents of the Information Society belong to the hard view. Excluding social (but also economic) factors may lead into believing that we can successfully foresee in what way society will evolve as a consequence of implementing a new technology. Such beliefs gave birth to a literary sub-genre. Now forgotten, technological utopias were very popular at the end of the 19th and the beginning of the 20th centuries.

Challenges for public administration
In the context of the arrival of a new society, public administration was supposed to witness (and to address or implement) changes at different levels, such as: – citizenship (citizens becoming participants in governance or even a shift to e-democracy); – the nature of public service jobs (in terms of skills, work processes and job design); –
organizational changes (from a hierarchical to a more horizontal structure, to network or even virtual organizations); and – the entire government (from classic bureaucracy to New Public Management and to network and digital governance).

In last few decades the Public Administration has changed. It is well known that the public sector is obliged to follow social needs by modernizing its procedures and services. The goal of the Public Administration is to serve society. But, the existed laws and regulations do not always cover the needs of e-citizens. Acceptance of e-Government is a great opportunity for public organizations improvement. Information communication technologies (ICT) have a great potential to support sustainable development. Ample evidence from around the world for the positive impact of ICT on economic growth and development exists. What would be of most interest for sustainable development is how progress can be achieved with the fewest resources given. Hence what should be measured as ICT indicators for sustainable development are the competitiveness of the ICT sector and the effectiveness of the regulatory environment in the current information era.

**Public administration reforms**

One of the visions for public governance in 2020 (Botterman et al., 2008, p. 9) is based on the following statement ‘Today, in the 21st century, empowerment seems to be the next great societal value, in response to the massive increase in information and communication permeating society’. A key driver for government’s transformation towards this goal is ICT. Such a transformation, in a full joined-up and networked government should have at its core efficiency and effectiveness. Technological change cannot be judged outside the social, economic and political frameworks. The massive change in our society cannot be explained only by technological (especially ICT) factors. Excluding other factors may help us predict easier (but not more accurately) future evolutions but as a scientific effort it is a bad practice. Much of the assumptions about technological change came from hasty generalizations. The changing nature of some collective actions, jobs in certain areas of the economy, organizations were considered as optimal (and necessary) paths for the entire society.

Public administration reforms are far from being a outcome of new technologies. Moreover public administration reforms do not implant ICTs and do not have a happy marriage with e-government. Good execution of new technologies is one of the conditions for successful reforms. Future research on the relationship between public administration and ICT should try to avoid hasty generalizations and over-simplifications in favor of a more exact approach.

New tools, new rules, new economy, and more stylish users - all this requires a completely new approach in public administration. For better service, for its revamp and services on-line, public administration must be redesigned from the ground. Overcoming the challenges of transformation of administrative bodies as a service to the citizens is only possible with proper application of information and communication technologies (ICT) which allow citizens to access various electronic services according to the principle of full transparency. Hence, citizens are able to publicly express their opinion about the functioning of public administration and proper conducting of public affairs, thus increasing the role of public sector as a service oriented towards citizens. Electronic Government (e-Government) is an online exchange of information and service offering to citizens, businesses and government authorities, based on the systematic use of information and communication technologies. Changes brought by e-Government mean
that citizens no longer need to be physically present and go from one to another administrative body (from one to another desk), as it usually works today, and so spend time and money gathering the necessary documents. Instead, thanks to ICT that allow full automation of administrative procedures and the integration of spatially distant organs, citizens can meet their needs, filing requirements from one place, regardless of the number of different bodies involved in the processing of those requests.

Conclusion
An attitude of public administration personnel to ICTs is quite a different problem. The most effective approach is a natural introduction of ICT solutions. To enable this, the ICTs implementation into public administration shall include staff training stronger than before. It has to be underline that most applications of e-Building Supervision are used at national level only. It is not mandatory at different levels because of insufficient telecommunication infrastructure, unprepared employees and prospectively high costs. A real e-administration cannot be discussed until the (information) society commonly and readily uses interactive tools in administration.

Everywhere in the world, as well as in our case, use of electronic services brings many beneficial effects, especially increasing public satisfaction and satisfaction of other users with the work of public administration; improving the country’s image to the potential investors because of simpler procedures they use to communicate with the public administration. We need to understand that e-Government is not just an alternative way of achieving public administration services; it must be more efficient and less expensive and with time push the classic way of providing service at desk. Removing administrative barriers makes easier everyday actions of citizens before the local authorities.

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विश्व भाषा के रूप में हिंदी का वर्तमान स्वरूप

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विश्व भर में बोलचाल के लिए लगभग 3,500 भाषाओं और बोलियाँ का प्रयोग किया जाता है, किंतु एक मनुष्य से इससे मनुष्य तक लिखकर वात पहुँचाने में इसमें से 500 से अधिक भाषाओं या बोलियाँ का इलेक्ट्रानिक नहीं होता। मौखिक और लिखित बोलचाल के संचार के लिए काम आनेवाली भाषाओं में से लगभग 16 भाषाएँ ऐसी हैं, जिनका व्यवहार 5 कोड़ से अधिक लोग करते हैं। विश्व की ये 16 प्रमुख भाषाएँ हैं: अरबी, अंग्रेज़ी, इस्लामी उर्दू, चीनी परिवार की भाषाएँ, मराठी, जापानी, तमिल, तेलुगु, पुर्तगाली, प्रांतीयह, बंगाली, मलय-वहास (भाषा), रुसी, स्पेनी और हिंदी।

यह गीता की वात है कि भारत ही ऐसा एकमात्र देश है, जिसकी पाँच भाषाएँ विश्व की 16 प्रमुख भाषाओं की सूची में शामिल हैं। भारतीय भाषाएँ बोलने वाले चक्कर भारत सहित 137 देशों में फैले हुए हैं। आए दिनवार की कीन-सा कोना है, जहाँ भारतीय न हो। जनिवासी भारतीय समुद्री विश्व में फैले हुए हैं। दिनवार के इंद सी से अधिक देशों में दो कोड़ से अधिक भाषाओं का बोलचाल है।

वाशिंगटन विश्वविद्यालय के प्रोफेसर सिडनी कुमलबर्ट दुबारा 1970 में जमा किए गए अंकड़ों के अनुसार बोलने वालों की संख्या की दृष्टि से विश्व की प्रमुख भाषाओं में (चीन और अंग्रेजी के बाद) हिंदी का तीसरा स्थान था। अमरीका और फ्रांस के कुछ विद्वानों ने (चीनी, अंग्रेजी और स्पेनी के बाद) हिंदी को स्पेनी के साथ चीनी स्थान दिया है। 1999 में मशीन ट्रांसलेशन शिल्प वैरिस्ट में डॉक्टोरों विश्वविद्यालय के प्रो. होज्यहद लगनका ने जो भाषाएँ ऑफ़क्य प्रस्तुत किए थे, उनके अनुसार विश्व में चीनी भाषा बोलने वालों का स्थान प्रथम और हिंदी का दूसरे स्थान और अंग्रेजी का तृतीय स्थान है।
विवेशों में चालित से अधिक देशों के 600 से अधिक विश्वविद्यालयों और स्कूलों में हिंदी पढ़ाई जा रही है। भारत से बाहर जिन देशों में हिंदी का बोलने, लिखने-पढ़ने तथा अध्ययन और अध्यापक की दृष्टि से प्रयोग होता है, उन्हें हम इन वर्गों में वांट सकते हैं।

1. जहां भारतीय मूल के लोग अधिक संख्या में रहते हैं, जैसे - पाकिस्तान, नेपाल, भूटान, बंगलादेश, बांग्लादेश, धार्मिक और मलायान आदि।

2. भारतीय संस्कृति से प्रभावित दक्षिण पूर्वी एशिया के देश, जैसे- इंडोनेशिया, आस्ट्रेलिया, एशिया, धार्मिक और दक्षिण पूर्वी देश।

3. जहां हिंदी को विश्व की आधुनिक भाषा के रूप में पढ़ाया जाता है अमेरिका, उर्फ़ अमेरिका, कनाडा और यूरोप के देश।

4. अरब और अरब इस्लामी देश, जैसे- संयुक्त अरब अमीरात (अरब) अफगानिस्तान, कतार, मिस्र, उजबेकिस्तान, काजाखस्तान, तुर्कमेनिस्तान आदि।

मारिस्म में भारतीय मूल के लोगों की जनसंख्या कुल आबादी की आधे से अधिक है। मारिस्म की राजधानी अंग्रेज़ी है और प्लेन की लोकप्रिय है। प्लेन के बाद हिंदी एक ऐसी महत्वपूर्ण एवं सार्थक भाषा है, जिसमें पत्र-पत्रिकाओं तथा साहित्य का प्रकाशित होता है। वर्ष 1935 में भारतीय आमदनी शाखा का समारोह बनाया गया। मारिस्म में हिंदी भाषा का स्तर उंचा उठाने में हिंदी प्रवासियों सम्बन्धी समस्याओं का योगदान अनुलोक्य नहीं है। वह संरचना हिंदी साहित्य सम्पन्न (प्रवाह) की पूर्वी भाषाओं का प्रमुख केन्द्र है। आधुनिक गोल और संकट के समय 1914 में हिंदुस्तानी, 1920 में टाइम्स और 1924 में मारिस्म मिट्र ब्रेमर पत्र थे। आज मारिस्म में वस्तु, रिम्बिं, घंटी, आक्रोश, इन्द्राधनुष, जनवाणी और आयोजना हिंदी में प्रकाशित होते हैं। वर्ष 2001 में विश्व हिंदी सहवालय की स्थापना भी मारिस्म में हो चुकी है।

फिजी की संस्कृति एक सामाजिक संस्कृति है जिसमें काईबीटो, भारतीय, आस्ट्रेलिया तथा न्युजिलैंड के निवासी है। इनकी भाषा काईबीटो (फिजियन) हिंदी तथा अंग्रेज़ी है। फिजी का भारतीय समुदाय हिंदी में कहानी, कहिताएं लिखता है। हिंदी प्रेमी लेखकों ने हिंदी समिति
तथा हिंदी केन्द्र बनाए हैं जो वहां के प्रतिष्ठित लेखकों के निर्देशक में गोपियां, सभा तथा प्रतियोगिताएं आयोजित करते हैं। इनमें हिंदी कार्यक्रम होते हैं कवि और लेखक अपनी रचनाएं युक्त हैं।

फिजी के संविधान में हिंदी भाषा को मान्यता प्राप्त है। कोई भी व्यक्ति सरकारी कामकाज, अवालत तथा संसद में भी हिंदी भाषा का प्रयोग कर सकता है। हिंदी के प्रवास-प्रसार में पत्र-पत्रिकाओं तथा रेडियो कार्यालय माध्यम हैं। हिंदी के प्रवास-प्रसार में फिजी हिंदी साहित्य समिति 1957 से बहुमुख योगदान दे रही है। इस संस्था का मुख्य उद्देश्य है हिंदी भाषा, साहित्य एवं संस्कृति को बढाना देना। फिजी में हिंदी प्रमुख के पथ पर है तथा इसका प्रतिष्ठान उजवल है।

भौगोलिक और राजनीतिक दृष्टिकोण से भारत और नेपाल संप्रभु राष्ट्र है, वहें देशों के बीच पौराणिक काल से संबंध बना आ रहा है है, हल्की सीमाएं, तीज-ज्योतिः, धार्मिक पर्व-समारोह तथा इन्हें मानने की शैली और पत्तियों का समानता के अतिष्टता नेपाल में हिंदी-प्रभु हिंदी के प्रवास-प्रसार के लिए काफी है। नेपाली भाषा हिंदी भाषी पाठकों लिए सुविधा है। वही इसमें कोई अंतर है तो लिपिवर्गण का है।

श्रीलंका में भारतीय सम-विवाह, धार्मिक कहानियां जैसे जातक कथा का पंथ का आज भी सुरक्षित है। श्रीलंका की संक्रमण वाली है जो भारत की है। वहाँ हिंदी का प्रवास अनेक सुविधाएं और सुविधाओं के साथ होता है। फिल्म प्रशंसन, भाषण विवाह गोपी आदि का आयोजन होता है। भारत से आई पत्र-पत्रिकाओं जैसे बाल, भारती, वांछ और सरिंता आदि श्रीलंका में बड़े बाल से पढ़ी जाती है। श्रीलंका रेडियों पर भारतीय शास्त्रीय संगीत के कार्यक्रम प्रसारित होते हैं। वहाँ विश्वविद्यालय में हिंदी पढ़ा जा रही है।

संयुक्त अरब अमीरात (यू.ए.ई.) देश की पहचान स्थी ऑफ गोल्ड दुर्वेद से है। यू.ए.ई. में एम.एम. रेडियों के कम से कम तीन ऐसे रेडियो शुरू हैं, जहां आप चीजों घटे ने अथवा पुनर्जीवित हिंदी फिल्मों के गीत गुन सकते हैं। दुर्वेद में पिछले अनेक वर्षों से इंडो-पाक मुशाबरों का आयोजन होता रहा है, जिसमें हिंदुस्तान और पाकिस्तान के वृद्धि की वर्तमान शाखा
लेते रहे हैं। हिन्दी के क्षेत्र में खादी देशों की एक बड़ी उपलब्धि है, जो हिन्दी (नेट) पत्रिकाएं जो विश्व में प्रतिमाह 6,000 से अधिक लोगों द्वारा 120 देशों में पढ़ी जाती हैं। अभिव्यक्ति व अनुप्रूति www.abhvnykti-hindi.org तथा www.anubhuti-hindi.org के पते पर विश्वजाल (ईंटरनेट) पर मुफ्त उपलब्ध है। इन पत्रिकाओं की संस्थान सही अर्थों में अंतर्राष्ट्रीय है क्योंकि इनका प्रकाशन और संपादन संयुक्त अरब अमीरात से, तंगुण्ड्र क्रूटे से, साहित्य संस्थान, इलाहाबाद से और योजना व प्रबंधन कार्यालय से होता है।

ब्रिटेनवासियों ने हिन्दी के प्रति बहुत ध्यान दिया है। गिल्काट, फोर्स-लेट्स, मॉनम्यर विलियम्स, केलाग होली, शेलबर्ग ग्राहमवेली तथा ग्रियरसन जैसे विद्वानों ने हिन्दीकोष व्यक्तित्व और भाषिक विवेचन के ग्रंथ लिखा है। लंदन, केंब्रिज तथा यार्क विश्वविद्यालयों में हिन्दी पठन-पाठन की व्यवस्था है। यहाँ से प्रवासियों, अमेरिका तथा भारत भवन जैसी पत्रिकाओं का प्रकाशन होता है। बीबीसी से हिन्दी कार्यक्रम प्रसारित होते हैं।

संयुक्त राज्य अमेरिका में वेन विश्वविद्यालय में 1815 से ही हिन्दी की व्यवस्था है। क्रम आज 30 से अधिक विश्वविद्यालयों तथा अनेक स्वयंसेवी संस्थाओं द्वारा हिन्दी में पाठ्यक्रम आयोजित किए जाते हैं। 1875 में केलाग ने हिन्दी भाषा का चाकर तैयार किया था। अमेरिका से हिन्दी जनता प्रकाशित होती है।

रूस में हिन्दी पुस्तकों का जितना अनुवाद हुआ है, उतना शायद ही जितने किसी भाषा का न हुआ हो। बागनिकोव ने तुलनी के रामचरितमानस का अनुवाद किया था। निनीहान्द एवं टोक्यो में भारतीय मूल की आवाद 45 प्रतिशत से अधिक है। युनाइटेड ओक रेस्टर्डेंड में हिन्दी पीट स्थापित की गई है। यहाँ से हिन्दी मिश्रण ‘सर’ पत्रिका का प्रकाशन होता है। गुआम में 51 प्रतिशत से अधिक लोग भारतीय मूल के हैं। यहाँ विश्वविद्यालयों में बीए. स्टर पर हिन्दी के अध्ययन-अध्ययन की व्यवस्था की गई है।

पाकिस्तान की राजभाषा उर्दू है, जो हिन्दी का ही एक रूप है। मात्र लिखि में ही अंतर दिखाई देता है। माननीय की भाषा दीवेदी भारतीय पत्रिकायों की भाषा है। यह हिन्दी से मिलती-जुलती भाषा है। फ्रांस, इटली, स्पेन, अस्ट्रेलिया, नार्वे, देनमार्क तथा स्विट्जरलैंड,
तर्कश, गोविन्द, फल्गुनीया और हंगरी के विश्वविद्यालयों में हिंदी के पठन-पाठन की व्यवस्था है।

इस प्रसार हिंदी आज बात में ही नहीं बिन्दु विश्व के विश्व फलक पर अपने अस्तित्व को आकार दे रही है। आज हिंदी विश्व भाषा के रूप में मान्यता प्राप्त करने की ओर अग्रसर है। अब तक भारत और भारत के बाहर वस विश्व हिंदी सम्मेलन आयोजित हो चुके हैं। फिल्डर वस सम्मेलन क्रमशः नागपुर (1975), मांगीलाल (1976), नई दिल्ली (1983), मांगीलाल (1993), जिनाडा एंड टोशिबा (1996), लंडन (1999), सूरीनाम (2003), न्यूयॉर्क (2007), जोहरस्बर्ग (2012), भोपाल (2015) में हुए थे। इसके अतिरिक्त विश्व मंडळ क्षेत्रीय हिंदी सम्मेलन का भी आयोजन करता आ रहा है। अभी तक से सम्मेलन अस्ट्रेलिया और अरबीमी में फरवरी, 2006 तथा सोमवार जुलाई, 2006 में किए गए थे। और शुक्रवार, 18 अगस्त, 2006 को विश्व मंडल ने हिंदी वेबसाइट का शुभारंभ किया है। यह वेबसाइट माइक्रोसॉफ्ट बिंडोज प्रोग्राम और यूनाकेट फ्रांस का आयोजित है। इसे रखने के लिए कोई फोन डाउनलोड करने की आवश्यकता नहीं है।

वर्तमान में अद्वितीय उद्यमिकारण के युग में बहुदिवसीय देशों की कंपनियों ने अपने देशों (अर्थात, ब्रिटेन, फ्रांस, जर्मनी, चीन आदि) के शासकों पर दबाव बढ़ाना शुरू कर दिया है। ताकि वहाँ हिंदी भाषा का प्रभाव-प्रसार तेजी से कहीं और हिंदी जानने वाले एशियाई देशों में वे अपना व्यापार उनकी भाषा में सुण्मता से कर सकें। अंतरराष्ट्रीय स्तर पर हिंदी की प्रगति यदि इसी प्रकार होती रही तो वह दिन भी नहीं जब हिंदी संकल्प संघ संघ में एक अधिकारिक रूप हस्तिल कर लेंगी।

संदर्भ ग्रंथ:

1. हिंदी भाषा का इतिहास - भॊलनाथ निवारी
2. हिंदी भाषा का साहित्य का इतिहास - शंभु प्रताप
3. इंटर नेट
FINANCIAL INCLUSION AND BANKING SECTOR
(A Study of Biometric Bio-Metric Payment systems)

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INTRODUCTION:
Banks are playing a major role in the everyday life of the most of the people in the world. The experts have been saying for several years those biometrics are a technological development that may affect banking operations the most profoundly in the new millennium. An online banking institution will be offering its customers fingerprint verification through a mouse. Recent developments show how it may happen. In 2009, the Central government established the hugely ambitious Aadhar initiative with a mandate to issue a biometric-based unique identification (UID) to all adult residents. The state of Andhra Pradesh (AP), in particular, has distinguished itself as a pioneer in the realm of EBT. Biometrics (or Biometric Authentication) refers to the identification of humans by their characteristics or traits. Biometrics is used in computer science as a form of identification and access control. Function of biometric is possible that data obtained during biometric enrollment may be used in ways for which the enrolled individual has not consented. There are various types of biometric technologies like fingerprint ID on PC, Verification of Electronic Signature, Fingerprinting through the Mouse and Eyebing Products are using in now a day’s. The research term has engaged to understand the activities to understand process-related components of the biometric payment system in banking sector. For the study both public and private banks are used in the data collection. The data is going to take from both primary as well as secondary data. Preliminary findings shown that private banks are going to increase the use of biometric systems in the field of banking and India leads growth in Asia in mobile and Internet usage for banking and also going to increase the use of Biometric systems in the field of banking systems.

OBJECTIVES:
- To study the functions of the Bio-metric payment systems in banking operations.
- To analyze the impact of the Bio-metric payment systems in performance of the Employees.
- Study the various types of the biometric technologies used in recent times.
- Study the Architecture of the Bio-metric Payment systems.

SCOPE OF THE STUDY:
- The scope is confined to examine the impact to of technology on banking sector.
  It does not look into the performance or any other aspects of banking sector.
LIMITATIONS OF THE STUDY
Since the present study is based on the sample drawn from Hyderabad, the findings may have the limitation of generalization. In articulation error may creep into the study, as the customers and employees may fail to articulate the feelings in using the biometric payment systems.

RESEARCH METHODOLOGIES
Keeping in view the objectives of the study and hypotheses that have been framed for carrying out the research study, data has been collected from both primary as well as secondary sources.

- Sampling design: first two public sector banks namely State Bank of India (SBI) and Sate Bank of Hyderabad (SBH) will be chosen. Secondly two branches each of the study banks will be selected in Hyderabad. Finally 200 customers and 25 employees from each of the branch will be selected.

CONTEXT OF THE STUDY:
Definition to financial inclusion:
Financial inclusion can be defined differently by different financial institutions and academics. Nevertheless, it is difficult to define and measure it because access to finance has many dimensions. According to CFI, it is the ‘the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable costs.

Rangarajan (2008) defines financial inclusion as ‘the process of ensuring access to financial services and adequate credit where needed by vulnerable groups such as low income groups at affordable cost’. Although these definitions do not spell out the kind of financial services, recent committees have started recognizing the need for it. Planning Commission (2009) committee on financial sector reform mentions that ‘financial inclusion, broadly defined, refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products’.

We go by the definition of Planning Commission (2009), wherein financial inclusion is not only restricted to the banking sector, but also includes other services like insurance, pension, financial literacy and remittances.

FINANCIAL INCLUSION AND BIOMETRIC ATM
Biometrics technology is rapidly progressing and offers attractive opportunities. In recent years, biometric authentication has grown in popularity as a means of personal identification in ATM authentication systems. The prominent biometric methods that may be used for authentication include fingerprint, palmprint, handprint, face recognition, speech recognition, dental and eye biometrics. Biometrics are automated methods of recognizing a person based on a physiological or behavioral characteristic. Biometric-based solutions are able to provide for confidential financial transactions and personal data privacy. The various features used are face, fingerprints, hand geometry, handwriting, iris, retina, vein and voice [1]. Fingerprinting or finger-scanning technologies are the oldest of the biometric sciences and utilize distinctive features of the fingerprint to identify or verify the identity of individuals. Finger-scan technology is the most commonly deployed biometric technology, used in a broad range of physical access and logical access applications. All fingerprints have unique characteristics and patterns.

TECHNOLOGIES USED IN BIOMETRIC ATMS
- Single/Multi factor Biometric Authentication: Fingerprint, Iris, Face, Pal vein.
Multifactor Authentication: Card + PIN + Biometrics.
Online or offline Authentication using smart cards.
Card less Authentication.
Biometrics is combination of card or PIN

Finger Scan Technology:
There are five stages involved in finger-scan verification and identification. Fingerprint (FP) image acquisition, image processing, and location of distinctive characteristics, template creation and template matching [3]. A scanner takes a mathematical snapshot of a user's unique biological traits. This snapshot is saved in a fingerprint database as a minutiae file. The first challenge facing a finger-scanning system is to acquire high-quality image of a fingerprint. The standard for forensic-quality fingerprinting is images of 500 dots per inch (DPI). Image acquisition can be a major challenge for finger-scan developers, since the quality of print differs from person to person and from finger to finger. Some populations are more likely than others to have faint or difficult-to-acquire fingerprints, whether due to wear or tear or physiological traits. Taking an image in the cold weather also can have an affect. Oils in the finger help produce a better print. In cold weather, these oils naturally dry up. Pressing harder on the platen (the surface on which the finger is placed, also known as a scanner) can help in this case. Image processing is the process of converting the finger image into a usable format. This results in a series of thick black ridges (the raised part of the fingerprint) contrasted to white valleys. At this stage, image features are detected and enhanced for verification against the stored minutia file. Image enhancement is used to reduce any distortion of the fingerprint caused by dirt, cuts, scars, sweat and dry skin [3]. The next stage in the fingerprint process is to locate distinctive characteristics. There is a good deal of information on the average fingerprint and this information tends to remain stable throughout one's life. Fingerprint ridges and valleys form distinctive patterns, such as swirls, loops, and arches. Most fingerprints have a core, a central point around which swirls, loops, or arches are curved. These ridges and valleys are characterized by irregularities known as minutiae, the distinctive feature upon which finger-scanning technologies are based. Many types of minutiae exits, a common one being ridge endings and bifurcation, which is the point at which one ridge divides into two. A typical finger-scan may produce between 15 and 20 minutiae. A template is then created. This is accomplished by mapping minutiae and filtering out distortions and false minutiae. For example, anomalies caused by scars, sweat, or dirt can appear as minutiae.

APPLICATION OF BIOMETRIC ATMS
- Banking & Finance
- Food coupons / Tickets / Canteen ATM
- Membership Verification ATM
- Transaction / Check Deposit ATM
- Self Service ATM
- Retail ATM

ADVANTAGES OF BIOMETRIC ATMS
The Digital Signature is very difficult to falsify, since is encrypted by complicated mathematic operations. It is considered that is even less falsifiable than the manual signature recognition (although this last is already enough trustworthy). One advantage of finger-scan technology is accuracy. Identical matches are nearly impossible since fingerprints contain a large amount of information making it unlikely that two fingerprints
would be identical. Fingerprint technology has another advantage offered by technology; the size of the memory required to store the biometric template is fairly small. There are some weaknesses to finger-scanning, most of which can be mitigated. There is a fraction of the population that is unable to be enrolled. There are certain ethnic groups that have lower quality fingerprints than the general populations. The advantage that Biometrics presents is that the information is unique for each individual and that it can identify the individual in spite of variations in the time (it does not matter if the first biometric sample was taken year ago). The pillars of e-learning security are: authentication, privacy (data confidentiality) authorization (access control), data integrity and non-repudiation. Biometric is a technique that can provide all this requirements with quite lot reliability.

- Improved security
- Improved customer experience
- Cannot be forgotten or lost
- Reduced operational costs

**DISADVANTAGES OF BIOMETRIC SYSTEMS:**

- Environment and usage can affect measurements
- Systems are not 100% accurate.
- Require integration and/or additional hardware
- Cannot be reset once compromised

**CONCLUSIONS**

The paper presented a prototype design of an ATM access system using finger print technology. The system consists of finger print module, DC motor, LCD display. These are interfaced to the PIC microcontroller. When a user registers his fingerprint to the finger print module, this is fed as input to the microcontroller. The micro controller is programmed in such a way that the input from the user is checked compared with user database and displays the relevant information on the LCD display. When a authorized person is recognized using finger print module the door is accessed using DC motor. Finger-scan technology is being used throughout the world and provides an able solution. In the present days it is being used for computer network access and entry devices for building door locks. Fingerprint readers are being used by banks for ATM authorization and are becoming more common at grocery stores where they are utilized to automatically recognize a registered customer and bill their credit card or debit account. Finger-scanning technology is being used in a novel way at some places where cafeteria purchases are supported by a federal subsidized meal program. The system can be extended using a GSM module. The GSM module sends alert messages to the respective authorities when unauthorized person’s finger print is detected.
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FOREIGN DIRECT INVESTMENT IN INDIAN SERVICE SECTOR - A BOOM

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ABSTRACT:
The last two decades have witnessed an unprecedented growth of the Indian service sector. This study aims to analyze the growth dynamics of the FDI. It intends to see whether the growth in FDI has any significant impact on the service sector growth and also investigates whether a growth in this sector causes the GDP to grow. The results suggest that there has been a significant positive impact of the FDI on services sector and this service sector growth has in turn a significant effect on the GDP. The study also looks into the sub-sectoral dynamics and indicates towards the fact that the trade, hotels and restaurants, transport, storage and communications sub-sector contributes the most in the growth of Indian service sector. Therefore FDI can be truly be used as a propagator of economic growth, via its favourable effect on the growth in the services sector. Finally, the study addresses the long running sustainability debate regarding the Indian service sector.

Keywords: service sector; FDI; economic growth.

INTRODUCTION:
Service sector has emerged as the largest and fastest growing sector in the global economy in the last two decades, providing more than 60 per cent of global output and, in many countries, an even larger share of employment. The rising share of services in world transactions has also accompanied the growth in services. Testimony to the rise in international supply of services is the fact that trade in services has grown as fast as trade in goods in the period (1991-2011). Along with this, worldwide there has been a marked shift of FDI away from manufacturing sector towards service sector. The share of services in total FDI stock has now increased to around 60% since 2000 as compared to less than half in 1990 and only one quarter in 1970s. In line with the global trend, service sector in India has also grown rapidly in the last decade. Its growth has in fact been higher than the growth in agriculture and manufacturing sector. It now contributes around 51 per cent of GDP. In the trade mode, services trade has also grown at the same rate as goods trade.
over the 1990s (i.e., about 6.5 per cent) and its share in total trade has reached around 24 per cent.

India’s growth rate has been remarkable after the liberalization and Economic Reform in 1991. The Service Sector in India has played a central role in this growth story. Indian service sector has experienced unprecedented growth during the last two decades. Service-led growth is a common phenomenon in the theory of economic growth (Clark, 1940; Kuznets, 1957; Chenery, 1960). But traditionally, the service-led growth has been associated with the tertiary phase of growth, where a major part of the demand for service comes from the developed manufacturing sector (the secondary sector). But Indian growth has been an altogether different story. The growth of Indian service sector is largely independent of the manufacturing sector. India, in its process of growth has been able to bypass the stage of manufacturing-sector led growth and reached straight into the third stage – service led growth. This pattern of Indian growth is distinctly dissimilar from the growth pattern of its Asian peers namely Vietnam, Indonesia, China, Thailand, Malaysia and Korea. While for these Asian countries, export oriented manufacturing sector has been instrumental in the growth, in India, the dominant services sector, led by information technologies and information technology enabled services has grown faster than all other countries in the last three decades (Walters, Stapleton and Andrews, 2007). This fast-growing sector has always been crucial in Indian economic growth.

Trade in services has grown more rapidly than merchandise trade. Information technology and business process outsourcing are among the fastest growing sectors in terms of services export. FDI is widely viewed as being one of the principal vehicles for the international transfer of technology. FDI results in increase in productive capital stock, technological growth, and facilitates transfer of managerial skills, besides improving global market access. The significant impact of these flows on export expansion has generated a keen interest in exploring the linkages between FDI and exports. In spite of the wide-ranging FDI-services and extensive trade-and services linkages, there is relatively little empirical work examining the impact of FDI on services export. On the other hand, the impact of FDI on commodity export have been studied and documented extensively. So, an attempt is made to study the impact of FDI inflows on services export during the post liberalization period.

FDI IN INDIA:

Foreign Direct Investment (FDI) is a type of investment in to an enterprises in a country by another enterprises located in another country by buying a company in the target country or by expanding operations of an existing business in that country. In the era of globalization FDI takes vital part in the development of both developing and developed countries. FDI has been associated with improved economic growth and development in the host countries which has led to the emergence of global competition to attract FDI. FDI offers number of benefits like overture of new technology, innovative products, and extension of new markets, opportunities of employment and introduction of new skills etc., which reflect in the growth of income of any nation. Foreign direct investment is one of the measures of growing economic globalization. Investment has always been an issue for the developing economies such as India. The world has been globalizing and all the countries are liberalizing their policies for welcoming investment from countries which are abundant in capital resources. The countries which are developed are focusing on new markets where there is availability of abundant labors, scope for products, and high

profits are achieved. Therefore Foreign Direct Investment (FDI) has become a battle ground in the emerging markets.

Foreign investment plays a significant role in development of any economy as like India. Many countries provide many incentives for attracting the foreign direct investment (FDI). Need of FDI depends on saving and investment rate in any country. Foreign Direct investment acts as a bridge to fulfill the gap between investment and saving. In the process of economic development foreign capital helps to cover the domestic saving constraint and provide access to the superior technology that promote efficiency and productivity of the existing production capacity and generate new production opportunity. India’s recorded GDP growth throughout the last decade has lifted millions out of poverty & made the country a favoured destination for foreign direct investment. A recent UNCTAD survey projected India as the second most important FDI destination after China for transnational corporations during 2010-2015. Services, telecommunication, construction activities, computer software & hardware and automobile are major sectors which attracted higher inflows of FDI in India. Countries like Mauritius, Singapore, US & UK were among the leading sources of FDI in India.

**FDI INFLOW ROUTES:**
An Indian company may receive Foreign Direct Investment under the two routes as given under: 1. Automatic Route: FDI in sectors /activities to the extent permitted under the automatic route does not require any prior approval either of the Government or the Reserve Bank of India. 2. Government Route: FDI in activities not covered under the automatic route requires prior approval of the Government which are considered by the Foreign Investment Promotion Board (FIPB), Department of Economic Affairs, and Ministry of Finance.

FDI is not permitted in the following industrial sectors:
- Arms and ammunition.
- Atomic Energy.
- Railway Transport.
- Coal and lignite.
- Mining of iron, manganese, chrome, gypsum, sulphur.
- Gold, diamonds, copper, zinc. Lottery Business.
- Gambling and Betting.
- Business of Chit Fund.
- Agricultural (excluding Floriculture, Horticulture,
- Development of seeds, Animal Husbandry, Pisciculture and cultivation of vegetables, mushrooms, etc. under controlled conditions and services related to agro and allied sectors) and Plantations activities (other than Tea Plantations).
- Housing and Real Estate business.
- Trading in Transferable Development Rights (TDRs).
- Manufacture of cigars, cheroots, cigarillos and cigarettes, of tobacco or of tobacco substitutes.

**UNDERSTANDING INDIAN ECONOMY:**
Indian economy stands today as one of the influential and attractive economy. The liberalization move by the Indian Government in 1990s has given a boost to the Indian economy and put her into a fast track economic growth route. With the beginning of the new millennium, India was considered as an emerging super power. In 2009, Indian GDP
based on purchasing power parity (PPP) stood at USD 3.5 trillion making it the fourth largest economy. India’s service industry accounts for 62.5% of the GDP while the industrial sector contributes 20% to the GDP. The agricultural sector which was the backbone of Indian economy post-independence took a back seat in 21st century and contributed only 17.5% to the GDP. India growth rate has been an average of 7% since 1997 and has maintained a growth rate above 5% even in times of global recession. The Information Technology and IT outsourcing services has been the biggest contributor to India’s growth. India’s per capita income (PPP) is not too attractive and stands at USD 4542. India currently accounts for 1.5% of the total Indian trade as per WTO, 2007 publications.

**Services Sector contribution to the Indian Economy:**
The Services Sector contributes the most to the Indian GDP. The Sector of Services in India has the biggest share in the country's GDP for it accounts for around 53.8% in 2005. The contribution of the Services Sector in India GDP has increased a lot in the last few years. The Services Sector contributed only 15% to the Indian GDP in 1950. Further the Indian Services Sector's share in the country's GDP has increased from 43.695 in 1990-1991 to around 51.16% in 1998-1999. This shows that the Services Sector in India accounts for over half of the country's GDP. The contribution of the Services Sector has increased very rapidly in the India GDP for many foreign consumers have shown interest in the country's service exports. This is due to the fact that India has a large pool of highly skilled, low cost, and educated workers in the country. This has made sure that the services that are available in the country are of the best quality. The foreign companies seeing this have started outsourcing their work to India especially in the area of business services which includes business process outsourcing and information technology services. This has given a major boost to the Services Sector in India, which in its turn has made the sector contribute more to the India GDP.

**Recent trends in Indian service sector:**
By services sector we mean the tertiary sector, which is the largest of the three constituent sectors in terms of contribution to Gross Domestic Product (GDP) in India. The service sector comprises trade, hotels and restaurants, transport, storage, communication, financing, insurance, real estate and business services, community services (public administration and defense) and other services. This sector provides services of final consumption nature as well as intermediate nature, the latter accounting for a major share. Substantial parts of services such as transport and communications are in the form of intermediate inputs for production of other goods and services.

**ROLE OF FDI IN INDIA’S SERVICE SECTOR:**
The Service Sector has played a dominant role in the Indian Economy with a 57.3 per cent share in the GDP and a growth of 10.1 per cent in 2009-10 (Economic Survey 2010-2011, RBI). Foreign Direct Investment (FDI) has been instrumental behind the growth of service sector in India. Since the opening up of the economy in 1991, FDI in India has grown in leaps and bound. From a mere 45.46 million dollars in 1970, FDI has grown into a mammoth 40418.39 million dollars in 2008. The FDI inflow between 1991 and 2008 had increased by a staggering 53791.2 million dollars. A substantial part of the FDI has gone into the service sector. In addition, FDI’s contribution to this sector has only grown overtime. The flow of FDI in Indian service sector has boosted the growth of Indian economy; this sector has contributed a large share in the growth of India’s GDP. The service sector has attracted a significant portion of total FDI in Indian economy.
which is visible especially in the second decade (2000 - 2011) of economic reforms in India. The economic role of FDI is increasingly becoming significant in the Indian economy with the transition of FDI policy from a restrictive phase of seventies and early eighties to a relatively liberal phase of nineties. FDI is an important indicator of economic growth and stimulator of competitiveness. Foreign Direct Investment has been seen as a dominant determinant to achieve high rate of economic growth because it brings in scarce capital resource, raise technological capability and increase efficiency through enhancing domestic competition. After liberalization, FDI inwards flows in India have increased tremendously.

REVIEW OF LITERATURE:
The aspects of foreign direct investment i.e. political scenario and trends are analyzed by most of the studies and they are, Bhattacharyya (1994), Jain (1994), Studies by Subramanian, et al. (1996) and Gopinath (1997) examined the determinants of FDI. Subramanian, et al. (1996) found that the availability of primary material inputs for manufacture and the large size of the domestic market for the sale of the manufactured products are the two principal economic determinant of location of FDI inflow. Other two factors that influenced the FDI are the growth rate of GDP and the level of infrastructure facility. Alvin and Wint (1992) Reviews the liberalization of FDI regulation in ten developing countries and concludes that there can be a disconnect between formal liberalization and the actual implementation of the screening process. Dornbusch and Park (1995), Observe that foreign investors pursue a positive feedback strategy, which makes stocks to overreact to change in fundamentals. Borensztin et al (1998), Examine absorptive capacity of recipient country, which is measured by stock of human capital required for technological progress; it takes place through 'capital deepening' associated with new capital goods brought into an economy by FDI. Nair-Reichart and Weinhold (2001), Postulate panel and time series estimators to impose homogeneity assumptions across countries in the relationship between FDI and growth and they marshal evidence to show considerable heterogeneity across countries, Tanay Kumar Nandi and Ritankar Saher (2007), In their work made an attempt to study the Foreign Direct Investment in India with a special focus on Retail Trade, This paper stresses the need of FDI in India in retail sector and uses the augment that FDI is allowed in multiple sectors and the effects have been quite good without harming the domestic economy and The study also suggests that FDI in retail sector must be allowed. The services sector comprising financial and non-financial services attracted FDI worth US$ 3.54 billion during April-December 2009-10, while computer software and hardware sector garnered about US$ 595 million during the said period. The telecommunications sector attracted US$ 2.36 billion FDI during April-December 2009-10. During the April- December period in 2009-10, Mauritius has led the investors into India with US$ 8.91 billion worth of FDI, followed by Singapore with US$ 1.7 billion and the US with US$ 1.58 billion, according to latest data released by DIPP. The Indian retail market, which is the fifth largest retail destination globally, has been ranked the most attractive emerging market for investment in the retail sector by A T Kearney's annual Global Retail Development Index (GRDI), in 2009.

OBJECTIVES OF STUDY:
1. To study the FDI inflows in Indian Service Sector from 1991-2010.
2. To study the relationship between service sector growth and India economy.

**METHODOLOGY:**
The study is based on secondary sources of data. The main source of data are various Economic Surveys of India and Ministry of Commerce and Industry data, RBI bulletin, online data base of Indian Economy, journals, articles, news papers, etc.

**CONCLUSION:**
It can be observed from the above analysis that at the sectoral level of the Indian economy, FDI has helped to raise the output, productivity and employment in some sectors especially in service sector. Indian service sector is generating the proper employment options for skilled worker with high perks.

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नई कहानी और प्रेम-संबंध

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नई कहानी के लेखकों ने मानवीय संबंधों की अभिव्यक्ति में समाजिक प्राथमिकता महत्वपूर्ण संबंध पति-पत्नी के संबंधों को दी है। इनका एक मुख्य कारण भी है, समी नई कहानी बांटने में सार्वजनिक महत्वपूर्ण संबंध पति-पत्नी संबंध ही है। जो दामदार जीवन के संबंधित होने से रवाना बन रहता है। अतः यह संघर्ष समय ही होता है। क्योंकि मानव समूहों में ही जो संकट है, अकेले नहीं, समूह को ही परिवार कहा जाता है।

एक परिवार एक दमनी पर ही सिर्फ़ रहता है। इसलिए परिवार में दमनियों का महत्व अधिक होता है। साथ ही पारिवारिक जीवन में दामदार जीवन का महत्व अधिक होता है। नई कहानी के लेखकों ने इस सच्चाई को पहचाना है। इसलिए उन्होंने अपनी कहानियों में दामदार जीवन की अभिव्यक्ति को अधिक महत्व दिया। नई कहानी की अवधिकार रचनाओं में दामदार जीवन को ही प्रमुख विषय के रूप में पुनःजाने का मुख्य कारण यही है।

नई कहानी में अभिव्यक्ति प्रेम का स्वरूप

प्रेम के न होने से छोटी बड़ी मानने में भी झोंके के कारण बन जाते हैं। दामदार जीवन में प्रेम के महत्व को देखते हुए ही नई कहानियों के लेखकों ने उपन्यासों अभिव्यक्ति के लिए प्राथमिकता दी है। दामदार जीवन में संबंध रखनेवाली अभिव्यक्ति कहानियों में लेखकों ने दामदार प्रेम का ही चित्रण किया है। क्योंकि दमनियों के बीच में प्रेम रहितता का वातावरण उमड़ रहा है। यथार्थ आज के दमनियों के अवधिक रहितता में पारिवारिक समस्याओं को सुलझाने नहीं पा रहे हैं। इसी पर नई कहानी के लेखकों ने अधिक ध्यान दिया है।

अन्तः नई कहानी की कहानियों में दामदार प्रेम के संबंध में प्रेम संबंध की व्याख्या करने की कोशिश की है।

नई कहानी में दामदार प्रेम : प्रेम संबंध

नई कहानी में प्रेम संबंधों की व्याख्या अनेक रूपों में करने की कोशिशें हुई हैं। स्त्री-पुरुषों के बीच प्रेम को काम भी कहा जाता है और प्रेम भी। अगर वह संबंध विवाह के द्वारा सम्पूर्णता किये जाते हैं तो ऐसे प्रेम को दामदार प्रेम कहते हैं। अगर वह प्रेम विवाह के द्वारा सम्पूर्णता नहीं होते हैं तो यह संबंध अवध कहते हैं। नई कहानी में दामदार प्रेम संबंधों की व्याख्या ही की गई है। विवाह पूर्व और विवाहार्त प्रेम दोनों अलग हैं। विवाह पूर्व प्रेम दामदार प्रेम को नुकसान पहुँचाता है। क्योंकि दमनि विवाह पूर्व किसी प्रेम संबंध को स्वीकारते नहीं हैं। उन्होंने अवध की बात है। व्याख्यातीति चेतना के मान के द्वारा विवाह के बिना स्त्री पुरुष पत्नी के रूप में जीने लगे हैं। उन का दावा है कि स्त्री-पुरुषों के संबंधों को अगर विवाह बन नहीं रहता है तो उसके बाद में कोई संकट नहीं है। उनका दावा है कि जबतक स्त्री-पुरुषों में प्रेम है तब तक उनका दामदार जीवन सुस्थित रहता। लेकिन भारत में विवाह के बिना दामदार प्रेम का पहचान ही नहीं होती है। ऐसे संबंध को अवध की माना जाता है।
नई कहानी में ऐसे बी Prem संबंधों का चित्रण हुआ है जो आगे विवाह के बंधनों में बंध गए। विवाह के पहले अपने Prem और Prem ने चयन करना अपने आप में बड़ा सवाल है। इस चयन में काफी सोच समझनार और आवश्यकता होती है। जेन के स्वाधीनता उबुक और नवीनता अपनी स्वाधीनता को ही जानते हैं।

अपने Prem के संबंध में भी ऐसी रुप में काम लेते हैं। नई कहानी के लेखकों ने स्वाधीनता से चाहे ऐसे Prem संबंधों का चित्रण किया है। इसके अलावा ऐसे Prem संबंधों का भी चित्रण नई कहानी में किया है जो विवाह के लिए पति-पत्नी के रुप में रहने का प्रयास करते हैं।

नई कहानी के लेखकों द्वारा धर्म Prem संबंध और उनके बीच के Prem को विवाह समझ सकते हैं। दम्पित के रूप में बने या बननेवाले स्टी-पुरुषों के Prem को नई कहानी के लेखकों ने विवाह समझ से दिखाया किया है।

**विवाहूपूर्ण Prem संबंध**

नई कहानी के लेखकों ने विवाह के बंधनों में बंधने के पहले अपने जीवन के साथों को चुनने वाले Prem संबंधों का चित्रण भी अपनी कहानियों में किया है। ये Prem संबंध बहुत Prem विवाहों के संबंध में किया गया है। कहानी में नई कहानी में विवाहूपूर्ण Prem संबंधों का चित्रण हुआ है। जानकार यहाँ पुरुषों के मनोरम का विद्वंद्वण करने का प्रयास किया गया है। पुरुषों विवाह पूर्व Prem संबंध स्थापित करने समय तक प्राथमिकता देती है। किस रूप में विवाह के लिए तैयार होती है। इस के समझ में इस कहानी में यह गई है। कहानी स्टी-पुरुषों के बीच के Prem से संबंधित कहानी है।

स्टी-पुरुषों के जीवन में Prem आत्मवृत्त विवाह है।

स्टी-पुरुष Prem के माध्यम से नया परिवार बनाते हैं। अपने जीवन की सार्थकता को प्राप्त करते हैं। जीवन की यह सार्थकता सहारणता विवाह के माध्यम से संबंध होती है। विवाह एक सामाजिक बंधन है। दो परिवारों का मिलन विवाह के द्वारा होता है। इसलिए विवाह के संस्कार में स्टी-पुरुष एक दूसरे को देखकर निर्णय करते हैं। इस पारंपरिक विवाह में Prem के लिए कोई स्थान नहीं है। स्टी-पुरुषों के बीच पूर्व परिवार व Prem के बिना उन को विवाह बंधन में बंधा जाता है। विवाह के बाद वे एक दूसरे से Prem करना शुरू करते हैं। जबकि Prem विवाहों में स्टी-पुरुषों में पूर्व परिवार रहता है।

स्टी-पुरुष के बल पर दोनों एक दूसरे के बारे में अच्छी तरह जानते हैं। बाद में जब वे विवाह बंधन में बंधे जाते हैं, उनके जीवन में Prem का परिवार पूर्ण होने की पूर्ण संभावना होती है। स्टी-पुरुषों को विवाह की तरफ दे जानेवाले इस Prem का विषय बनाकर प्रस्तुत कहानी रची गयी है। इस कहानी में स्टी-पुरुषों से संबंधित Prem और जीवन की कहानी है।

नई कहानी में एक Prem और दो Prem का चित्रण है।

कहानी में धर्म Prem पारंपरिक है। दीपा एक धर्मित और नौकरी की तलाश करनेवाली निराशित पुरुष है। उच्च शिक्षा प्राप्त करने के लिए फिलहाल शिक्षा कर रही है। साथ ही नौकरी की तलाश भी जारी है। वह निराश है। इसलिए उसके प्रति विवाह बनाकर माता-पिता का देहात हो जाए।

इसकारण शाह आकर वह जी रही है। निराशता ने उस का मन संघर्षीय एवं दंडस्मृति बन दिया है।

कान्नपुर शहर में उस का कोई नहीं है। इसलिए उसे दूसरों पर निर्भर होने की आवश्यकता है।

इस परिस्थिति के आस पर नाना आते हैं।

कान्नपुर आने के बाद उसका परिवार एक और पुरुष के साथ हो जाए। दीपा अपने इस दोनों Premों से सहायता प्राप्त करके दोनों के प्रति कृतार्कता संबंध के हद का शिकार होती है।

उसका मन घटियाल रंग की हद की संजय की ओर तो कमी निश्चित की ओर दुःख है। दीपा के मानसिक हद का विश्वास करना ही इस कहानी का उद्देश्य है।

उन भावों को तीक से समझ नहीं पा रही है। संजय जब सहायता पहुँचता है तो उसके प्रति Prem ही उसे सच्चा नहीं पाता है।
उससे कुत्ताजिस्त प्रेम करने लगती है। किरदार दोनों के सहायक के समय भी दीपा इसी प्रकार प्रेम का अनुष्ठान करती है। उसी को सच मानने के लिए विवेचना होती है। उसके बाद हंदर की ही मनु मंडली ने नारी सुचना मानने के रूप में प्रस्तुत किया है। अपने लक्ष्य की पूर्ति के लिए लेखकने वाले महाराज संबंधित स्थान को उपयोग के रूप में प्रयोग किया है। दीपा कानपुर और कलकत्ता के बीच में तरह-तरह के अनुमोदन द्वारा गुजरती है। कानपुर में संजय है तो कलकत्ता में निशिक्षा। जब वह कानपुर में होती है तो निशिक्षा के बारे में सोचती है और कलकत्ता में होने पर संजय के बारे में। इस प्रकार के हंद के आज की नारी प्रस्तुत करना ही मनु मंडली का लक्ष्य है।

विवाहपुर्त्र प्रेम संबंधः सम जिक्रकोण

दीपा, संजय और निशिक्षा पत्रों के बीच की यह प्रेम निकुटी कहानी की कथाविष्ट संख्या है। कहानी का आरंभ कानपुर से होता है। कानपुर में दीपा अपने काम में है। संजय उसे रोजना की तरह मिलने आता है। मिलने आते समय रोजना की तरह वह रजनींद्रणा पूर्व भी लाता है। दीपा को रजनींद्रणा पूर फसल थे। दोनों के बीच में इतना सहायता बढ़ा कि दीपा उसके कदमों की आड़व रजनींद्रणा के फूलों के मकर से ही संजय को पहचान लेती थी। दोनों के बीच शारीरिक स्पर्श तक बिखरता हुआ था। जब संजय दीपा को अलिसिंग कर देता है उस समय को दीपा प्रेम का रूप मान लेती। दोनों के बीच के सहायता का तथा दोनों के बीच की मानसिक अनुभूति को कहानी कार मनु मंडली ने इस प्रसंग में मान्य निचरण किया है। इसी बीच एक नौकरी के लिए साक्षात्कार देने दीपा कलकत्ता जाती है। दीपा की सहली कैंडू कलकत्ता में ही रहती है। इन्हें कानपुर से ही दीपा कलकत्ता साक्षात्कार के लिए जाती है। पर स्टेशन पर उतरते ही उसकी मुल्याकर्ता निशि के साथ होती है। इस समय निशि के प्रति दीपा के बारे में है। पूर्व परिचय के अनुसार निशि के दीपा को दोख़ा दिया है। इसने भावाते ही दीपा कानपुर से जाती है। बच्चा में दीपा तड़पती है और होंठ बड़ता है। वह अब उससे मिलना भी पसंद नहीं करती है। कलकत्ता की पहली मुलाकात में वह कोई प्रतिक्रिया नहीं करती है। निशि भी कोई उत्सुकता नहीं दिखाता है। परन्तु निशि कैंडू के मायम से दीपा के साक्षात्कार के बारे में जानकारी ले लेता है। वह यह भी जान लेता है कि दीपा के लिए वह नौकरी कितनी महत्वपूर्ण है। इसलिए वह पूरी निचरण के साथ नौकरी की विवरण देने के लिए कीशिम करता है। कलकत्ता में उसके दो साक्षात्कार थे। वह उसी जानकारों की सिफारिश के बल पर दीपा के लिए नौकरी की कोशिश करता है। इसी कारण से उसका दीपा के 9-12 मुलाकात भी होती है। इसकारण से उसका सहायता बढ़ता है। वे बायर अनेरोगन लगते है। पर दीपा एक अन्य नौकरी के हंद पेश आती थी। पर विम के किसी कोने में वह निशि कैंडू द्वारा किए जा रहे प्रयासों के लिए विचार उत्तर देती है। यहाँ तक कहानी का आरंभ होता है। कहानी के मूल उसी कहानी के मूल में कहानी को जमकर उस संकेत दिया कि कलकत्ता में उसने सहर में पहले दीपा के मूल में निशि के प्रेम के प्रति जो मानवीय द्वारा कलकत्ता अने के बाद बड़ने लगती जब वह निशि से मिलने जाती है। तो जानवृत्त करके उसके प्रेम के रंग की गांड़ी होती है। जब भी वह उसके साथ होती है तो मन ही मन सोचती कि अपने नौकरी के बदले संजय होता है तो अवस्था ही अलिसिंग कर लेता। और साक्षात्कार संबंध होता है, उसे नौकरी की पूरी उम्मीद होती है। निशि कैंडू किए गए प्रयासों के कारण दीपा के मूल में कोशिष्ट करना चाहता है।
प्रेम मानने लगती है। वह कानपुर पहुँचती है। संजय को किसी काम से बाहर जाना होता है। वह उससे मिलने नहीं पहुँच पाता। कानपुर जूतकर ती किसी के बाहर में दीपा जूती रहती है। वह उसके पहिले का इंतजार करती है। पर समय पर निशोष्ठ के पत्र ही पहुँचते हैं। कुछ मिलते तो ये श्वसन होते। जिसमें प्रेम का कहीं भी उखड़ने नहीं होता है। फिर दीपा का मन संजय के प्रति आकर्षण होते लगते हैं, उसके द्वारा लूट रजसिंहार्गा फूलों की तरह महसून लगते हैं। वह उस के साथ लगातार हो जाती है और सोचने लगती है कि संजय के साथ ही उसका प्रेम सच्चा है। निशोष्ठ के साथ सच्चा नहीं। यही कहानी का समापन होता है।

दाम्पत्य प्रेम - दूरबीन प्रेम संबंध

छिद्रियों के बाद ऐसी ही प्रेम की कहानी है। कहानी का वादः एक भारतीय है, जो पैरिस के स्टेशन पर ट्रेन में सवार हुआ। एक लड़की मास्टर प्लेटफॉर्म पर अपने प्रेमी से विदा ले रही है। युवक उसे दररोज चूमता रहता है और वाला होते हुए लड़की खुब रोती है। यहाँ के दौरान मास्टर की सहेली से जाता होता है कि वे दोनों धर्मनिष्ठ के लिए पैरिस आई थीं। युवक उससे भी मिला था। अमृतसर बायेल में गई रहती है, तो मर्यादा पर से एक अंगूठी निकाल कर पहन लेती है। ट्रेन से उतरते ही वह एक पुरूष के आकर्षण में बंध जाती है। 3 नायिका लड़की बताती है कि वह उसकी समग्री की अंगूठी थी जो उसने पैरिस में छुड़ीयों के दौरान उठाए हुए लगा डी थी। मास्टर का आकर्षण प्रेम में केवल विनाशक माना कर जो कहीं असत्य धारण की चरित्र निर्माता का जीवन करता है। हृदयाकुंड की जानकारी को संक्षिप्त: यह कहानी असत्य अन्वेषक की जानकारी के लिए गई, किन्तु यदि मूल वह एक प्रामाणिक नायिका माना जा सकती है। विख्यात: परिवर्तन अंतर देखें।

दाम्पत्य प्रेम - प्रेम संबंधों में अनुपूर्ति और असत्यता

दाम्पत्य प्रेम में स्थान के लिए राजस्थान नहीं है। लेकिन उस में प्रेम सत्यता के कारण स्वामी जन्म लेता है। ऐसे ही दाम्पत्य प्रेम में अनुपूर्ति और असत्यता हो जाता है। नई कहानी के लेखकों ने दाम्पत्य प्रेम के इस आयाम पर प्रकाश का लाला है। राजेन्द्र यादव की छोटे-छोटे ताजमहल कहानी इस आयाम को प्रामाणित करती है। इस कहानी में प्रेम की रोमांटिक धारण के हास का अर्थ सत्यता विचरण हुआ। अनुपूर्ति सम्पत्ति ने गड़बड़ मनुष्य के समस्त बौद्धिक व मानसिक विकास के लिए आयाम उठाता है। वहीं कि के उससे उसकी आशा व अपेक्षा भी बढ़ दी है। अतः मनुष्य में अनुपूर्ति और असत्यता की भावना बनाती है। कारण: प्राणि संबंधों तथा दाम्पत्य प्रेम जैसी मानना में भी मनुष्य घटनाओं और अनुपूर्ति करने लगता है। इस बदलती हुई मानसिकता में प्रेम का धारण के समस्त प्राण प्रस्तुत घट लाग दिया है। जनजाति के लेखकों और प्रेम की आत्महत्या के बाद लोगों के उपहारावधारण हो गयी है। दाम्पत्य प्रेम में गुरु रहा है। ताजमहल जो प्रेम की उत्कर्षता का तत्काल होने के लिए लववाद गया था, उसकी शान्ति अध प्रेम के शव को दफन करने के लिए जा जाती है।

विषय ताजमहल के लाल में राजा की प्रतिष्ठा कर रहा है। दोनों कई वर्षों से एक दूसरे से परिचित है। इस परिचय को स्थायी देने का निर्णय वे नहीं ले सकते। विजय ने एक हार्दिक मान से ती की धियाव आ गया था। अब दोनों हो इस प्रकार को उठाने से दर्शते ही राजा के पुरातनों से पहले वह मन ही मन अत्यंत सोवल-जवाव और वाक्य सोचकर रखता है किन्तु वह आती है और हिंसियांग दंग से मुक्त कर रह जाता है।... उस क्षण से ही उसे अपने दिल के भी व्यस्था का आभास
होने लगा था, जाने क्यों, क्या ऐसी बात करते हैं जो अकसर नहीं कर चुके हैं?
सात छ: महीनो में एक दूसरे के कुशल समाचार जान आती है। 3 दोनों के बीच में इथर-उधर की बात होती है। कुछ समय का आदान-प्रदान भी। पर शीर्ष दोनों के बीच एक बोलिंग मीन छा जाता है। किसी के पास जैसे कुछ कहने को नहीं है। यह 12 वांहाँ पहुँचा था मीरा की प्रतीक्षा करती समय तो उसे बहुत आकर्षणीय रही थी। लेकिन जब वह आई तो दोनों ऐसे अद्वितीय ऐसे आवेशित थे, जैसे रोज मिलते ही।

नायक की भाषा के साथ जोड़ते हुए शोकता है, वह पारा था, जैसे बसने मिलनेवाले दो मित्र हों, जिन में बात करने के बिंदु चूक गए हों... रह-रहकर दंगलालत होती –किस शाप ने हमारे हृदय को जमा दिया है। यह चुना हो गया हमें? कोई नहीं कोई आदेश और कोई उद्देश्य नहीं... क्या बदल गया है इसमें? 3 उसे लगता है कि साम्र चल रही मीरा उसकी मीरा नहीं। जिस मीरा से मिलने वह चिंता चला आया है, वह मीरा कोई और है और तब उसे देव और राक्षसा प्रसंग यद्यपि आया है।

देव और राक्षसा से उस का परिचय कभी कलकत्ता में हुआ था। वह जंग भी नहीं बुधवार का था। एक दिन वो अवधारन आता था। उसके पास आ गया दोनों ताजमहल देखने जा रहे थे। साथ में था बालक मूलमु। नायक को भी है, वो साथ ले जाता है। वहां देव जो उसे बताता है, उससे हम मौजूकका रह जाता है।

शाही की रात रात ने हननीया ताज की हृदय में विभाजन की इच्छा ज्वार की थी। लेकिन इस संयोग है कि आज के दोनों अंतिम बार एक दूसरे से पृथक होने के लिए यहाँ आए। वह दोनों के दामादी जीवन की आशिर्वाद संयंत्र है। दम्पति में जो तनाव था, वह असहजीवी भी चुका है। उन्होंने तब किया कि अपना अंतिम लिवल के तनाव को वे अकेले बायाँ होगी वह पाती। इसलिए इस अंत से वारदात है रखने के लिए वे विजय को साथ लाए हैं। देव एक खेल की तरह जात के गुंबड में जोर से राक्षसा और मूलमु न का नाम विचार नहीं है और उन की अत्यधिक लुंगाहिया है। क्योंकि अंतिम सब भी जब। विजय को यह प्रसंग याद करने का मतलब है, जैसे कोई दूसरे क्षण है जिसका एक तौर सीमा फिरना है और दूसरा वह और उसे बुधवार दोनों दोनों के साथ में कभी फिराने के लिए जा रहे हैं – उतरते ही कि किसी की बिगाद वह धर्म- - किंतु आन न दे कि वे हतायें हैं। – कभी किसी बालक के पीछे इस ताज को फेंक देंगे और खुशबूदार रुमालों से करकर खुल पाए दे लेंगे – में भी जिओ जाएं। जैसे एक दूसरे की ओर देखने में उर लगता है।— कभी आरोप करती ओरेंख हत्या स्वीकारने को मजबूर न कर दे।

इस प्रकार के कई प्रसंगों से नई कहानी के संदर्भ में पढ़े हैं। अब देखना है पाठक इससे लाभ उठाता है या फिर एक कथा के रूप में मात्र नमोरंजन हेतु पठन कर लाग देता है।

\( \checkmark \) \( \checkmark \)

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ప్రత్యేకమైన వచనాలు మార్పులు కాంతిక అంశాలను కావడం ప్రాచుర్యం

- నాయా నాయక

అత్యంత శ్రద్ధాత్మకమైన చారిత్రక విషయాలను ఉపయోగించడం ప్రాచుర్యం ఉందుండి. ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి. అంతే ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి. ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి.

ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి. అంతే ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి. అంతే ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి. అంతే ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి. అంతే ప్రత్యేకమైన వచనాలు మార్పులు కావడం ప్రాచుర్యం ఉందుండి.
అంపోస్సు పనిచేసివామును నాటింపారు?... ఇంకానే మనం అంటారనం
అంపోస్సు, ఇంకానే నంతరాయనం అడగా ఉంటాం... తినకుంటుందే మనం అంటారనం
అంపోస్సు నుండి ఇంచించిన అంటారనం మనం తినారు? అంటారనం నుండి నిర్ధారించండి, నిర్ధారించండి, అంటారనం నుండి నిర్ధారించండి మనం తినారు? ఇంకానే నంతరాయనం అడగా ఉంటాం... తినకుంటుంటాం. రెండు వర్షాల వరకు దాని విషయం భావిస్తున్న మనం తినారు. మనం అంటార మనం తినారు, మనం అంటారం మనం తినారు. మనం అంటారం మనం తినారు, మనం అంటారం మనం తినారు.

అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటార మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు. అంటారం మనం తినారు మనం తినారు.
అంతర్జాతీయ రిలీజ్ ఇంస్టిట్యూట్ రేస్చర్ జర్నల్, భారతీయోభాష జాతికి అంతర్జాతీయ సంఘం కొనసాగించి వచ్చింది. ప్రతి సంవత్సరం ఒక వింటి, నాటి మంది నవలాలు, వారిని అంతర్జాతీయులు ఉపయోగించారు. కానీ, దీనిని తెలియజేస్తుంది. అతనిమే జాతివిధానం ఉన్నతమంత్రి అంధకార్యాలు మరిన్ని విషయాలను విభాగించడానికి పరిమితం కొనసాగింది. కొన్ని మంది వారితో ప్రతిహార్యమైనానే (Rising Action) మాటుగా. అధికారులు కాపట్టడానికి ఉంచి వారి ప్రతిహార్తులు అడవించి యుగానే సంఘం అంటే అది ప్రతిహార్తు వారి వారు వాళ్ళతో మాటుగా పరిశీలించారు. కానీ ప్రతిదిశ మాట ప్రతి మామల్లో రెండు ప్రతిహార్తులు వారి ఆంధ్రప్రదేశ్ వారు వాళ్ళతో మాట పరిశీలించారు. అందుకే స్వప్నం ఉండటానికి, వారి వాళ్ళతో పరిశీలించాలి. 'అంధకార్యం' వారిని వాడడానికి సమాధానం చేయడానికి ఉండటానికి, అది యుగానే సంఘం అంటే అడవించడానికి ఉండటానికి, అభిమానించడానికి ఉండటానికి, 'అంధకార్యాలు' వేడు తొట్టింగు అడవించడానికి ఉండటానికి, 'అంధకార్యాలు' రేయడానికి ఉండటానికి. 'అంధకార్యం' అడవించడానికి ఉండటానికి, 'అంధకార్యాలు' రేయడానికి ఉండటానికి ఉండటానికి. 'అంధకార్యం' అడవించడానికి ఉండటానికి, 'అంధకార్యాలు' రేయడానికి ఉండటానికి ఉండటానికి.

మాటుగా, కొన్ని మంది ప్రతిహార్తులు అంధకార్యం కూడా ఉంటారు. కానీ, ప్రతిహార్తులు నాటి ప్రతిహార్తుల మాట ప్రతిహార్తు వారు వాళ్ళతో అంధకార్యం కూడా ఉంటారు. అతనిమే ప్రతిహార్తుకు అంధకార్యం కూడా ఉంటారు. కానీ, ప్రతిహార్తు అంధకార్యం కూడా ఉంటారు. కానీ, ప్రతిహార్తు అంధకార్యం కూడా ఉంటారు. కానీ, ప్రతిహార్తు అంధకార్యం కూడా ఉంటారు.
మనం విద్యార్థులకు నేళ్ళాడుకోని శాస్త్ర నిపుణులకు దక్షిణ నుండి విద్యార్థులతో ఇచ్ఛి కలిగి నేళ్ళాడుకోని,

కానీ, బలమితి, ఓడించిన, సాధనాల 20-25 సారిస్థాన సహా, నిపటించి నాలుగు సంస్కృతి కార్యాలు అగ్నిదానం చేసింది ద్వారా నదియేయ వారికి ఉపయోగమైనవి ప్రస్తుత కాలం క్రింద వచ్చింది.

మనం విద్యార్థులకు విద్యార్థులకు దక్షిణ నుండి విద్యార్థులతో ఇచ్ఛి కలిగి నేళ్ళాడుకోని,

ఆమెడ్తాడు డిన్నార్తియే మరింత కార్యాలు వయస్సు ఉపయోగమైనవి అవసరంతో అధ్యాపకుడు విద్యార్థుల సాధనాలను తెరచింది అభివృద్ధి మాత్రమే విద్యార్థుల కొని వయస్సు వస్తుంది.

ఆమెడ్తాడు డిన్నార్తియే మరింత కార్యాలు వయస్సు ఉపయోగమైనవి అవసరంతో అధ్యాపకుడు విద్యార్థుల సాధనాలను తెరచింది అభివృద్ధి మాత్రమే విద్యార్థుల కొని వయస్సు వస్తుంది.

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INTRODUCTION

Buddhism came to the region of Telangana, even when the ‘Enlightened One’ was alive. It flourished and spread under the patronage of the Ikshavaku dynasty who was ardent Buddhist followers. Most of the marvelous Buddhist structures were built during this period. Buddhism held sway in this region for many centuries. Many Buddhist sites were discovered across Telangana, which divulged a wealth of artifacts that speak volumes of the ancient Buddhist culture. Telangana, as a geographical and political entity was born on June 2, 2014 as the 29th and the youngest state in Union of India. However, as an economic, social, cultural and historical entity it has a glorious history of at least two thousand five hundred years or more. Megalithic stone structures like cairns, cists, dolmens and menhirs found in several districts of Telangana show that there were human habitations in this part of the country thousands of years ago. The reference to Asmaka Janapada, part of present Telangana, as one of the 16 Janapadas in ancient India proves that there exists an advanced stage of society.

One of the first five disciples of the Buddha, Kondanna is a typical name from Telangana and though there is no exact information about his native place, the earliest known Buddhist township of Kondapur in Medak district is believed to be after him. The Buddha himself famously acknowledged that it was Kondanna who understood him properly. The Buddhist sources say that Bavari, a Brahmin from Badanakurti in Khanapur Mandal of Adilabad District sent his 16 disciples to all the way to north India to learn Buddhism and spread the message in this region. Megasthenes, who visited India in the 4th century BCE, wrote that there were 30 fortified towns of Andhras and a majority of them were in Telangana.

BUDDHISM IN TELANGANA

Telangana has been a vibrant social entity by the time of the Buddha and continued to be so for the next two and a half millennia. Telangana has Buddhism roots Evidence found in pre-Satavahana coins dating back to 1st Century BCE. The Brahmi inscriptions preceding Asoka prove that the State was one of the first places where religion made a mark.

One may be taken by surprise to learn that more than two millennia ago, Gautama Buddha’s teachings had influenced Telangana. An islet on the river Godavari called Badankurthi surrounded by the present-day Karimnagar, Adilabad and Nizamabad was then at the centre of Buddhism. Even today, the islet is a symbol of pride for the
Telangana region. Badankurthi also boasts of being one of the first places where Buddhism had reached, though Gautama Buddha had not visited the place. Buddhism flourished in Telangana state in ancient times, at remote village of Badankurthi on the banks of the Godavari near Khanapur in Nirmal district.

Buddha’s Suttanipata, a part of the Tripitakas, mentions clearly that at the place where the Godavari splits into two and meets again creating an eyot (islet in a river) lived a Rishi known as Bavari. There is also historical evidence to prove that this place, mentioned in the Suttanipata, is Badankurthi. It is also mentioned that the islet is between Assaka and Mulaka, which are in present-day Telangana and Maharashtra regions. Till a few years ago, the only way to reach Badankurthi, which is in present-day Adilabad, was by boats plied by local fishermen, but now there are two bridges.

**TELANGANA NEW HOME FOR BUDDHISM**

Telangana could emerge as the new address for Buddhism in the country if nearly 25 unexplored Mahastupas, Viharas and Chaityas spread across the State are brought to light. These explored and unexplored sites give a deep understanding about Buddhist activity during ancient times. The excavated sites revealed rich stories from the past which indicated the prevalence of trade relations, lifestyle and excellent craftsmanship.

**OBJECTS EXCAVATED IN BUDDHIST SITES IN TELANGANA**

Most of these are found to be in a dark-red ware, black and red ware, red ware, black polished ware, tan ware and pale red ware. The various Buddhist sites include Kotilingala, Munulagutta, Dhulikatta, Pashigam, Tamlapalli, Geesukonda, Konadpur, Panigiri, Tirupalagiri, Nagaram, Chada, Wadhampankota, Gopalayapalli, Yeleswaram, Nelakondapally, Mudigonda, Chaitanyapuri, Karukonda, Tummalagudem, Nagaram, Aravapalli, Mahuru, Kolanupaka, Bekkallu and Nagarjunakonda.

According to tourism officials, these Buddhist sites have a great potential to be developed into tourist spots. The department is also trying to bring in more of Buddhist tourists, so that the sites get the required attention on the global platform. There are plans to Telangana government to initiate a Buddhist circuit so that the tourists could visit this place at a stretch. ASI, department there are many unexplored Buddhist sites in Telangana, as Buddhism was widely spread till 5th century AD.

In Telangana there are mostly Sariraka stupas and Viharas, which are square shaped rooms where the monks used to stay. The Phanigiri and Nelakondapalli sites have Sariraka stupas where Lord Buddha’s ashes were found during the excavations. The other stupas which are likely to be traced are Paribhogika stupas which are built on ashes of Lord Buddha’s disciple’s and Uddesika stupas where Buddha visited during his journey.

In the ancient days, Karimnagar, Nizamabad were known Asmaka Desam where Buddhism prevailed, so there are high chances of finding more Buddhist sites in these regions during the future excavations. State Archaeology department annual report says Telangana has always been a place for Buddhists and there have been many traces of Buddhist sites in the State which date back to 1st and 2nd centuries.

Until recent times there have been only Mahastupas and Aramas, which are rooms near stupas for monks to reside. In recent times, there have been excavations where sites like
Dhulikatta, Phanigiri and Nelakondapalli and a few more have brought to light some Mahastupas, Aramas, Buddhist panels which proved that they were active places visited by monks during ancient times.

Telangana is the home of Buddhist religion in southern India and there are several Buddhist megalithic sites which are spread across the State. These sites establish a very old connection with the religion which strengthens the fact of Ganga - Jamuna tehzeeb of the State.

**EARLY BUDDHIST INFLUENCE**

Buddhism had spread to areas such as Nagarjunakonda and Amaravati in Trilinga Desam from North India before it went beyond the boundaries of Indian sub-continent. When Bavari heard of Buddha’s teachings, he felt that he was too old to go himself and instead sent 16 pupils to Gautama Buddha. His pupils discussed Bavari’s teachings and asked Buddha several questions, which were recorded in the Suttanipata. Of the 16 pupils, only one, Pingiya, returned to Bavari. On Pingiya’s return, Bavari too started following Buddhist teachings. Here one discipline returned to Trilinga Desam and share the enlightenment of Buddha's teachings with his master (guru) and the two went on spreading Buddhism for rest of their lives.

After Buddha’s Mahaparinirvanam, Asmaka, ruler of the erstwhile Podali kingdom (now Bodhan in Nizamabad dt), converted to Buddhism. Thereafter, Buddhism not only spread to Telugu regions but also to the rest of Southern India. Over hills and forests in the western part of India, Buddhism spread through the country along the Pranahita and reached the Godavari. Through boats in the monsoon and bullock carts in summer, it crossed the river banks and traversed across Dharmapuri, Kotilingala, Dhooolikatta, Phanigiri, Gajulabanda, Tirumagiri, Nelakondapalli and Jaggaiahpetan. Then crossed the Krishna River and reached Amaravati, according to historians.

**RAPID SPREAD OF BUDDHISM IN TELANGANA**

Nagarjunakonda As soon as Buddhism set foot in Telangana; it became a part of societal life and attained great importance. It further spread rapidly in the kingdom of the Satavahanas. Along with Kotilingala and Dhooolikatta, various other places in Telangana emerged as Buddhist centers, according to archaeological evidence. Kotilingala, however, remains the cornerstone in Buddhist history right to this age. Kotilingala was the capital of the Satavahanas. Excavations unravelled Srimukha Satavahanas’s currency at Kotilingala. During the excavations carried out between 1979 and 1984, the historic city of Kotilingala came to light. The excavations also revealed remains of wells, sophisticated drainage systems and brick constructions. Roman currency was also found at the site, which shows that Kotilingala was a centre of trade and commerce.

Buddhism flourished between the 1st Century and 4th Century BCE in several places in what are now Karimnagar, Suryapet, Nalgonda and Khammam districts. This apart, there are several sites in which is now Andhra Pradesh, at Jaggaiahpet in Krishna district, the ancient Amaravati in Guntur district and near Visakhapatnam. Today Buddhists are a microscopic minority in Telangana but in ancient times Buddhism flourished in Telangana. Most people are only aware of the historical Buddhist town of Nagarjuna Konda, an island in Nagarjuna Sagar Dam catchment area, the most popular.
Buddhist site and prominent seat of the Mahayana school of learning at Nagarjunasagar, about 160 kms from Hyderabad. In ancient times this area was known as Sri Parvata. Sri Nagarjuna, the South Indian master of Mahayana Buddhism lived here in the 2nd century AD. He was responsible for the Buddhist activity in this area. This was the location of many Buddhist universities and monasteries, attracting students from as far as China and Sri Lanka. Innumerable archaeological findings in this area are now housed in the museum at Nagarjuna Konda. Apart from this site; adjoining Nalgonda district of Telangana, there are many other sites in Telangana State which establish the presence and popularity of Buddhism in ancient times. And fresh evidence keeps cropping up from time to time.

Buddhism flourished between 1st Century and 4th Century BC in several places of Telangana. Some popular Buddhist sites in Telangana are Badankurthi, a remote village on the banks of River Godavari near Khanapur in Nirmal district, Bodhan in Nizamabad district, Kotilingala, Dharmapuri, Dhoolikatta and Peddabankuru in Karimnagar district, Phanigiri, Gajula Banda, Tirumalagiri, Vardhamanakota, Chada, Nagaram and Singaram in Suryapet district and Nelakondapalli in Khammam district. There is enormous history behind the excavations and findings in these areas. Archeology department found evidence of pre-Satavahana coins at Kotilingala which date back to the 1st Century BCE. The kings of those times promoted Buddhism, after Buddha’s Mahaparinirvanam, the present day Bodhan in Nizamabad district, which was the capital of the King Asmaka of the erstwhile Podali kingdom, also converted to Buddhism.

Buddhism flourished in many of parts of Telugu States for a long time. Kotilingala, the capital of the Satavahanas, remains a cornerstone in Buddhist history even today. Excavations carried out between 1979 to 1984 had unravelled Srimukha Satavahana’s currency, remains of wells, drainage system, brick construction, Roman coins, indicating that it was a centre for trade and commerce. Apart from Kotilingala, evidence of Buddhist links have been found at Dharmapuri, Dulikatta, Peddabankuru and Dhoolikatta in Karimnagar district; Phanigiri, Gajula Banda, Tirumalagiri Vardhamanakota, Chada, Tirumalagiri, Nagaram and Singaram in Suryapet district and Nagarjunakonda (Sriparvatam) in Nalgonda district and Nelakondapalli in Khammam.

STUPAS IN TELANGANA

The Stupa that was unearthed during the excavations was made of bricks which were unique to the Satavahanas. The inscriptions on the Stupa were written in the ancient Brahmi script. It has been ascertained that these inscriptions dated back to even Asoka’s rule. It can be inferred through this that Buddhism spread in these parts a long time before Asoka’s reign. It is estimated that the Stupa belongs to a period post Buddha and precedes Asoka. It can be deciphered from the script on relics that they are from the 4th century BC. Along with Kotilingala, Pashagam, Dhoolikatta and Meerjampeta are examples of the early Stupas. None of the Stupas hold any physical remains of Buddha, which goes to show that these were some of the first Stupas. Though not on the banks of the Godavari, Dhoolikatta, which is in Karimnagar and only a short distance away from the river, is home to a Stupa belonging to the age of Asoka (3rd century BC). It is believed that this Stupa belongs to the Dheravada School of Buddhism. This is the first era in Buddhist art and architecture; a five-headed cobra was carved on the walls of the Stupa along with the statues of the Bodhi tree. Mahapadhi Nishkramanam and Buddha’s feet were found here.

BUDDHIST SCHOLAR IN TELANGANA
It is said that a well-known trakikavetta, Dinnagudu, belonged to Kotilingala. Apart from being a trakikavetta, he was also an art scholar. He is also known to have written “Kandhamala” and to have developed the Buddhist Tarkika science. The adjoining hills known as Munula gutta was his base of operations. It is believed that the Telangana region has many Buddhist secrets waiting to be unearthed. Telangana seems to have embraced Buddhism from an early period in time, which can be seen in the way of life here. The revolutionary attributes of fighting against discrimination and inequality can also be seen in Telangana, which created its identity some 2,600 years ago. Chinese Buddhist scholar Hiuen T sang had also visited Telangana during his visit to India. This shows that the region had contact with the outside world thousands of years ago. Political revolutions must always assimilate the historic and philosophical attributes of the region to guide the growth of Telangana and inspire the rest of the country.

**IMPORTANT BUDDHIST SITES IN TELANGANA**

1. DHULIKATTA  
2. KOTILINGALA  
3. NAGARJUNA KONDA  
4. PHANIGIRI  
5. GAJULABANDA  
6. NELAKONDA PALLE  
7. KONDAPUR  
8. KARUKONDA

**CONCLUSION**

Buddhist sites of importance in Telangana continue to remain unknown too much of the world, due to lack of concerted efforts by the Tourism department. There are more than 60 Buddhist sites in both states as Buddhism flourished in the region approximately from 3rd Century BC to nearly 4th Century AD. Officials of the archaeology departments of both states are miffed at the tourism development corporations of their respective states for not ensuring proper connectivity to the Buddhist sites, providing poor publicity and for lack of amenities outside the sites. The Telangana state is replete with loads of Buddhist temples offering the spiritual tourists a unique sense of tranquility and spirituality. These temples belong to ancient times and boast high significance as well. For this reason, these temples are swarmed by the tourists all-round the year. The magnificent architecture of these temples add feather to the hat. Major destination is Nagarjunakonda, popular for its Buddhist temple remains and museum. It is a famous historical Buddhist town now an island nested near Nagarjuna Sagar. Telangana was the base of Buddhism, the number of villages named Buddaram only shows number of Aramas that existed in the Telangana State. However, this never came into light during the earlier regimes. The abundance of love and compassion that Telangana people and life exhibit is because they embraced Buddhism from an early period. Pilgrim sites which attracted tourists include the Buddhist site, Nagarjunakonda, Nagarjuna Sagar, glory of which is associated with Acharya Nagarjuna, a Buddhist philosopher who spread teachings of Gautama Buddha in the southern States.
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INTRODUCTION

Banking and the housing finance are correlated sectors in India, these are an experienced unique change in its structure from the beginning stage to present era. During 1970’s Indian housing finance has an exclusively government provided service to the needy conditions and at the same time, the private sector is also provided the housing finance with competitive nature, in this decade more than 45 housing finance entities providing housing loans worth Rs 781,000 million to home buyers across India.

The housing finance history in India can be divided into five different phases i.e. one is before 1970, in this phase the GOI had introduced various social welfare shelter schemes with the support state housing boards, which were accountable for allocating services like land and houses to individuals based on social justice principles. The second phase was starts 1970 onwards with the establishment of the public housing company, Housing and Urban Development Corporation (HUDCO) and Housing Development Finance Corporation (HDFC-1977). In this phase the housing finance is in the joint sector especially in the urban India. HUDCO was created to assist and promote housing and urban development programs with government agency. HDFC pioneered in individual lending based on market principles, it is one of the largest home loan providers of the country. The decade of 1980 covers the third phase, it is marked by the establishment of National Housing Bank (NHB – 1987). In this phase the GOI sharing and direct different agencies like insurance companies, commercial banks, according to RBI guideline 1.5 percent incremental deposits are allow to the housing finance and finally provident funds and mutual funds are also involved. After 1990’s the fourth phase was started and is characterized by remarkable changes in pricing of loans. Before 1994, the pricing of home loans were regulated by the NHB based on a differential rates charged according to the size of the loan. It was amended in 1994 and providers were free to charge market rates for loans above Rs 25000. The fourth phase saw an authority of fixed interest rates, but variable rate offers started emerging at the end of the decade. The fifth Phase was starts with the fast development in the housing finance sector after 2000. Home loan disbursements very quickly grew during the first few years of this phase.
Housing finance made an attractive business due to the lower interest rate regime, rising disposable incomes, stable property prices and fiscal incentives. Home loan disbursements grew to Rs 768191.90 million in 2005 from Rs 147012.00 million and it was increased at 19 per cent per year 2001.

Present, housing finance in India is provided to the public by five different groups of institutions i.e. Scheduled Commercial Banks, Scheduled Co-operative Banks, Agricultural and Rural Development Banks, Housing Finance Companies and State Level Apex Cooperative Housing Finance Societies.

The housing finance sector is an evident of rapid growth and profitability in the involvement of banking sector. The SBI and associate banks, commercial banks gave more impetus to this sector, these are aggressively increasing their market share. These are captured 72 per cent of share of housing finance in 2006 but it is 27 per cent in the beginning of this phase in 2001 year.

The latter part of this phase witnessed a slowdown in the rate of growth in home loan disbursements. High lending rates coupled with high property prices led to a slowdown in housing loan demand. The growth rate reduced to 5.46% in 2006 slowing drastically from the rates of 41.5% in the previous year. The recession in 2008 and the consequent correction in house prices are expected to reduce the size of disbursements in 2009 by 1 percent.

In the present era the public welfare programmes of the central and state governments and other public business activities are mostly depend on the banking industry. In 2006 the State Government of Andhra Pradesh have introduced the INDIRAMMA housing scheme, but it is functioning with the support of banking sector it is an evidence of the role of the banking industry in the housing finance. The banks are provided loans at 60 percent of the unit cost of INDIRAMMA houses i.e. Rs. 10,000/- for 1st Phase and Rs. 20,000/- for 2nd and 3rd phases to the eligible house holders. The present paper would like to focus on the INDIRAMMA houses and the banking sector in AP. In this paper the researchers are attention on the some issues like, district wise bank distribution of INDIRAMMA 3rd phase, which banks are involved INDIRAMMA housing loans at district level are analyzing in the present paper.

The present paper is focus on the INDIRAMMA-III phase and the banking sector in Andhra Pradesh state. The data were collected through secondary sources like publications of GOI, GOAP, reports of APHCL, authorized books and website of APHCL etc. The data were collected at district level and it was summarized at region level like Coastal Andhra, Rayala Seema and Telangana Regions. The researchers made an effort to analyze the distribution of total banks among the all districts and region level also we are analyzed, the study will carrying some of the following objectives,

1. To identify the district wise banks distribution in Andhra Pradesh.
2. To find out the involvement of various banks in the housing finance of INDIRAMMA 3rd phase at region levels in Andhra Pradesh.
3. To analyze the inter district and inter region level involvement banking sector of INDIRAMMA 3rd phase in the state of Andhra Pradesh.

The study is based on the secondary data, it was selected from the APHCL website, all the table are derived from the official data in the process of the table the researchers are used simple percentage and average methods are applied for the analyzing the table. The findings are may not be generalized for the other studies.

The state of Andhra Pradesh geographically divided into three regions and 23 districts, i.e. Coastal Andhra region with 9 districts, Rayalaseema with 4 districts and the region of Telangana contains with 10 districts. The district wise banks distribution are analyzed from the table - 1, the banks were classified into five categories, like SBI and Association banks (SBI&SBH), Nationalized Banks (NB), Foreign Banks (FB), Regional Rural Banks (RRB) and other Commercial Scheduled Banks (SB) all together 6443 branches are reported from all the districts in 2009 of the state. Out of, 44.34 (2857) per cent are NB is the highest, followed by SBI%SBH, RRB, OCSB and FB are 25.97 (1673), 19.51 (1257), 10.01(645) and 0.17 (11) per cent respectively. When we look into region wise, the Telangana Region (TR) stand first with 42.45 (2735), Coastal Andhra Region (CAR) 42.08 (2711) and Rayalaseema Region (RR) is 15.47 (997) per cent of branches are respectively.

The CAR share is 42.08 percent branches to total branches of the state, in which NB occupied the first rank followed by SBI&SBH, RRB, OCSB and FB are respectively. It is also reported as the same to the rest of the regions i.e. TR and RR. The district of Krishna is leading and Vizayanagaram is the lowest branches in CAR. In RR the Chittoor having the highest branches and the lowest is reported from Kadapa district, whereas in TR, Hyderabad is ahead followed by Ranga Reddy and the lowest branches are reported as 162 from Adilabad district. The TR district of Hyerabad and Vizayanagaram of CAR district are first and last rank in the overall observation.

When we look into bank wise and district wise, SBI&SBH branches are reported as the highest in Hyderabad 183 in TR, lowest is from Vizayanagaram 36 and Srikakulam 37 from CAR. In the aspect of NB more branches are reported in Hyderabad, and the district of Adilabad only 29 branches these two are from TR. Foreign Banks (FB) reported as the lowest it is only 11 branches in which 10 branches are located in Hyderabad and one is in Vishakhapatnam. RRB branches are reported as the third rank, in the district of Chittoor of RR is having the highest branches and the lowest is reported from Hyderabad of TR. It is an evident of RRB are mostly located in Rural areas, why because the main objective of RRB to improve the banking attitudes in the rural India. Whereas in the OCSB, these are all most located in the urban and municipal areas, the district of Hyderabad is the first and the lowest is from Nalgonda district 7 branches and the districts of Adilabad, Mahabubnagar and Srikakulam each 8 branches are reported.

In the overall observation in any region, majority SBI&SBH, NB and OCSB are located nearer to urban and municipal areas and very lowest share is in the rural areas. RRBs reported at significant level in the backward rural district like Anthapur, Chittoor, Nalgonda, Khaman, Adilabad, Mahabubnagar districts, extension of banking is one of the development factors, why because majority of banks are located at developed areas,
hence the Government take a way to spread the branches to needy people especially in the rural areas.

The region wise involvement of banks in the IDIRAMMA housing finance details are reported in the table -2, these details are provided by the Phase-III PEA Accounts (DyEE) in website. All the banks are giving house loans in all the regions, but it has some variations, the region and bank branches wise data are reported from the table. Out of 1155 branches are involved in the INDIRAMMA phase three loans with the banks linkage programme to the SHG members in the state of AP, of which 41.47 (479) percent branches are from CAR followed by 36.02 (416) percent of TR and the remaining 22.51 (260) percent are from the RR are respectively. It is note that the highest banks are reported in TR i.e. 42.45 percent to the total branches in the state, but the involvement of INDIRAMMA scheme involvement of TR is in the second rank, there is around 5 percent difference in between CAR and TR, availability of branches are almost compete these two regions. The banks wise details are as follows, out of 1155, 47.88 (553) percent of branches are from SBI followed by SBH 27.10 (313), IB 5.37 (62) and SB is 5.02 (58) percent. There are respectively the rest of the branches are very insignificant level, why because the IDIRAMMA scheme is organized by the Government of Andhra Pradesh, majority of Government accounts are under the controlled by the SBI & SBH only because these are the lead banks in AP. The Indian Overseas Bank (IOB) was ignored in TR, Commercial Bank of India (CBI) and Punjab National Bank (PNB) is ignored in the rest of two regions.

In the overall observation from the table the involvement of banking sector is more in CAR TR due to, the INDIRAMMA scheme was implemented in the rural areas, Hyderabad was totally excluded and the Rangareddy was very insignificant share, there are 22.51 percent branches are involvement in RR, but RR is contain of four district and it is note that the four district are having the more rural areas the scheme also rural centralized.

Among the three regions the CAR is in lead in the aspect of extension of the banking facilities than the rest of regions. The table -3 shows the details of district wise banks involvement of CAR in the state of AP. There are 479 branches from various banks are provided INDIRAMMA housing finance in this region, of the total, SBI possess 63.47 (304) percent branches are provided the housing finance of INDIRAMMA, the other banks like SBH, Syndicate Bank (SB), Indian Bank (IB), Union Bank of India (UBI) and Andhra Bank (AB) , are at significant at level, the rest of banks are very insignificant and the Punjab National Bank (PNB), Karure Visya Bank (KVB) Commercial Bank of India (CBI) and Bank of India are ignored in CAR. The district wise analyses are given in the following paragraphs.

The total 479 branches are distributed from nine district of Coastal Andhra Region (CAR), of which the highest share reported as 14.21 (69) percent from Guntur district and the lowest is Vizayanagaram only 7.93 (38) percent of branches, the rest of district are an ascending order i.e. East Godavari 13.99 (67), Prakasam 12.32 (59), Krishna and West Godavari each 11.27 (54), SRSP Nellore 10.44 (50), Vishakhapatnam 9.39 (45) and Srikakulam 8.98 (43) percent of branches are involved form various banks in CAR. In the North Coastal Andhra districts, banks involvement is at low level due to the lack of
spread of branches in the rural areas and these are low developed district in CAR it is reported in various studies and reports, it is note that hear also repeat. The SBI is lead the all the districts.

The involvement of banking sector in the INDIRAMMA housing finance in CAR, Out of 479 branches 43 branches are reported from Srikakulam, in which 95.35 per cent branches are belongs to SBI and the remaining 4.65 per cent are from IOB, the rest of banks are ignored. There are 38 branches are reported out of the total in Vizayanagaram district, in which SBI is top with 65.79 per cent, followed by COB is 13.16, AB is 7.89, UBI and INGVB are each 5.26 and BOB 2.63 percent are respectively. In Vishakhapatnam district 45 branches are giving loans to the INDIRAMMA, in which 82.22 per cent of housing loans from SBI, the rest of banks like SBH, IB, UBI and BOB are 6.67, 4.44, 4.44 and 2.22 per cent respectively, the rest of the banks are not involvement in this district. In East Godavari district 67 branches are avail to the INDIRAMMA housing finance, out of that 56.72 per cent of SBI, SBH is 11.94, UBI- 10.45, COB 7.46, BOB 4.48, AB 2.99 and BOI and IB are each 1.49 percent are respectively, the other banks are not giving any loans to the INDIRAMMA housing finance. Out of 54 branches are from West Godavari district, in which 50.00 percent finance from SBI, followed by IB 12.96, UBI and SBH are each 7.41, AB and INGVB each 5.56, BOI 3.70, BOB, COB, SB and Vijaya Bank (VB) are in each 1.85 per cent are respectively. There are 54 branches are facilitate housing finance of INDIRAMMA in Krishna district, in which, 59.26 percent share from SBI, 25.93% from IB, 3.56% of UBI, 3.70% of SB and each bank 1.85% are from SBH, AB and BOB are respectively. With 69 branches the Guntur district is the top in the CAR, of that 68.12% belongs to SBI, 14.49% from SBH, 7.25% are AB, 4.35% are from IB and 1.45 % in each from the following banks BOI, CBI, UBI, SB and COB are respectively. In the district of Prakasm 59 branches are providing housing finance of INDIRAMMA, of which, 50.85% from SBI, 20.34% of SB, 15.25% of SBH, in each 5.08% are from AB and IB, 3.39% from UBI are reported. In Nellore district 50 branches are available to the INDIRAMMA housing finance. Of that 54.00% are from SBI, 32.00% from SB, 4.00% are UBI, and each 2.00% are BOB, BOI, INGVB, IOB and SBH branches are respectively.

In the overall observation from the table SBI is the best facilitator of housing loans of INDIRAMMA, in all the districts of Coastal Andhra Region (CAR). There are 11 banks are provide the house loans of INDIRAMMA in West Godavari district. In the district of Srikakulam only two banks are providing loans i.e. SBI and IB. The Guntur district is having the highest branches which are providing housing loans of INDIRAMMA scheme. The banks of BI, CBI and PNB are not giving any loans to the scheme in the CAR. It is an interesting to note that only 17 AB branches are provides loans in this region.

The Rayalaseema Regoin with contain of four districts i.e. Chittoor, Kadap, Anthapur and Kurnool in this region 260 branches are providing INDIRAMMA housing finance, the table – 4 reveals the District wise Housing finance by Bank wise in Rayala Seema Region. Out of, 28.46 % (74) are from Chittoor, it is the highest share and the lowest is from Kadapa 21.92% (57) than the rest of the districts. It is reported as 26.92 (70) percent from Anthapur district and the Kurnool is 22.69% (59) of branches are giving the housing finance to the scheme.
In this region out of 260 branches, 60.00% are from SBI, followed by 10.77% branches belongs to IB, 7.31% of SBH, 6.92% of SB and 5.38% of INGVB these are the significant level the rest of the banks are not significant, the banks of PNB, IB, KVB and CBI are ignored in this aspect.

The contribution of banking sector in the INDIRAMMA housing sponsorship in RR, Out of 260 branches 74 branches are reported in Chittoor district, in which 37.84 per cent branches belongs to SBI and the remaining banks contribution is 33.78 percent of IB, 6.76 per cent in each SBI and INGVB, the remaining banks are insignificant range. The banks of VB, PNB, KVB and BI are not reported in this district. Out of 260 branches, 57 branches are reported as the lowest in Kadapa district, in which, 82.46% are branches are from the SBI, in the rest of branches SB, SBH and COB branches are 8.77%, 5.26% and 1.75% are respectively. There are 70 branches providing the housing credit for the scheme of INDIARAMMA in the district of Antapur, in which 60% branches are SBI, SB and SBH each 11.83% COB at 7.14%, INGVB is 5.71% and 4.29% from AB only. In the district of Kurnool 59 branches are giving the loan to the scheme of Indiramma, of which 66.10% branches are only from SBI. INGVB is 8.47%, SB 6.48, SBH 5.08 and IB 3.39 percentages are at significant. The rest of banks are not worth mentioning.

The SBI is having the highest branches which are providing the housing loans as on the limitation of government norms for the scheme of INDIRAMMA, in all the districts of Rayalaseema Region (RR). There are 10 banks are provide the house loans of INDIRAMMA in Chittoor district. In the district of Kadapa only five banks are providing loans. The Guntur district is having the highest branches which are providing housing loans of INDIRAMMA scheme. The banks of BI, CBI, KVB and PNB are not giving any loans to the scheme in the RR. It is an interesting to note that only 5 branches of AB are provides loans in this region and at the same time Kadap and Kurnool districts are not reported any AB branches are giving housing loans to scheme. In this region after SBI, the branches of IB is lead in the INDIRAMMA housing finance.

The total 416 branches are spread over eight district of Telangana Region (TR), the Hyderabad district is purely ignored because the scheme of INDIRAMMA is limit for the rural areas and the Nalgonda district is also it is due to the data is not available. The table – 5 reveals District wise Housing finance by Bank wise in Telangana Region. Out of, 62.02 (258) percent branches are belongs to SBH, this is the highest share than the rest of banks and the lowest is reported from BOB only two branches are giving the loans to the scheme. The banks of IOB, KVB, BOI are overlooked in this region. It observed that the around 85percent branches are from SBI&SBH, because these are the government sponsored banks for any scheme.

Out of 416 branches 16.25 percent are reported as the highest from the Mahabobnagar district, in which, more than 90 per cent branches are belongs to the SBH&SBI the remaining share is distributed to the rest of banks. The total 35 branches are Rangareddy district, in which more than 85 percent branches are reported from SBH&SBI and 14.29 per cent are from AB the rest of banks are insignificant. There are 53 branches are reported for the housing finance of INDIRAMMA in Medak district, of that altogether more than 90 percent branches belongs to SBH&SBI and the remaining only from CBI. In this district only three banks are available for the housing loans of the
scheme of INDIRAMM. In the district of Nizamabad, 40 branches are providing the loans of housing of the above stated scheme, in which 87.50 percent branches are from the SBH&SB and the rest of banks are an unimportant role in the involvement of the housing finance. There are 59 branches are reported in Adilabad district, in which more than 92 percent branches are providing the INDIRAMMA housing finance which are belongs to SBH&SBI only the rest share is distributed at insignificant level to the rest of banks. The total 63 branches from various banks take part in the distribution of housing finance of the above scheme Karimnagar district. Of which, 63.49 per cent of branches are belongs only from SBH, followed by AB 22.22 percent and the UBI is 7.94 per cent the remaining share is spread over the rest of banks at insignificant range. There are 52 branches are reported in the district of Warangal in which more than 86 per cent are from sponsored banks of SBH&SBI, the rest of share of involvement of housing finance of INDIRAMMA is distributed to PNB only at regarding stage 5.77 percent but the rest of banks involvement is insignificant. Whereas in Khammam district, total 46 branches are providing the housing loans in the scheme of INDIRAMMA, of which, 82.61 per cent is from the SBH and the 8.70 of PNB, 6.52 are SBI and only 2.17 of VB branches are respectively. It is note that the district of Khammam only four banks are involved in the INDIRAMMA scheme.

There are 12 banks are involved in disbursement of the house loans of INDIRAMMA in Telangana Region, the banks like BOI, KVB and IOB are ignored in this region. The Region of Telangana, SBH is having the highest branches which are providing the housing loans as on the limitation of government norms for the scheme of INDIRAMMA, in all the districts of this region, the SBH is the lead expect Warangal district, the SBI is the lead in this district.

CONCLUSION

The present study focused the some important issues like the banks wise information of Andhra Pradesh at district and the region level. The Nationalized Banks are at the peak level in the district and the regions also followed by SBI&SBH, RRB and Other Commercial Scheduled Banks. The RRBs reported at significant level in the backward rural district like Anthapur, Chittoor, Nalgonda, Khammam, Adilabad, Mahabubnagar districts. The extension of banking is one of the development factors, why because majority of banks are located at developed areas, hence there is need of spread over the branches for the needy people.

The researchers made an effort bank wise involvement in the scheme of INDIRAMMA housing finance. The Coastal Andhra Region is the first rank followed by Telangana and Rayalaseema, the INDIRAMM scheme was implemented in the rural areas,

The SBI is the best catalyst of housing loans of INDIRAMMA, in all the districts of Coastal Andhra Region (CAR). There are 13 banks are provide the house loans for INDIRAMMA in this region. More banks served to West Godavari and the district of Srikakulam only two banks are served for the scheme. It is note that, only 17 AB branches are provides loans in this region for this scheme.
The SBI is having the highest branches which are providing the housing loans as on the limitation of government norms for the scheme of INDIRAMMA, in all the districts of Rayalaseema Region (RR). There are 12 banks are providing the house loans of INDIRAMMA in RR. Chittoor is the lead and in the district of Kadapa is least. The AB is an insignificant even in this region also. In this region, after SBI, the branches of IB are lead in the INDIRAMMA housing finance.

There are 12 banks are involved in disbursement of the house loans of INDIRAMMA in Telangana Region, the banks like BOI, KVB and IOB are ignored in this region. The Region of Telangana, SBH is having the highest branches which are providing the housing loans as on the limitation of government norms for the scheme of INDIRAMMA, in all the districts of this region, the SBH is the lead except Warangal district, the SBI is the lead in this district. It is observed the SBI branches are lead in the CAR and RR but the SBH is the lead in the TR. The involvement of AB is more in TR than the rest of regions.

The overall observation from the study, without involvement of banking sector it is not possible for success implementation of the scheme of INDIRAMMA especially in the state of Andhra Pradesh, why because the AP is the leading state in country in the aspect of SHGs, the SHGs are path way to the involvement of banking sector in the housing finance, particularly in the IDIRAMMA scheme.

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Electronic Commerce: Challenges and Future in Hyderabad

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Abstract
There is a paradigm shift from paper-based transactions to fully electronic organizations, and as observed earlier, IT, in general and tools of Internet commerce have begun to transform industries in many fundamental ways. E-commerce facilitates formation of new types of information based products such as interactive games, electronic books & information on demand. It has also resulted in improved efficiency in interacting with customers & communicating with trading partners, besides developing new products and markets. The key element of e-commerce is information processing. E-commerce is a new way of conducting, managing and executing business transactions using computer and telecommunication networks. This research paper is aimed to explore the challenges and future of e-commerce in Hyderabad city through survey method. It is also intended to look into the barriers and impediments involved in promoting e-commerce.

Introduction
Information and Communication Technologies (ICTs) have transferred the way people work and do business. It has transformed the way businesses buy and sell products and services. At first, the term e-commerce means the process of execution of commercial transactions electronically with the help of the leading technologies such as electronic data interchange and electronic funds transfer (EFT) which gave an opportunity for users to exchange business information and do electronic transactions (Rayudu, 2004). The business firms and organizations started to send commercial documentation electronically with the help of ICTs from the late 70s. It refers to the paperless exchange of business information using electronic data interchange, electronic mail, electronic bulletin boards, electronic funds transfer, World Wide Web, and other network based technologies. E-commerce not only automates manual processes and paper transactions, but also helps organizations move to a fully electronic environment and change the way they operate. E-commerce facilitates formation of new types of information based products such as interactive games, electronic books & information on demand. It has also resulted in improved efficiency in interacting with customers & communicating with trading partners, besides developing new products and markets. The key element of e-commerce is information processing E-commerce is a new way of conducting, managing and executing business transactions using computer and telecommunication networks (Yadav, 2006).
There is a paradigm shift from paper-based transactions to fully electronic organizations, and as observed earlier, IT, in general and tools of Internet commerce have begun to transform industries in many fundamental ways (Bajaj & Nag, 2005).

Challenges for e-commerce
Though e-commerce revolutionized the ease of doing business, it has some drawbacks that include credit card frauds, distrust of people, lack of infrastructure, cyber competition, preference of foreign websites, and lack of skills, awareness and expertise as well as absence of cyber brand image and Internet failures.

Hyderabad City & Ease of Doing Business
Hyderabad has maintained its record in ease of doing business by securing first place in two parameters - enforcing contracts and resolving insolvency - as per the latest report released by the World Bank (The Hindu, 2016).
The World Bank, in its report measuring business regulations, has surveyed 17 cities across the country in terms of starting a business, dealing with construction permits, registering property, paying taxes, trading across borders, enforcing contracts and resolving insolvency. The City of Pearls was ranked number two, next only to Ludhiana, in terms of overall ease of doing business.
The World Bank said that the methodology involved measurement of time and cost for resolving a commercial dispute through a local first-instance court and the quality of judicial processes index, evaluating whether each economy has adopted a series of good practices that promote quality and efficiency in the court system. The data was collected through study of the codes of civil procedure and other court regulations as well as questionnaires completed by local litigation lawyers and judges.
In terms of resolving insolvency, the World Bank said it has been measured on the basis of time, cost and outcome of insolvency proceedings involving domestic entities as well as the strength of the legal framework applicable to judicial liquidation and reorganization proceedings.

Review of Literature
Andrew D. Mitchell (2001) examined the key issues that electronic commerce poses for global trade, using as a starting point the General Agreement on trade in services (GATS), the World Trade Organization (WTO) agreement most relevant to e-commerce.
James Christopher (2004) examined all the best elements of e-commerce does not guarantee consumers will visit or remain loyal. But looking at what they want and their satisfaction levels of other well established e-tailors such as Amazon and e-Bay who have already invested significant resources to understand what consumers needs, wants and desires. Perhaps it would be useful to emulate these established pure players since they have been and continue to be highly successful as retain high marks for customer satisfaction.

Mauricio S. Featherman, Joseph S. Valacich & John D. Wells (2006) reported that as companies oracle to digitize physical based service processes repackaging them as online e-services, it becomes increasingly important to understand how consumers perceive the digitized e-service alternative. E-service replacements may seem unfamiliar artificial and non authentic in comparison to traditional service processing methods. Consumers may believe that new Internet- based processing methods expose them to new potential risks the dangers of online fraud identity theft and phishing swindles means schemes to steal.
confidential information using spoofed websites, have become common place and are likely to cause alarm and fear within consumers.

Rajiv Rastogi (2003) reported that a developing country can become industrialized and modernized if it can extensively apply IT to enhance productivity and international competitiveness, develop e-commerce and e-governance applications. An information based society or knowledge based society is composed of IT products, IT applications in society and economy as a whole. Many countries in Asia are taking advantage of e-commerce through opening of economies, which is essential for promoting competition and diffusion of Internet technologies.

The Internet is boosting efficiency and enhancing market integration in developing countries. The developed world has had a long lead over the developing countries in the telecom infrastructure. The world average of teledensity is 15 percent compared to the developed world average of 55 to 60 percent. Same is true of PCs, Internet connections, and the number of Internet hosts. All these traditional indicators for India as seen above are still small. But the total number of Internet connections are large in absolute numbers. Large enough to have a critical mass of 10 to 20 million users to be able to make an impact on e-commerce and e-governance. In the next 3 to 5 years, India will have 30 to 70 million Internet users which will equal, if not surpass, many of the developed countries. Internet economy will then become more meaningful in India. The number of e-transactions will be large enough to sustain the Internet economy.

Kim (2004) examined there are main two factors for conducting successful e-commerce strategy which are security of the e-commerce system and user friendly web interface. Security means not only securing own system but also providing security assurance to users who are using the sites or online software user friendly web interface give consumer trust and it’s easy to convenience for customers. Apart from these factors other factors are also essential to succeed which are top management support, IT infrastructure and customer acceptance. Top management support plays vital role as per Kim as they are the decision makers and their support and decision will direct the company to use the strategy. Further he also explained that without proper IT structure and skilled human resources, e-commerce strategy will fail. One of the factors he explained is customer acceptance; customer acceptance means the way customer accepts the web or online software of the company and it should have very rich contents and very easy to use these factors will decide whether business will get more customers.

Electronic Commerce (e-commerce) as defined by Vacca and Loshin (2003) means conducting business online. According to them, in e-commerce, power of digital information is used to understand the need and preferences of customers so that products and services can be customized for them. They believe that many companies are engaged in electronic commerce today for direct marketing, selling and customer service, online banking and billing; secure distribution of information; value chain trading; and corporate purchasing.
Werther H and Ricci F (2004) reported that e-commerce in travel and tourism industries are continuously increasing despite of tough economic problems. This industry is adopting application of B2B and B2C. This industry has changed the ways of do business for traditional ways to modern way i.e. e-commerce via web and other online transaction software. Web is changing the behavior of consumers are well as they are becoming less loyal, take less time for choosing and consuming the tourism products. As this industry is service oriented business industry, companies are implementing various new techniques to satisfy consumer needs and providing information to them through web and different value generating strategies like value extraction, value capture, value addition value creation. Travel and tourism is information based service oriented business and the product is termed as “confidence good” and prior comprehensive Assessment of quality is impossible however due to use of e-commerce feedbacks from consumers can be obtained in short span of time and this services can be enhanced accordingly. Due to adoption of e-commerce in travel and tourism industry consumers are becoming more powerful players as they can choose their destination and sites in few minutes whereas travel agents, travel websites etc see diminishing power in sales however they are providing new market functionality using new technologies to attract more consumers. Many tour operator, travel agents online travel agents are using these strategy to attract more consumers however using more high-tech technologies needs huge investments need more high skill human resource etc.

**Objectives of the study**
This research paper is aimed to find out answers for the following objectives

1) To study the Internet marketing, Electronic cash, advertising on the Internet, Electronic banking in e-commerce.
2) To know the real involvement of dealers and customers in the process of e-commerce.
3) To study the problems and prospects of distributors, sellers and customers in the process of E-commerce in Hyderabad city.

**Scope of the Study**
Following Liberalization and Globalization, India as one of the largest markets of the world has witnessed revolution in doing business through access to information in the electronic medium. The e-commerce backed by ICTs enabled customers to clear the recurring dues like payment for electricity bills, telephone bill, shopping bill by instructing the bank for payments from customers account online fund transfer from one account to another in the bank. Moreover, the introduction of credit cards, debit cards, ATMs, E-cash, E-cheque enabled customers to deposit or withdraw cash from the bank at anytime.

E-commerce has proved to be extremely useful for education and research as it provides any information within few seconds. The ability to do business electronically has resulted in the development of new business models at a rapid pace, which models will prevail is still being decided.

It is onus on the government to facilitate e-commerce by providing the necessary infrastructure, providing the basic communications connectivity to allow people to access the Internet.

The proposed study is to identify challenges and future of e-commerce in the Hyderabad city.
Research Methodology

This study employs both types of data, i.e., the primary data and secondary data. The primary data is collected with the help of questionnaire from directors or managers, dealers and customers in Hyderabad city. Random Sampling technique is used to select 10 companies out of 50 in the city. The reason behind selecting these firms was they are providing electronic transactions. The list of selected companies and number of respondents:

<table>
<thead>
<tr>
<th>Company</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Infosys</td>
<td>10</td>
</tr>
<tr>
<td>2. Tata Consultancy Services</td>
<td>10</td>
</tr>
<tr>
<td>3. Cognizant Technology Solutions</td>
<td>10</td>
</tr>
<tr>
<td>4. Amazon</td>
<td>10</td>
</tr>
<tr>
<td>5. Deloitte</td>
<td>10</td>
</tr>
<tr>
<td>6. Accenture</td>
<td>10</td>
</tr>
<tr>
<td>7. Wipro</td>
<td>10</td>
</tr>
<tr>
<td>8. Oracle</td>
<td>10</td>
</tr>
<tr>
<td>9. Tech Mahindra</td>
<td>10</td>
</tr>
<tr>
<td>10. Microsoft</td>
<td>10</td>
</tr>
</tbody>
</table>

In each company, 2 directors and 2 managers, 3 dealers and 3 customers were approached and recorded their responses through questionnaires. A total of 100 respondents were contacted.

Data Analysis and Interpretation

Do you think that electronic transaction in a company is must?

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Response</th>
<th>Dealers</th>
<th>Customers</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>21 (70)</td>
<td>15 (50)</td>
<td>36 (60)</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>09 (30)</td>
<td>15 (50)</td>
<td>24 (40)</td>
</tr>
</tbody>
</table>

- Figures in parenthesis indicate the percentages
- Source: Field Survey

It is clear from the Table 1.0 that 21 percent of dealers and 15 percent of customers feel that e-commerce is a must for companies to do business. While 30 percent of dealers and 50 percent of customers feel that it is not necessary.

Do you think that e-business take over the entire business in future?

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Response</th>
<th>Dealers</th>
<th>Customers</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>26 (86)</td>
<td>13 (43.3)</td>
<td>39 (65)</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>04 (14)</td>
<td>17 (56.6)</td>
<td>21 (35)</td>
</tr>
</tbody>
</table>

- Figures in parenthesis indicate the percentages
It is evident from the table 1.1 that 86 percent of dealers and 43.3 percent customers opined that e-business is imminent to take over the entire business in future. On contrary, 14 percent and 56.6 percent of dealers and customers gave negative response respectively.

**Would you like to share personal information while ordering products through online?**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Response</th>
<th>Dealers</th>
<th>Customers</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>18 (86)</td>
<td>19 (43.3)</td>
<td>39 (65)</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>22 (14)</td>
<td>11 (56.6)</td>
<td>21 (35)</td>
</tr>
</tbody>
</table>

Figures in parenthesis indicate the percentages

Source: Field Survey

According to the table 1.2 that 86 percent of dealers and 19 percent of customers liked to share their personal information while doing e-commerce. However, 43.3 percent dealers and 56.6 customers felt insecure to give personal information.

**Can your dealers respond promptly to e-commerce process?**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Response</th>
<th>Directors</th>
<th>Managers</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>13 (65)</td>
<td>11 (55)</td>
<td>24 (51)</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>07 (35)</td>
<td>09 (45)</td>
<td>16 (49)</td>
</tr>
</tbody>
</table>

Figures in parenthesis indicate the percentages

Source: Field Survey

According to the Table 1.3 that 65 percent of directors and 55 percent managers responded that their dealers respond promptly to the e-commerce process. While 35 percent of directors and 45 percent of managers opined in opposite.

**Do you feel that lack of stringent security measures affecting online business?**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Response</th>
<th>Directors</th>
<th>Managers</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>13 (65)</td>
<td>12 (60)</td>
<td>25 (62.5)</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>07 (35)</td>
<td>08 (40)</td>
<td>15 (37.5)</td>
</tr>
</tbody>
</table>

Figures in parenthesis indicate the percentages

Source: Field Survey

The Table 1.4 illustrates that 65 percent directors and 60 percent managers faulty security measures affecting online business. However, 35 percent directors and 40 percent managers responded that the security measures are adequate.

**Do you feel that lack of awareness on e-commerce affecting sales?**

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Response</th>
<th>Directors</th>
<th>Managers</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>17 (85)</td>
<td>16 (80)</td>
<td>33 (82.5)</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>03 (15)</td>
<td>04 (20)</td>
<td>07 (17.5)</td>
</tr>
</tbody>
</table>

Figures in parenthesis indicate the percentages

Source: Field Survey
The Table 1.5 gives evidence that the 85 percent directors and 80 managers affirmed that lack of awareness on-commerce affecting sales. However, 15 percent of directors and 20 percent managers responded negatively.

**Findings and Conclusion**

As e-commerce in Hyderabad is gaining popularity at greater pace as more online retailers entering into the market. The challenge is that most entrepreneurs don't have the resources or capital to wait for years before they can get profits. The past five years have seen a rise in the number of companies embracing e-commerce technologies and the Internet.

From the survey conducted and the interaction with the respondents resulted in the findings mentioned below.

1. Customers do not have whole information about operating an e-commerce site for e-buying procedure.

2. Most of the customers are unable to remember passwords and login IDs for Internet banking due to their complexity.

3. There is no freedom to the dealers to operate an e-commerce site because the law permits manufactures to limit the number of dealers authorized to sell their products in particular places.

4. Most of the customers prefer to buy products in cash after delivery due to lack of confidence in e-commerce.

5. E-banking has become indispensable for giant corporate firms and MNCs.

**Conclusion**

The use of e-commerce has changed the entire procedure of business because the computers, internet connection, attractive and informative websites are the new additions in any business. It has changed the entire transaction procedure in banking system, cheque system and credit system. It has been observed that the managements lack the proper ability to explain their strategy well to their employees and customers resulting in miscommunication and ignorance of objectives. Major customers have no correct information about the use of internet and operating websites for commercial purpose. There is a need to promote e-commerce by creating awareness among the people over its advantages. The government of the day may provide infrastructure to drive the society towards cashless transactions. Specific strategies and programmes should be undertaken in order to create confidence in common people so that they can freely make use of e-commerce.

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A Survey on Impact of Social Media on Election

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Abstract—2014 Assembly elections in India the biggest change in election campaigning in Indian politics. The ruling party – Congress which were in power for 10 years was defeated and whole and sole responsible person for it was ‘Mr. Narendra Modi’. Nobody would argue that for the first time in India social media was used so extremely during elections. The study shows that Mr. Narendra Modi is the most active and popular personality on twitter. Twitter including all other popular social networking sites and the news channels’ The main aim of this paper is to understand the impact of social media on the Indian politics.

Social media is the primary resource for the information retrieval. Using the text mining field; huge amount of unstructured textual data collected by social media can be converted and displayed as user relations in real time. Given its popularity, social media could be used as an influential channel for opinion leading, including agenda-setting and public opinion formation. The present research paper studies the importance of use and rise of social media in the arena of Indian politics and its impact in general and political participation by the general public. First the study is to examine for rise of social media as a medium to reach voters. Secondly impact of people using social media during election campaign on poll results.

Keywords- Social media, Election campaign, Indian politics, Twitter and Facebook.

I. INTRODUCTION

Google is the answer to any question you may have today. The communication technology revolution changed the across world by connecting the people. Recent days youngsters is using more numbers of social sites such as Facebook, Twitter, WhatsApp, Blog as platforms for communicating with friends, family. Social Media’s early development shows its impact on society and is a crucial role of the information and communication technologies.

According to Com. Score report India has become the world’s third largest Internet user. As of June 2014 India has are more than 230 million internet users as per data shared by Internet and Mobile Association of India (IAMAI), which is whooping 20% more compared to that of June 2012. The use of social media is extremely complex. Even though use of social media has several challenges such as security, privacy, accuracy at the same time it provides the opportunities for sharing, affiliations, and engagement of users which is provided by the medium of social media. It is very crucial to understanding how and why these tools can
and should be used in politics. Social Media has rapidly grown in importance as a platform for political activities in its different forms. Social media platforms, such as Twitter, Facebook and YouTube provide new ways to encourage people get in political involvment, where elections and electoral campaigns have a central role.

‘Social Media is the biggest shift since the industrial revolution’ says Eric Qualman, Socialnomic. It is the top most activity present on the web. Every papular brand has its presence on social media. It has become one of the very important selling point for the marketers and fastest mode of spreading advertisement of the product.

A. Facebook
Facebook is one of the most popular online social networking sites. It was founded on February 4, 2004, by Mark Zuckerberg with his college roommates.

Facebook has broad impact on the social life of people. Facebook allows users to people to stay in touch with friends, relatives and other connections without time and geographical limits provided they have access to the Internet. Its activity based on interest, hobbies, knowledge brings people together through groups and other pages. Due to its widespread network it connected lots of lost family and friends. Facebook has 800,000,000 - Estimated Unique Monthly Visitors.

B. Twitter
Twitter is one of the trending online social networking site which enables users to communicate using short messages having character limit of 140; which are called as “tweets”. Twitter was created with the idea of is it possible to share your status with your friends so that they know what are you doing or up to in March 2006 by Jack Dorsey an American businessman. Twitter with 340 million tweets per day has gained very high popularity. Twitter is also called as the SMS of the Internet.

D. WhatsApp
WhatsApp Messenger is a cross-platform instant messaging service for smartphones. It allows user to send messages without paying for SMS. It requires internet for communication. It is integrated with smartphones which allows user to share photos, audios, videos and their location using integrated Maps present on their smartphones. WhatsApp Inc. was founded in 2009 by Brian Acton and Jan Koum.

E. Hike
Hike Messenger is made in India, specially designed for cross platform smartphone communication using internet. Along with messages, audio, video sharing it also provides stickers for effective communication. Hike was created by Atul Singh and was taken over by Bharti Softbank in April 2013. It has crossed more than 35 million users in In

III IMPACT OF SOCIAL MEDIA ON INDIAN POLITICS
India’s 16th National general election which was held in nine phases during April and May, 2014 was probably one of the most awaited elections in the recent times with the changing Politics of India. According to observers, social media would play a important role in deciding which party wins the most seats. A report published in April 2013 by the Internet and Mobile Association of India (IAMAI) and the Mumbai-based
Iris Knowledge Foundation, Facebook users will have a tremendous impact over the results of India’s 543 constituencies and the reason for this is the youth of India. Upcoming elections 2019 social media more influence on election campaigning. Because every political party having special wing related to socialmedia. Recent days smartphones reach rural arias as compared to 2014 election they using what app sharing more videos on political setair.

45% of population is below 25 age group and 60% is below 35 % age group[8]. This population is either studying in college or working in different companies such as IT companies, BPOs, research centres and other sectors. Their busy schedule has created a virtual distance between television and radio specially in case of acquiring or sharing information. The youth is tech savvy and love being connected with updated trends and topics which is possible by using laptops, desktops or the most favourite a network connected mobiles.[5]

Even though politicians for their campaign still use posters, cut-outs, fliers, graffiti and personal rally’s to reach and win over voters but with the social media changing the picture of urban and rural India also, political parties are becoming tech savvy and realize that social media is the only way to reach out to the this youngsters. For 2019 general election social media usage in India was very high. Today, however, Facebook has 99 million users and Twitter has an estimated 36 million accounts in the country. As per the LAMAI report 2013 this change for presence of social media could be observed as every political party participating in 2014 general election has set an 3-6% of its election budget for spending on social media.[2] The report says that the leading parties Bharatiya Janata Party (BJP) and Nation congress party has set this it is increasing 2019 elects campared to 2014 election respectively.

From very beginning the Bharatiya Janata Party (BJP) has the biggest presence in social media. The BJP started using the social medium even before the 2009 general election. Mr. Narendra modi who was the Prime Minister candidate of BJP and all other members of BJP had very high popularity and a reach to general public using social media is as compared to any other parties this scenario every political party lern from 2014 election. Narendra Modi have highest follower on twitter and Facebook. Aam Aadmi Party or AAP which is a newly formed political party has quite high popularity as compared to the two old major parties – Congress and BJP. AAP is very active on social media channels. It was observed that even though AAP and BJP were fighting against each other on social media but the Congress party realised its importance quite late

A. Facebook

Indian Election a major Event for not only India but for whole world. With the changing trends it is estimated that now the youth following social sites will decide the future of candidates. The urban development rate is growing day by day; which increases the number of Facebook followers. It is said that Facebook will provide a new voter bank for politician. Candidate and a Party which could leave its impression on Facebook have definitely seen the positive results. This explains need for well-defined strategy specially designed for social media to make their campaigns more effective.[5]

B. Twitter

Twitter had its own ‘Tweeter Election’ for election 2014.
56 million election-related Tweets were gathered till when election ended. Each of the poll days saw between 5.4 lakh and 8.2 lakh election-related Tweets. The tweeter resultshow

**Conclusion**

with the increased use of social media the current paper focused mainly on use of social media as a tool for election campaign in India which is known to be one of the wired countries in the world with having more than 60% of its youth below age group of 35 social media plays vital role in the life of this young youth. The paper mainly covers the brief details of most popular social media among the Indian youth and the various existing system used for studying the impact of social media on world politics. The paper actually used by general user and what influence the scientist to actually study this vast amount of unstructured data generated by the comments of user to be mined (data mining) and then classify this mined data to actually find out the real time relationship between the user comments and the existing parties. The Maharashtra state assembly election can be used for to study the impact of social media on Maharashtra politics. There is scope for verifying the changed sentiments of the user before and after election. The study can be enhanced to actually classify the gender of the user and to match it with actual demographics it can include the scope for verifying whether the user is human or a boat. The study can also include a machine learning approach to train a system to automatically classify the tweets and do a sentiment analysis of the tweets.

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AN ETHNOGRAPHIC STUDY OF GUTTIKOYA

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ABSTRACT

The tribe is a social group which occupies an area characterized by cultural homogeneity and unifying social organization. Guttikoya is a tribe migrated from Chattisgarh to Eturnagaram. They had followed patriarchal family system. Male is head of family. Joint families are there but they give women equal status. The woman even go outside for hunting. Hunting is the main occupation of Guttikoyas. They had moisture their body with mixture of soils for protection. They used arrow and bow, axes, spade for hunting. They gather different types of leafy vegetables, roots, pickles.

Keywords: Guttikoya, Tribe, Adivasis, ST, Customs, Economic activities, Social

INTRODUCTION:

Tribal peoples form a major segment of the world population. They are found all over the world. They are called by different names such as 'primitive,' 'tribal,' 'indigenous,' 'aboriginal,' 'native,' and so on. India has a large number of tribal people. According to R. C. Verma they "constitute about 8.08% of the total population. They would be about 6.78 crores out of the total population of 83.86 crores according to [the] 1991 census" (i). The major tribes in India are the Gonds, the Bhils, the Santals, the Oraons and the Mina. They live in different regions in the forest as well as in urban areas, and mostly speak their own languages. The states of Madhya Pradesh, Orissa, Bihar, Maharashtra, Gujarat, Andhra Pradesh, West Bengal and the Northeastern Region have a larger concentration of tribal population. The Andaman and Nicobar Islands are also inhabited by several tribes such as the Great Andamanese, Sentenelese, Onges, Jarwas, Sompens, and so on. The tribes, according to Verma, are "the autochthonous people of the land who are believed to be the earliest settlers in Indian Peninsula." (I). They are called adivasis, meaning the first settlers. Prior to the caste system, people were divided into different tribes. At that time, each tribe was a homogenous and self-
contained unit without any hierarchical discrimination. Each tribe had a chief for its protection. Gradually, the chief assumed political and military power and was recognized as the ruler. Thus, there emerged the republics and monarchies. Tribes were associated with large kingdoms. Each tribe had its own system of administration. There was decentralization of authority among the tribes. The traditional tribal institutions were vested with legislative, judicial and executive powers. The 'Maniki' and 'Munda' system in Singhbhum and the 'Manjhi' system in SantalPargana are examples of tribal institutions. As pointed out by R.C.Verma these "are headed by tribal chiefs who exercise considerable influence over social, economic and religious affairs of their respective tribes". The tribe is a social group which occupies an area characterized by cultural homogeneity and unifying social organization

**Distribution of Tribes**

The Scheduled Tribes are notified in 30 States/UTs and the number of individual ethnic groups, etc. notified as Scheduled Tribes is 705. The tribal population of the country, as per 2011 census, is 10.43 crore, constituting 8.6% of the total population. 89.97% of them live in rural areas and 10.03% in urban areas. The decadal population growth of the tribal's from Census 2001 to 2011 has been 23.66% against the 17.69% of the entire population. The sex ratio for the overall population is 940 females per 1000 males and that of Scheduled Tribes 990 females per thousand males. Broadly the STs inhabit two distinct geographical area – the Central India and the North-Eastern Area. More than half of the Scheduled Tribe population is concentrated in Central India, i.e., Madhya Pradesh (14.69%), Chhattisgarh (7.5%), Jharkhand (8.29%), Andhra Pradesh (5.7%), Maharashtra (10.08%), Orissa (9.2%), Gujarat (8.55%) and Rajasthan (8.86%). The other distinct area is the North East (Assam, Nagaland, Mizoram, Manipur, Meghalaya, Tripura, Sikkim and Arunachal Pradesh). More than two-third of the ST population is concentrated only in the seven States of the country, viz. Madhya Pradesh, Maharashtra, Orissa, Gujarat, Rajasthan, Jharkhand and Chhattisgarh. There is no ST population in 3 States (Delhi NCR, Punjab and Haryana) and 2 UTs (Puducherry and Chandigarh), as no Scheduled Tribe is notified .

The guttikoyas tribes of Chhattisgarh migrated to eturnagarammandal nearby village of peddavenkatapuram.

**OBJECTIVES**

Here I want to explore socio, economic, political and cultural characteristics of guttikoyas

**METHODOLOGY**

I studied this tribe through participant observation and questionnaire here I studied overall aspect of tribe it is ethnographic study

**Guttikoya as a tribe**

The guttikoyas tribes of Chhattisgarh migrated to eturnagarammandal nearby village of peddavenkatapuram.
Social organization

They had followed patriarchal family system male is head of family. joint families are there but they give woman has equal status the woman even go outside for hunting polygyny has practiced in this tribe everymen has two or three wives every village has head every activity is done in front of him he settled conflicts give the punishments the punishments are walking over the fire with bare foot, touching the hot sickle, putting off lamp in front of god, sacrificing goats for feeding of all people

Guttikoyas habitation is built by woods walls are built by woods roof is thatched with grass and branches of trees their house is appear like a pygmies

Customs and festivals;

Guthikoyas has started their morning with bath then started household activities after cooking then food sacrificed to god then only they eat food they worshipped rajimgada tree they feel they are descended from this tree they feel it is sacred they celebrate ‘kurta in this festival all of the tribe gathered they sacrifice different kind of animals they are sings and dancing if any beautiful girl has in the community first she had marry with the tree in marriage they sacrifice goat before bride then another goat before totem tree

Economic activities;

Hunting is the main occupation of guthikoyas they had moisture their body with mixture of soils for protection they had used arrow and bow, axes, spade for hunting they gather different types of leafy vegetables roots, pickles. they had rear different kind of animals like dog, beer, cat, cow, goat and sheep they reared birds like pigeons, they had cultivated agriculture too but their agriculture in traditional mode. they had cut trees for soil preparation they use various instruments that made by wood for ploughing most of the people had used barter system instead of monetary exchange they are making baskets, that things supplemented with broom stick, honey, gum and prepare alcohol sold to other communities

PROBLEMS:

- This people depend on drinking water for streams that led to causing diarrhea and fevers along with lack of medicine the problem has intensified
- People depend on hunting and forest goods like leafy vegetables and roots but they can’t get this every time so it leads to starvation
- Their food is lack of proteins vitamins fat because certain kind of food only get make weaker of people
- Superstitions are another problem for them whenever they succumb to ill using certain rites band of dried chilies lemons and salt put over the head then thrown out side they use tr5aditional form of medicine like juices of plants, leaves and roots most of deaths of occurred with this superstitions
- Child marriage is another problem it led s to increase population unable afford all children by child marriage led to infant mortality maternal mortality rate

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HISTORICAL AND TOURISM PLACES IN TELANGANA STATE:
A STUDY

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ABSTRACT:
Telangana, the 29th and youngest state of India, formally recognized on June 2, 2014 is a treasure trove of tourist destinations. One of the largest states in South India, Telangana is known for its hospitality and multicultural and pluralistic society. Hyderabad, the capital city of this state is the fifth largest city in India and home to some of India's best educational institutions, public sector and defence companies and a thriving global services sector and film industry.

The region achieved statehood after a prolonged struggle and is known for its unique culture, dialect, cuisines and other aspects. Constituting a major part of Deccan plateau, Telangana has a pleasing climate, with abundant natural and water resources. The state is the gateway to Krishna and Godavari Rivers in South India and is considered the seed capital of India. The other districts of Telangana namely Adilabad, Nizamabad, Warangal, Khammam, Karimnagar, Nalgonda, Medak, Rangareddy and Mahabubnagar represent the rural diversity and exquisite richness of Telangana. One of the wealthy economies in India, Telangana is here to take its rightful place in the country, as a highly developed state and society with a proud history and grand heritage.

1. INTRODUCTION:
The name "Telangana" refers to the word Trilinga Desa, earned due to the presence of three ancient Shiva Temples at Kaleshwaram, Srisailam, and Draksharamam. A more historical reasoning is that during the reign of Nizams, the region was known as Telugu Angana to differentiate it from the areas where Marathi was spoken.

Telangana region has been ruled by great dynasties such as Sathavahanas, Kakatiyas, Chalukyas, Mughals, Qutubshahis, Asafjahis. Kakathiyas contributions to architecture are considered most impressive while Sathavahanas ruled Telangana region for about 400 years right from the 2nd century B.C. to beyond the 2nd century A.D. Among Kakathiyas, Prataparudra, was a great ruler who ruled till A.D.1323.

During the rule of Bahamani, Quli Qutub, born in Persia, came to Deccan and he had become the Governor of this region. Quli Qutub later became independent and formed his own Qutubshahi Dynasty in 1518. The Golkonda fort was built by Quli qutub. In his
reign, two tanks such as Ibrahim Pantam tank and Hussainsagar were built including a bridge on river Musi, which is known as Puranapul. The Hindus of Telangana region remember him for his immense patronage of Telugu literature. Many Telugu poets such as Addanki Gangadhar Kavi, Panuganti Telanganarya, Kandukuri Rudra Kavi had flourished in his court.

Qutubshah then shifted the capital from Golkonda to Hyderabad on the banks of the river Musi. He built the Jamia mosque at Charminar. The State of Hyderabad was eventually founded by Mir Qamruddin Chin Qilich Khan. Later, he conferred himself the title of Asaf Jah, by which title the dynasty is still known.

In 1799, the Nizam rulers aided the East India Company in their war with Tipu Sultan. When the Nizam was compelled to sign a subsidiary alliance with the British in the year 1799, he lost his authority over the state’s defence and its external affairs. The Nizam also had to give up the Coastal Andhra and the Rayalaseema regions of his vast kingdom to the British, as he was unable to pay monetarily for the assistance the British rendered during the Nizam’s wars against Tipu Sultan. Coastal Andhra and Rayalaseema then became part of the British Presidency of Madras, while Telangana became part of the princely state of Hyderabad. For a long time, the Nizam lead a privileged and a charmed life. He was considered to be the world’s richest man of his time.

Nizam Mir Usman Ali Khan Bahadur was conferred with the title of “His Exalted Highness”. Geographically, Hyderabad commanded a pivotal position in the heart of India with a population of nearly sixteen million and an area of 82,000 square miles. Hyderabad boasted of its own coinage, paper currency and stamps. Soon after the announcement of India’s independence, the Nizam declared his intention not to send representatives to either the Constituent.

The Indian Government refused to entertain a request that Hyderabad would seek a separate status and Operation Polo was initiated to annex Hyderabad state. The Kannada and Marathi speaking areas of Hyderabad state was then merged with Karnataka and Maharashtra respectively while Telugu speaking region of Telangana was merged with Andhra state with Hyderabad as the capital of united Andhra Pradesh state in 1956. Although there was resentment against the merger, there was a period of calm.

After the promises made to respect the rights of Telangana were not fulfilled, a separate Telangana agitation was launched in 1969. Following subsequent Gentleman’s agreement and again a period of broken promises and injustice, Telangana movement was given a final push by Shri. K Chandrasekhar Rao in 2001 with the formation of TRS. Finally due to the whole hearted efforts of Telangana society and political parties, the Government of India agreed for creation of a separate Telangana state in July, 2013 and Telangana came into effect on June 2, 2014 as ‘Telangana state’, the 29th state of Indian Union.

2. **HISTORICAL AND TOURISM PLACES:**
Adilabad
Adilabad district is bounded on north by Yeotmal and Chanda districts of Maharashtra, on the east by Chanda district, on the south by Karimnagar and Nizamabad districts and on the west by Nanded district of Maharashtra State. The district has a population of 20,79,098 which accounts for 3.13% of the total population of the state. It ranks fifth rank in terms of area with an extent of 16128 sqkms. The district derives its name from the town of Adilabad, named after the ruler of Bijapur, Ali Adil Shah. The district was ruled at different periods by dynasties namely the Mauryas, Satavahanas, Vakatakas, Chalukyas of Badami, Rashtrakutas, Chalukyas of Kalyani, Mughals, Bhosle Rajas of Nagpur and Asaf Jahis, besides the Gond Rajas of Sirpur and Chanda.

The climate of the district is characterized by hot summer and is generally dry except during the south-west monsoon season. The Sahyadri or Satnala range traverses the district from the north-west to the south-east. In this range, the Mahbubghat is the highest peak. The most important river that drains the district is the river Godavari. The Penganga, Wardha, and Pranahita are other key rivers. The district is known for historic temples and nature hotspots, and several exotic waterfalls. The salubrious climate attracts tourists from all over.

Kawal Wildlife sanctuary, Kadem Dam, Kadile Papahareswara temple, Jainath Temple and Kalwa Narasimha Swamy temple are some of the popular destinations.

Bhadradri-Kothagudem
The district of Bhadradri-Kothagudem district was carved out of erstwhile Khammam district. The district shares boundaries with Bhoopalpally, Mahabubabad, Khammam districts and the states of AP and Chhattisgarh. Kothagudem is well connected through Bhadrachalam Road railway station.

Kothagudem district boasts of major industries. The district is endowed with a variety of important minerals, most importantly Coal. The Singareni Collieries Company Limited (SCCL), a Government coal mining company jointly owned by the Government of Telangana and Government of India, has its headquarters in Kothagudem.

There are many places of interest in this district such as Bhadrachalam, Kinnerasani, Parnashala etc. Bhadrachalam, a key town of pilgrimage importance, is located in Kothagudem district. The temple town of Bhadrachalam is situated on the banks of Godavari River. The town shares its historical significance with Ramayana Era. The Kinnerasani project or the Dam is a storage reservoir constructed on the Kinnerasani River in the Godavari Basin at Yanamboil village of Palvoncha mandal. Kinnerasani River is an important tributary of the river Godavari. The scenic beauty created by the landscape along the Kinnerasani River is a panoramic one abutted by lush green landscape. Parnashala, a popular tourist place, is a village located in Dummugudem mandal. It is believed to be the place where Ravana abducted Goddess Sit.

Hyderabad
Hyderabad District is a city-district in the state of Telangana which includes a part of the metropolitan capital city area of Hyderabad. It is the smallest in terms of area, among all the districts in the state, but has the highest human density. Old MCH area, which forms the central region of Hyderabad city falls under this district. Hyderabad district was formed initially in the year 1948 followed by Police Action by merging the Atraf-a-Balda District and Baghat Districts. In the year 1978, Hyderabad district was later split into Hyderabad Urban District and Hyderabad Rural. Currently, Hyderabad Urban district is known as the Hyderabad district. Hyderabad district occupies an area of approximately 217 square kilometers. According to the 2011 census the population of this district was 3,943,323. Hyderabad is known as the City of Pearls, as it had once flourished as a global center for trade of rare diamonds, emeralds as well as natural pearls.

Mecca Masjid, Charminar, Golconda fort, QutubShahi tombs, Paigah tombs are some of the historic structures. There are many other structures like Falaknuma Palace, Chowmohalla Palace, TaramatiBaradari etc., which are quite famous attracting tourists from all over. Birla Mandir, Jagannath temple, Salarjung Museum, Mahankali temple, Hussain Sagar lake, Mir Alam Tank, Nehru Zoological park, KBR park, Mrugavani National Park, are some of the other major tourist attractions.

**Jagtial**

Jagtial District was carved out of erstwhile Karimnagar District. It is surrounded by Nizamabad, Nirmal, Mancherial, Peddapalli and Karimnagar Districts, with two revenue divisions at Jagtial and Metpalle. The district headquarters is located at Jagtial town. The Godavari River passes through the district. SRSP Project is a major dam and tourist attraction. The Buddhist Stupaof 2nd century BC in Dhulikatta is of historic and archaeological significance. The district is home to holy temples of Sri MallikarjunaSwamy Temple at Odela and Sri Varahaswami temple at Kamanpur Mandal. There is railway connectivity from Jagtial to Peddapalli via Karimnagar.

Some of the tourist spots in the district are RamuniGundalu waterfalls at Sabbitham and RamagiriQila, which is a place of historic importance. The holy temple of Sri LaxminarsimhaSwamy on the banks of the Godavari River at Dharmapuri Mandal headquarters is quite popular all over. Sri KoteshwaraSwamy temple on the banks of the Godavari River at Kotilingala village in Velgatur Mandal and the holy temple of Sri AnjaneyaSwamy located at Kondagattu in Muthyampet village, Mallial Mandal attract thousands of devotees. Jagtial fort, located near the town is of immense historical significance, as it is the only star-shaped fort in Telangana surrounded by moat filled with water.

**Jangaon**

Jangaon (also called as Janagama in Telugu) district has been carved out of erstwhile Warangal district. The district shares boundaries with Siddipet, Warangal, Suryapet and Yadadri districts. The district comprises of 13 mandals and 2 revenue divisions. It is located about 85 kilometers from Hyderabad city, on the National Highway 163 and Suryapet-Siddipet State Highway 9. The name Jangaon has evolved from the term "jaingaon" which means the village of Jains. Kolanupaka located near Jangaon is a
famous pilgrimage center for Jains with a rich historical background. According to 2011 India census, Jangaon had a population of 52,394. The town has a tropical climate.

Kolanupaka is considered as the second capital of the KalyaniChalukyas during the 11th Century AD. During this period the village was the center of the Jains as well as the Saivites. It is also the birthplace of 'Renukacharya', the great 'Veera Saiva' saint. Pembarthi, located nearly 6 km from Jangaon, is world-famous for its brass artifacts. Komaravelli is a divine destination of Komaravelli Mallana Swamy. Sri Someshwara Laxminarasimha Swamy Temple, Palakurthi is located nearly 34 km from Jangaon on a hillock. It is also the birthplace of famous poet "Palakurthi Somanadha Kavi" of 12th century. Jeedikal is a holy place where it is believed that Lord Sri Ram passed through in search of the Golden Deer (Mareecha). Jeedikal Jatara held here is a popular biennial event.

**Jayashankar Bhoopalpally**

Bhoopalpally (Acharya Jayashankar) District has been carved out of erstwhile Warangal District and some parts of Karimnagar. The district is named after Telangana ideologue, K. Jayashankar. It is surrounded by Peddapalle, Mahabubabad, Warangal Rural, Warangal Urban, Kothagudem districts and the states of Chhattisgarh and Maharashtra. Bhoopalpally is also well connected by NH 163 passing through the district.

Many pilgrim centers and historical places can be explored in the district like the Kaleshwara Mukteswara Swamy temple located at Kaleswaram, Mahadevpur Mandal; Hemachala Lakshmi Narasimha Swamy temple in Mallughat of Mangapetmandal and Ramappa Temple located in Palampur of Venkatapurammandal. Kaleswaram is also called as Dakshina Triveni Sangamam, since the three rivers Godavari, Pranahita and the third illusionary Antharvahini, merge at a confluence point. The Ramappa temple is a great example of the heritage glory of the Kakatiyas. The district also has lakes that are major tourist attractions – namely the Ramappa Lake and the Laknavaram Lake. Ramappa Lake, constructed in 13th Century A.D. during Ganapathi Deva’s reign proves the irrigation skill of Kakatiyas. The Laknavaram Lake, surrounded by dense forest is a very popular tourist spot. The district hosts the world-famous Sammakka Saralamma Jatara or Medaram jatara, a tribal festival, celebrated at Medaram in Tadvaimandal.

**Jogulamba-Gadwal**

Jogulamba-Gadwal district has been carved from Mahbubnagar district of Telangana, with the administrative headquarters located at Gadwal town. The district is spread across an area of 2,928 square kilometers. According to 2011 Census of India, the district has a population of 6,64,971. Gadwal town, located nearly 210 km from Hyderabad is well accessible by Bangalore-Hyderabad National Highway 7. Built by the strongman of Gadwal, Peda Soma Bhupaludu in 17th Century, Gadwal Fort is considered an impregnable fort. The precincts of this fort is home to Sri Chennakesava Swamy Temple, Sri Ramalayam, many historical materials and a water body. Gadwal is renowned all over the world for its exclusive handloom zari sarees and other useful fabrics and materials. The historic town in the state of Telangana is well-known for its quality fabrics.
Jurala dam, located near Gadwal town is the first such dam built near the entry point of Krishna river into the state from Karnataka. The backwater of the massive dam offers a pleasant sight and has become a popular tourist attraction, attracting people from all over. Alampur, situated on the bank of the holy river of Tungabhadra is a historically significant temple. This temple town is home to an ancient shrine of Goddess Jogulamba. Listed among the eighteen powerful Shakti peethams, this temple in Alampur is a popular divine destination. Visitors to this shrine also explore the rare Nava Braham temples in its vicinity.

Kamareddy
Kamareddy has been carved out of Nizamabad district. It is bounded by Nizamabad district on the North, and Sircilla district and Siddipet district on the East and South East directions respectively. It is bounded on the South by Sangareddy and Medak districts and on the West and South West by the Nanded district and Bidar district of Maharashtra and Karnataka states respectively.

The district is spread across an area of 3,652.00 square kilometers, which makes it 15th largest district in the state. According to 2011 Census of India, the district has a population of 972,625. Pocharam Project is an irrigation project and tourist attraction constructed across Alair stream near Pocharam village. The district is home to the Nizamsagar Project which was constructed by the Nizam during 1923-31 to provide irrigation to 2.75 lakh acres in Nizamabad District. The dam is a popular picnic spot in the region, with water sports facilities.

Domakonda Fort was constructed initially during the age of QutubShahis and AsafJahis. The fort was also controlled by Chalukyas of Kalyani and the Kakatiyas. From 1786 A.D to 1947 the Kamineni rulers ruled from this fort. KoulaS Fort is a massive fort dating back to the 14th century, spread across 6 sq km and located in Jukkal mandal close to Bidar – Nanded road. This fort was built by Kakatiya rulers. The KoulaS Fort was constructed in the semi-Dravidian style at an altitude of about 1100 ft. The KoulaS dam which is about 20 km away from the fort, attracts a large number of migratory birds in winter.

Karimnagar
Karimnagar region was originally called as Elagandala. It was ruled by Western Chalukyas and was also part of the great Satavahana Empire. Later, the Nizams of Hyderabad changed the name of this region to Karimnagar, which was derived from the name Syed Karimullah Shah SahebQuiladar. The district is spread across an area of 2,128 square kilometres and shares boundaries with Jagtial and Peddapalli district on north, Warangal Urban district and Siddipet district on south, Rajanna District on the East and JayashankarBhupalpally District on west. According to 2011 Census of India, the district has a population of 10, 05,711.

Situated on the Manair River, Lower Manair Dam is indeed a tourist delight. The Manair River, which is a tributary of the Godavari River is home to a dam built at the confluence of Manair with the MohedamadaRiver. It is a popular picnic spot located close to Karimnagar. Located close to the left bank of river Manair near Karimnagar town, the hilltop fort of Elgandal was constructed during Kakatiya period, and it was later passed on to the hands of QutbShahis. There are two stone fortification walls, two mosques, two
dilapidated temples, ammunition building, jail khana, wells and other structural edifices in this fort. Located near Lower Manair Dam, on the outskirts of Karimnagar town is a famous tourist attraction called Ujwala Park, where tourists relax in the tranquil surroundings. Rajeev Gandhi Deer Park located near Ujwala Park, is known for its teeming deer population. Located along River Godavari, Shivaram wildlife Sanctuary in Karimnagar district is a beautiful wildlife sanctuary spread over 36.29 sq km approximately.

**Khammam**

*Khammam* district occupies an area of 4,453.00 square kilometres (1,719.31 sq mi). According to 2011 Census of India, the district has a population of 1,401,639. The name Khammam has been derived from the name of a local hill called Stambhadri, which is home to an ancient temple of Narasimha Swamy. The name of the town, Stambhadri, was later called Kambhadri, Kambhammettu, and finally, Khammam. The town is located close to the river Munneru a tributary of the Krishna River. Khammam Fort, constructed in 950 AD by the Kakatiya rulers stands majestically atop a hill, overlooking the town of Khammam. The district is rich in coal deposits and forest reserves. There are many places of interests in Khammam such as Nelakondapalli, Kusumanchi etc. Jamalapuram is a small village situated close to Yerrupalem town. The village has an ancient temple dedicated to Lord Venkateswara. Kusumanchi town is located on the way from Khammam and Suryapet, and is home to Sri Ganapeshwarayam and Mukkanteswaralayam, the renowned Siva temples built by Kakatiya rulers during 12th and 13th centuries.

*Nelakondapalli* is located at a distance of 21 km from Khammam town. It is a historic site, which includes a mud fortification wall covering 100 acres. Excavations by archaeologists has unearthed the foundations of viharas, cisterns, wells, a Mahastupa, a bronze idol of Lord Buddha, terracotta idols and a miniature stupa carved in limestone, as well as other historic materials from the third and fourth centuries.

**Komaram Bheem Asifabad**

Asifabad District has been carved out of erstwhile Adilabad District. It is surrounded by Adilabad, Mancherial, Nirmal districts and the Maharashtra state. Asifabad has also been renamed as KomaramBheem district after the legendary Gond martyr, born in RavteSankepalli village near Asifabad. The district headquarters is located at Asifabad, a predominantly tribal town. The railway line that connects the south and the north of India passes through Asifabad district. Sirpur-Kaghaznagar is a major railway station in the district. Asifabad was an important region under erstwhile rulers.

Fossils of the pre-historic period excavated in and around Asifabad attach archeological importance to this place. VattiVaagu project, Gangapur Cave, Movvad village are some of the tourist attractions. VattiVaagu project is a medium irrigation project being constructed across VattiVaagu, a tributary of PeddaVaagu which is in turn a tributary of Pranahita River in the Godavari basin. There are other exotic tourist attractions in the district such as Jodeghat village, Saphagunda Water Falls, Pittaguda Water Falls, Mitte Water falls, Sri KomaramBheem Project, Samithulagundam waterfalls and Tonkini Temple.
Mahabubabad
Mahabubabad district has been carved out of erstwhile Warangal district. The district shares boundaries with Kothagudem, Hanamkonda, Warangal, Suryapet and Khammam Districts. The district comprises of 16 mandals and 2 revenue divisions while the district headquarters is located at Mahabubabad town.

In Telugu, the region is also known as Manukota which is derived from the word Mranukota. In Telugu, 'Mranu' means 'tree' and 'Kota' means 'fort'. Manukota later derived its name from its past ruler, Mahabub, one of the officials of the Hyderabad Nizam.

The district is spread over an area of 2,876.70 square kilometres. According to 2011 Census of India, this district has a population of 7,70,170. The Bayyarammandal has rich deposits of iron ore, and the National Highway-365 passes through the town of Mahabubabad, which also enjoys good railway connectivity. KuraviVeerabhadraSwamy Temple, located nearly 11 km from Mahabubabad is a renowned divine destination. It was built by Bheema Raju of VengiChalukya Dynasty and later the temple was renovated by the Kakatiya ruler Betharaju-I. The presiding deity of the temple is Lord Veerabhadraswamy in a fierce avatar with three eyes and ten hands. The annual Brahmotsavams is celebrated on the occasion of Mahasivarathri.

Mahabubnagar
Mahabubnagar (formerly Palamuru) is a town and district headquarters named after the 6th Nizam of Hyderabad - Mir Mahbub Ali Khan. It was also called earlier as "Rukmammapet".

Mahabubnagar district is of historic significance right from the period of Satavahana dynasty, followed by Chalukya dynasty. It became part of the Kingdom of Golkonda later, under the control of the QutbShahis. Later it was part of Hyderabad State, ruled by the AsafJahis, from the year 1724 to 1948. The district of Mahabubnagar is spread across an area of 4,037.00 square kilometers. According to 2011 Census of India, the district has a population of 1,318,110.

Mahabubnagar district is renowned as the abode of famous temples. The 700-year old Banyan Tree of Pillalamarri is a wonderful natural attraction. The district is home to many heritage sites, dating back to times immemorial. The Koilsagar Dam, located in Koilsagar Village of Deverakadra Mandal is one of the noted tourist attractions of Mahabubnagar district.

Mancherial
Mancherial District has been carved out of erstwhile Adilabad District. It is surrounded by Asifabad (KomaramBheem), Adilabad, Nirmal, Jagtial, Peddapalli, Bhoopalpally districts and the Maharashtra state. The district is spread across an area of 4,056.36 square kilometers and according to the 2011 Census of India, this district has a population of 807,037.
The district comprises of 18 mandals and two revenue divisions. Mancherial is well-connected through roadways and railways. Mancherial is one of the ‘A’ category stations of Secunderabad division while Bellampalli is also a major railway station in the region. The SH1, NH63 and Nagpur highway, run through the district, making the entire region well-linked.

The district is blessed with rivers like Godavari and Pranahita. It is part of the key coal belt, and home to Singareni Collieries. There are many cement and ceramic producing factories here, with the latter being the largest in the country. Mancherial district is known for the famous crocodile sanctuary near Chennur as well as thick forest cover, which includes part of the Kawal Tiger Reserve. Gudem Sri Satyanarayana Swami Temple is a well-known divine destination in the district.

**Medchal**

Medchal – Malkajgiri has been carved out of erstwhile Ranga Reddy district. Medchal is the headquarters of the district. One can find a unique fusion of the urban and the rural lifestyle in this new district. Medchal – Malkajgiri is a well-connected district with three national highways and two state highways, apart from many roadways and railway lines running across the district.

The district of Medchal – Malkajgiri is a true blend of all the requisite components, making it ideal district. The district can be described as the main link between Hyderabad and the north Telangana. The region is home to a wide range of industries, education institutions, natural resources. Medchal – Malkajgiri district, with a population of 22.5 lakh, is the second most populous district in the state of Telangana, next only to Hyderabad district (40 lakh). Lush with urban forests and teeming lakes, there are popular pilgrim centers like KeesaraGutta and multiple recreational resorts. The district offers many options for a weekend retreat for those who live in and around the city of Hyderabad.

**Medak**

Medak is an important district of Telangana. Medak region was named by QutubShahis as Gulshanabad due to the lush greenery. It is surrounded by Kamareddy, Siddipet and Sangareddy districts.

The district is spread over an area of 2,740.89 square kilometres. According to the 2011 Census of India, the district has a population of 7,67,428. There are traces of Neolithic and Megalithic culture found at Edithanur and Wargal village including rare Rock paintings. Medak Cathedral, the famous church located in Medak town, is the largest church in the state, falling under the Diocese of Medak of the Church of South India. It is a popular church and a massive structure that was built by British Wesleyan Methodists, and consecrated on 25th December, 1924.

The Joginatha Temple located at Jogipet is a highly revered shrine, at a distance of about 38 km from Medak. The temple is dedicated to Goddess Joginatha. The Edupayala Durga Bhavani temple is a highly revered shrine of goddess Durga bhavani in the Telangana
state. The fort at Medak which was built initially by the Kakatiya kings and developed later by the QutubShahi rulers stands nearly 90 meters above the surrounding plains. It is an impressive structure and one of the important hill forts in the Deccan region.

**Nagarkurnool**

Nagarkurnool is a district in the southern part of Telangana with the town of Nagarkurnool being the district headquarters. The district was carved from the Mahbubnagar district. This district is spread over an area of 6,545.00 square kilometers.

The history of the region dates back to more than 500 years. It is believed that Nagarkurnool was named after the two Kings called Nagana and Kandana, who were brothers too. According to 2011 Census of India, the district has a population of 8,93,308. The district has three revenue divisions namely Achampet, Nagarkurnool and Kalwakurthy.

Mannanur is a tribal hamlet where tourists can explore the wonders of the Nagarjuna Sagar-Srisailam Tiger Reserve’s western wing. This is the largest tiger reserve in India. The NagarjunaSagar-Srisailam Tiger Reserve also serves as one of the popular wildlife sanctuaries in the country. MallelaTheertham waterfall, one of the most enthralling places in Telangana is located in a picturesque valley of the Nallamala forest range and it is also famous for a Shiva temple. Uma Maheswaram is a sacred location, also considered as the north gateway of Srisailam. The temple is dedicated to Lord Shiva in the form of Uma MaheswaraSwamy along with his consort Umadevi. The district is also home to highly popular and truly exotic eco-tourism destination called Somasila, located near Kollapur. It is located close to the backwaters of the Srisailam dam.

**Nalgonda**

Nalgonda is a district in the southern part of Telangana. The name has been derived from two Telugu words namely Nalla (Black) & Konda (Hill). Nalgonda was earlier called Neelagiri by Rajput rulers and later it was known as Nallagonda following the conquest by Bahamani king, Allauddin Bahaman Shah. The district is spread over an area of 2,449.79 square kilometers. According to 2011 Census of India, the district has a population of 1,631,399.

Rivers like Krishna, Musi, Aleru, Peddavagu, Dindi, Halia and Paleru flow through this region. Sri Chaya SomeswaraSwamy temple, also known as Thrikutalayam, is a renowned Hindu temple located in Panagal of Nalgonda district. This temple was built during 11th - 12th centuries by the rulers of Ikshvaku Dynasty and is a popular divine destination, especially during Sivarathri.

Nandikonda is a small village of great religious and archaeological significance, which is nestled along the bank of River Krishna, close to the Nagarjuna Sagar Dam. This region was once home to the Ikshvaku Dynasty. It is currently a site of several significant Buddhist excavations like pillared halls, monasteries etc. which have been discovered over the years. The manmade wonder of Nagarjuna Sagar dam is located on the Krishna River in Nalgonda district of Telangana. Impressive reservoir with vast blue waters, the
location of this massive structure in the midst of nature’s wilderness beckons tourists to visit this popular tourist destination, considered as the largest masonry dam in the world.

Buddhist Heritage Museum, Buddhavanam near Nagarjuna Sagar dam in Nalgonda district was developed by the Department of Archaeology and Museums. The Buddhist Heritage Museum was inaugurated in the year 2014, marking Buddha Jayanthi celebrations. Here, historic coins and artifacts which were recovered during the construction of this dam have been preserved.

**Nirmal**

The Nirmal district has been carved from the erstwhile Adilabad District. The district is located in northern Telangana and borders Maharashtra and the Telangana districts of Asifabad (KomaramBheem), Adilabad, Mancherial, Jagtial and Nizamabad.

The district has two revenue divisions namely Nirmal and Bhainsa, while the district headquarters is located at Nirmal town. Nirmal District derives its name from the king Nimma Rayudu, who played a pivotal role in the development of the region. The district has a great network of roadways, with the National Highway 44 crisscrossing the district. The district treasures some of the most fertile land in Telangana, with the river Godavari forming the southern border of the district and many small and medium projects being the major irrigation sources.

Nirmal district has rich historical and cultural traditions. It is greatly inclined towards art. Several art forms flourish in the district like BinduYakshaganam, Bagavatham, Pandavulu, Yellamma Katha, SharadaKathalu, Kolatam and Jada Koppulu. The most distinguishing of all, the exotic Nirmal Toys, made of wood, have earned national and international recognition. Nature lovers find the district a huge attraction for its numerous tourist spots. Sri Gnana Saraswathi Temple situated on the banks of River Godavari at Basar is a famous divine destination. It is also home to the prestigious IIIT Basara.

**Nizamabad**

Nizamabad is a city and district headquarters in Telangana. It is major urban agglomeration and rated as the third largest city in the state. The culture of Nizamabad was enriched with the patronage of Nizams. The city boasts of a diverse culture and secular traditions. It was a part of princely State of Hyderabad from 1724 till 1948. The city was named after the fourth Nizam of Hyderabad state, Nizamul Mulk.

One among the many impressive historical monuments here is the very striking Nizamabad Fort. The Nizamabad Fort was constructed on the top of a small hill located somewhat to the south west of the town, during the 10th century AD. The District Archaeological museum in Nizamabad was established in Nizamabad’s Tilak Garden, which was originally constructed in 1936 by VIIth Nizam, Mir Osman Ali Khan. The District Archaeological Museum was officially opened to the public in October, 2001.

Ashok Sagar is a picturesque lake and tourist attraction situated nearly 7 km from the city. It has a beautiful rock garden featuring illuminated rocks and boating facilities. Ali Sagar
Deer Park is a picturesque picnic spot located near Nizamabad. The Ali Sagar reservoir here was built during the Nizam era and located close to the reservoir, the Ali Sagar Deer Park was established few decades ago. The park is well known for water sports and is famous for being a teeming habitat of Deers and other naturally sighted fauna. Tourists can also explore the lush green environment of Mallaram Forest. The quietness of the woods makes this a paradise for tourists arriving from Nizamabad town. The forest has rocks that are a billion years old while the forest treks and viewpoints enhance the reputation of Mallaram as an ideal eco-tourism destination.

**Peddapalle**

Peddapalle District was carved from erstwhile Karimnagar district. It is surrounded by Mancherial, Bhoopalpally, Karimnagar, Jagtial districts. The district comprises of 14 mandals and two revenue divisions.

The district has some major railway lines which connects north and south India. NTPC Ramagundam, a part of National Thermal Power Corporation, is situated at Ramagundam. It is one of the major power stations in South India and is the first ISO 14001 certified “Super Thermal Power Station” in India. The Godavari River passes through Peddapalle district while the cotton produced here is of international quality and reputation.

The district is of historical and archaeological significance. The Buddhist circuit has a lot of prominent places that spell their glory. One such prominent place of the Buddhists takes nesting in this district, in a small hamlet called Dhulikatta. The Buddhist Mahastupa or the great stupa and vihar in Dhulikatta village was established at the end of the 2nd century BC, more than 2000 years ago. According to many historians, the description of this fortified town situated on the banks of a river by the Greek emissary Megasthenes, matches with that of this town.

Peddapalle district is also home to holy shrines of Sri Mallikarjuna Swamy at Odela and Sri Varahaswami in Kamanpur Mandal. Some of the popular tourist attractions in the district include RamuniGundalu and Sabbitham waterfalls. Ramagiri Fort which is also called the RamgiriKhilla, is situated on the top of a picturesque hillock. It is surrounded by lush greens and is very magnificent.

**Rajanna Sircilla**

Rajanna Sircilla District has been carved out of erstwhile Karimnagar district. It is surrounded by Karimnagar, Kamareddy and Siddipet districts. The district is spread over an area of 2,030.89 square kilometres and according to 2011 Census of India, the district has a population of 546,121.

The district has one revenue division and 13 mandals, with its headquarters located at Sircilla town, popularly known as Textile town due to the presence of large number of power looms and processing units. A Textile Park established near Sircilla town is being developed as a mega textile zone. Maneru, a tributary of Godavari, passes through the district.
Vemulawada is home to one of the famous temples devoted to Lord Shiva in the state of Telangana. Popularly called as Dakshina Kasi, the devotees at this temple worship the presiding deity, Sri Raja Rajeswara Swamy. The temple complex is also home to Sri Raja Rajeswari Devi temple and also a holy idol of Sri Laxmi Sahitha Sidhi Vinayaka. The main presiding deity here is also fondly called as Rajanna. The temple is thronged by thousands of devotees during festivals especially Shivarathri and other auspicious occasions. Rock cut inscriptions found in and around Vemulawada Temple establish the historical importance of this place which was the capital of the Vemulawada Chalukyas, from 750 AD to 973AD.

Lakshmi Narasimha Swamy Temple situated at Nampally Gutta near Vemulawada is another noted holy shrine that attracts many devotees. The Sircilla Textile Park at Baddenapally, representing the evolution of the textile industry is a huge attraction. Lower Maner Dam with its scenic beauty is a popular picnic spot.

**Ranga Reddy**

Ranga Reddy district is a district in Telangana, with its district headquarters located at Hyderabad. This district was named after the former Deputy CM of the United Andhra Pradesh, Konda Venkata Ranga Reddy, a freedom fighter had fought for Telangana’s independence from the Nizams.

It was formed in the year 1978, by splitting Hyderabad district. In the year 2016, it was further altered during the districts re-organisation for creating Vikarabad and Medchal–Malkajgiri district. Ranga Reddy District occupies an area of approximately 7,500 square kilometres (2,900 sq mi) and according to the 2011 census, it has a population of 2,446,265.

Fresh water reservoirs called Osman Sagar and Himayath Sagar, built more than 100 years ago are the major water source for Hyderabad. These are also quite popular as picnic destinations. The district has five revenue divisions namely Chevella, Rajendranagar, Ibrahimpatnam, Kandukur and Shadnagar.

**Sangareddy**

Sangareddy district is located in the north-western part of Telangana with Sangareddy town as its district headquarters. It was named after the ruler Sanga, the son of Rani Shankaramba, who was the ruler of Medak during Nizams.

The district is spread over an area of 4,464.87 square kilometres. According to 2011 Census of India, the district has a population of 15,27,628. The district has three revenue divisions namely Narayankhed, Sangareddy and Zaheerabad.

The town is categorized into Old Sangareddy and New Sangareddy. Old Sangareddy is well-renowned for its bazaars and old district jail, which has been converted to a jail museum. The town acquires a festive look during the occasions like Dassera, Diwali, Vinayaka Chaturthi and Ramzan. An IIT was established in 2008 at Kandi. Sangareddy is located close to Hyderabad. The NH-9 passes through the town.
The region has three large-scale public sector industries, i.e. BHEL (Bharat Heavy Electricals Limited, one of the Maharatna companies of Govt. Of India, BDL (Bharat Dynamics Limited), one of India’s premier missile development centre and Ordnance Factory Medak.

**Siddipet**

Siddipet district has been carved out of erstwhile Medak district with annexation of some mandals of Karimnagar and Warangal districts. The district shares boundaries with Karimnagar, Sircilla, Medak, Medchal, Hanamkonda, Yadadri, Kamareddy and Jangoan districts. The district comprises of 22 mandals and 2 revenue divisions.

The district headquarters is located at Siddipet town. The district is spread over an area of 3,425.19 square kilometres. According to 2011 Census of India, the district has a population of 993,376.

**Suryapet**

Suryapet district has been carved out of erstwhile Nalgonda district, and shares boundaries with Nalgonda, Yadadri, Khammam, Hanamkonda, Mahabubabad districts as well as the state of Andhra Pradesh. Suryapet has been historically associated with the movement against Razakars during Telangana Armed Struggle. The district is spread over an area of 3,374.41 square kilometres. According to 2011 Census of India, the district has a population of 1,099,560.

Suryapet is a rapidly developing region with flourishing cement industries. Due to its vast expanse of Krishna river basin, agriculture is widespread while the Nagarjuna Sagar left canal is its chief source of irrigation. Suryapet is dotted many Shaivite temples, built during the Kakatiya rule, reflecting the glorious past of the area. The 1000 year-old Chennakeshava temple at Pillalamarri attracts tourists all round the year. Phanigiri in Suryapet district is a place of historical and archaeological importance. It is home to a Buddhist monastic complex which is also known as Buddha Vihara. Around 2000 years ago, the vast hillock in Phangiri had accommodated a Buddhist monastery. Phanigiri derived its name from the shape of the hill that resembles a snake’s hood.

Undrugonda Laxminarsimha Swamy Temple, Arvapally Laxminarsimha Swami Temple, Mattapally Laxminarsimha Swamy Temple, Peddagattu Lingamantula Swamy temple, Suryapet Venkateshwara Swamy Temple, Miryala Sitaramachandra Swamy Temple, Dargahs at Janpahad, Arvapally are some of the major attractions of the district.

**Vikarabad**

Vikarabad district has been carved out of the erstwhile Rangareddy district. The district shares boundaries with Sangareddy, Rangareddy, Mahabubnagar and the state of Karnataka. The district comprises of 18 mandals and 2 revenue divisions while the district headquarters is located at Vikarabad town. Tandur, one of the important towns in the district, is the industrial hub of the district. The district is spread over an area of 3,386.00 square kilometres and according to 2011 Census of India; the district has a population of 9,27,140.
Ananthagiri hills, one of the most attractive hill stations in Telangana is considered the pride of Vikarabad district. The hill range is the origin of river Musi that flows through the city of Hyderabad. The salubrious climate here attracts many nature lovers and tourists, who are enthralled by the mesmerizing beauty of the hills.

The ancient temple of Anantha Padmanabha Swamy, located in Ananthagiri hills, draws many visitors. Lord Vishnu is in the form of Sri Anantha Padmanabha Swamy and Ananthagiri has been named after the main deity. The district is also home to many other temples like Pambanda Ramlingeshwara Temple, Bhavigi Bhadreshwara Temple, Bugga Rameshawaram, Bhukailas, Ekambareshwar, Jhuntupally Rama and Kodangal Venkateshwara Swamy temples. Irrigation projects like Kotipally, Jhuntupally, Laknapur, Sarpanpally cater to the irrigation needs, besides being places of tourist interest.

**Wanaparthy**

Wanaparthy is a district located in the Southern part of Telangana. It was carved out of Mahabubnagar district. The district is spread over an area of 4,816.40 square kilometres and according to the 2011 Census of India, the district has a population of 12,38,660. The district comprises of one revenue division at Wanaparthy and 14 mandals.

The Raja of Wanaparthy, Rameshwar Rao II, was a vassal of the Nizam of Hyderabad who was in control of the feudatory of Wanaparthy or Wanaparthy Samsthanam. Wanaparthy Samsthanam is one of the oldest Samsthanams of Telangana. Wanaparthy Palace is located in the heart of Wanaparthy town, covering an area of 640 square miles. It is also known as "Mustafa Mahal". This palace has been converted later into a Poly Technical University.

Srirangapur, situated nearly 12 km from Wanaparthy town, is home to Sri Ranganayakaswamy temple built in 18th century A.D. It is believed that Vijayanagara ruler Sri Krishnadeva Raya had once visited Srirangam and laid the foundations of Sri Ranganayakaswamy temple here, on the banks of Ratnapushpakarni Lake, in between the hills of Kothakota and Karapakala.

**Warangal (Rural)**

Warangal (Rural) district was formed after bifurcation of Warangal District. The district headquarters is located in Warangal City. The district is spread over an area of 2,175.50 square kilometres and according to the 2011 Census of India, the district has a population of 7,16,457.

During the Kakatiya reign, the capital of their kingdom was named ‘Orugallu’ or Ekasila Nagar. A fort was built here and later on, it has been called as ‘Warangal’. Warangal was the ancient capital of Kakatiya dynasty, and was ruled by many kings like Beta Raja-I, Prola Raja-I, Beta Raja –II, Prola Raja – II, Rudra Deva, Mahadeva, Ganapathi Deva, Pratapa Rudra and Rani Rurdrama Devi, the only woman ruler of those times.
The Kakatiyas left many monuments including the impressive fortress, four massive stone gateways, large Shivaite temple and lake. They built many Shivaite temples and large lakes for irrigation purpose. After Kakatiyas, the region was ruled by Delhi Sultanate followed by Nayaka and the Bahmani sultanate of Golkonda. Later, it was annexed by the Mughal Empire in 1687 and it became a part of Hyderabad state in 1724.

Representing the unique and priceless age-old heritage of Warangal city, the thousand-pillar temple located here is a renowned heritage destination. Built centuries ago by the rulers of Kakatiya dynasty, the ramparts of the temple with its exquisite sculptures, is a wonderful destination for tourists visiting Warangal. A historic temple called the Bhadrakali temple was built for the mother of goddesses, Kali Matha or Bhadrakali Ammavaru, in Warangal. Located amidst the lush greenery of the hilly region, the temple is placed in a picturesque setting close to the Bhadrakali Lake near Hanmakonda, about 2 km from Warangal city.

**Warangal (Urban)**

Warangal (urban) district is located in northern part of Telangana, with its district headquarters located at Warangal. This district occupies an area of 1,304.50 square kilometres and according to the 2011 Census of India, the district has a population of 11,35,707.

Warangal was once the capital of Kakatiya Kingdom, during the period from 12th to the 14th centuries. It was initially known as Orugallu. The word Oru in Telugu means one and Kallu means stone and it was called as Ekasila Nagaram in Sanskrit. The region was ruled by many kings like Beta Raja-I, Prola Raja-I, Beta Raja –II, Prola Raja – II, Rudra Deva, Mahadeva, Ganapathi Deva, Pratapa Rudra and Rani Rudrama Devi, the only woman ruler of those times.

After Kakatiyas, the region was ruled by Delhi Sultanate followed by Nayakas and the Bahmani sultanate of Golkonda. Later, it was annexed by the Mughal Empire in 1687 and it became a part of Hyderabad state in 1724. Built by the great Kakatiya kings, Padmakshi Temple at Hanmakonda is one of the oldest temples in Warangal. The history of this temple dates back to the 12th century and is dedicated to Goddess Padmakshi. Representing the glorious age-old heritage of Warangal city, the thousand-pillar temple located here is a renowned destination. Warangal fort, built during 13th century, is a popular heritage structure presenting a wonderful experience for visitors. The garden located in Warangal fort hosts a spectacular sound and light show during the evening.

**Yadadri-Bhuvanagiri**

Yadadri-Bhuvanagiri district has been carved out of the erstwhile Nalgonda district. The district shares boundaries with Nalgonda, Suryapet, Warangal Urban, Siddipet, Medchal and Shamshabad districts. The administrative headquarters is located at Bhongir.

The district comprises of 16 mandals and 2 revenue divisions. The district is spread over an area of 3,091.48 square kilometres and according to 2011 Census of India, the district has a population of 7,26,465. It is named after most popular pilgrim centre of Telangana – Yadadri, a place of historical and religious significance. Yadagirigutta, a hilltop shrine is
home to a sacred Vaishnavaite Temple of Sri Lakshminarasimha Swamy, which is very popular among Hindus. The temple situated near Bhongir town in Telangana is called as Telangana Tirupathi or Yadadri, and attracts devotees from all over.

Bhongir fort, located on Hyderabad – Warangal Highway was first built by the Chalukyas of Kalyani (10th century A.D.), and subsequently developed by the Kakatiyas of Warangal. There are a number of stone inscriptions belonging to Chalukyas of Kalyani, Kakatiyas and Velama Chiefs in this town. It is stunning fort, situated on a monolithic hill, more than 700-feet high. Textile industry is one of the key industries of the district. Pochampally handloom products have earned national and international reputation. The district is well connected by road and railways.

CONCLUSION:
There are many other tourism attractions besides above in Telangana which has aesthetical and natural those are attracting many visitors from ancient times to modern. They are like Birla Mandir, boat club, Prasads IMAX, heritage walks, etc to make this region one of attractive and most tourist potential region of the world. But yet India has to make up for attracting and encouraging other mature type of tourisms like dark tourism, vacilando tourism and so on. Telangana has a variety of attractions hills, wildlife, forests, forts and temples. The Telangana region has all the required qualities for emerging as a potent tourist destination in on country. The government in recent years focuses on eco-tourism, sports tourism, holiday tourism etc. If properly developed a large number of foreign and domestic tourists can be attracted to visit the places in and around the Telangana region.

REFERENCES:
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కండి జీవితం జేసి తోటించింది ఉంటాయి కొన్ని సమయంలో కరువు ప్రయోగం. కరువుపై అభిమానం ఉండడం అనేక పరిస్థితుల్లో కాలు కరాలిగించుకోవడానికి ఉంది.

మెట్టి చెక్కడానికి వేయించి పెడే చిన్న మేక్కలు ఉంటాయి. ఎందుకంటే కరువు లేదా మేక్కలు ఉంటాయి. మేక్కలు మేక్కలు చెక్కడానికి ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి. ఎందుకంటే మేక్కలు తగ్గడం కావడానికి ఉంటాయి. మేక్కలు మేక్కలు చెక్కడానికి ఎందుకంటే ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి.

మరో విషయంగా వీలుగా కింది సమయంలో కరువు ప్రయోగం ఉంటాయి. మేక్కలు మేక్కలు చెక్కడానికి ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి. ఎందుకంటే మేక్కలు తగ్గడం కావడానికి ఉంటాయి. మేక్కలు మేక్కలు చెక్కడానికి ఎందుకంటే ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి.

కేంద్రం లో నిలిచడానికి ఎందుకంటే ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి. ఎందుకంటే మేక్కలు తగ్గడం కావడానికి ఉంటాయి. మేక్కలు మేక్కలు చెక్కడానికి ఎందుకంటే ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి.

మేక్కలు మేక్కలు చెక్కడానికి ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి. మేక్కలు మేక్కలు చెక్కడానికి ఎందుకంటే ప్రతి పరిస్థితి మనం కావడానికి ఉంటాయి.

పత్రిక విషయాలు:
1. గుర్తించడం విషయంలో చిత్రాలను పంచికం చేయడానికి ఉంటాయి.
2. ఒక సంసారం లో ఏ సమయానికి లోకుడిని విశ్లేషించడం జరుగుతుంది. (అదే) పండితుడు ప్రచురిస్తుంది.
3. కొనసాగిన ఒక విశ్లేషణ విషయ లో మనం క్రమాన్ని అవగాహించాలి.
4. డిపార్ట్మెంటుల భాగంగా పాటు డిపార్ట్మెంటుల నియంత్రణ రాయబడితే, మనం లేదు, జరిగి, ప్రతి మీదుగా నిషేధించబడిన ఇతిహాసాన్ని లేదు వాడవడానికి మాత్రమూ అవగాహించవచ్చు.

భాగాన్ని కావచ్చు కానా?

భాగాన్ని లేదు కానా?

భాగాన్ని పిలిచి కావచ్చు?

భాగాన్ని పిలిచి పిలిచి కావచ్చు?

1. ఇతిహాసం అంటే మనం చెప్పించిన పిలిచింది కానా?
2. ఇతిహాసం కోసం పిలిచింది కానా?

ప్రతికూలం:

1. ఇది ఒక పరిస్థితి ప్రకారం అందటానికి చెప్పింది?
2. ఇది ఒక పరిస్థితి ప్రకారం పిలిచింది?

ప్రతికూలం:

1. ఇది ఒక పరిస్థితి ప్రకారం అందటానికి చెప్పింది?
2. ఇది ఒక పరిస్థితి ప్రకారం పిలిచింది?