

## Metrics 3.3.2

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9<sup>th</sup> December, 2017 (Saturday)

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**RECENT REFORMS IN TAXATION, REAL ESTATE AND  
BANKING SECTORS IN INDIA**

Special Issue of an International  
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Suryabhushan M. Mishra & Dr. Nishit Dave, Research Scholar, J.J.T. University.

**Abstract**

*The topic of the thesis is the tax aspects of the real estate in the context of the International taxation. In the Introduction to the thesis It is very important to see the view points of GST that is the reforms made in the taxation.*

**Key Points:** *Recent Reforms in Taxation Real Estate, Changing in the Banking sector in India*

**INTRODUCTION:** In today's world we are living with 1.1 billion people, India is the second most populous country after China & it is expected that we can beat them in near future say by 2030. So because of this reepid growth of population there is a need of strong policy & that should be implemented in the country. For that there is a need of change in the market, in the society, in the country. Recently there are many reforms made in different sectors like Banking , Taxation ,Budget ,etc. So, for that the government has announced various reforms related with above in India. There are various implication changes made in real estate we go over the basics of TAXATION of real estate/ investments/ transactions in India by individual investors. This is mainly applicable to Residential property transactions & not included the Commercial property transactions as rules may vary. While GST has been claimed to the biggest reform in India, there needs to be some thought given to the banking and financial services they are very crucial to the consumers and their investment pattern. As the Goods and Service tax(GST) rate for work contracts has been fixed at 12 per cent. The government has also included real estate under the tax transaction. Finance Minister Arun Jaitley told the media the GST Council was set to take up the matter in its next month on November 9. Government has set the rules and new rates for the new tax . These rates would rate form 5 to 28%, things of mass consumption would be taxed at the rate of five per cent, luxury would be taxed at 28 percent.

**MEANING:**As we know that GST has eliminate all the other taxes, & the benefits of being able to claim input tax credit can also improve developer's profit margins. GST is very important in today's world. Because it's replaces other multiple taxes that is levied by the central & state governments and will become subsumed of all the indirect taxes, including central excire duty, commercial tax, Octroitax, Value Added Tax (VAT), & Service tax.

On property also Why GST is needed, What is this concept 'One Nation One Tax.' It helps to eliminate the previous taxes completely. It helps us to easily compliances & get easy transactions payment with one Tax. It gives us uniform tax rates & structure.

GST is estate sector help us to reducing & protecting us to giving higher taxes that is the burden for the citizens. So, the Introduction of Good Service Tax that is applicable everywhere & for everyone. The end of the purchase consumer will bear Good Service Tax in the market & this tax is applicable to all & same at a time. by now we know about the Rajya Sabha decision that passing GST bill and this is the biggest implementation in the biggest tax reforms in India since

70 years. there is a single and unified tax-Goods & Services tax .For long India's had a system of layers of direct and indirect taxes that which added about 25% to 40% to the cost of goods sold. At the same time industries are also affected by this news. Because for all GST implemented 18%. So for the new reforms of taxation that is GST some places consumers may et benefit and some consumers may not. Some consumers will say like this that it can get a bit expensive for them. Some of the major fears for the customers may have is that the interest of loans, foreign courency , relail services, and trading in securities these all costs will be included fundamentally. Banks on the other hand also enjoy the benefits of this reform since above all said information.

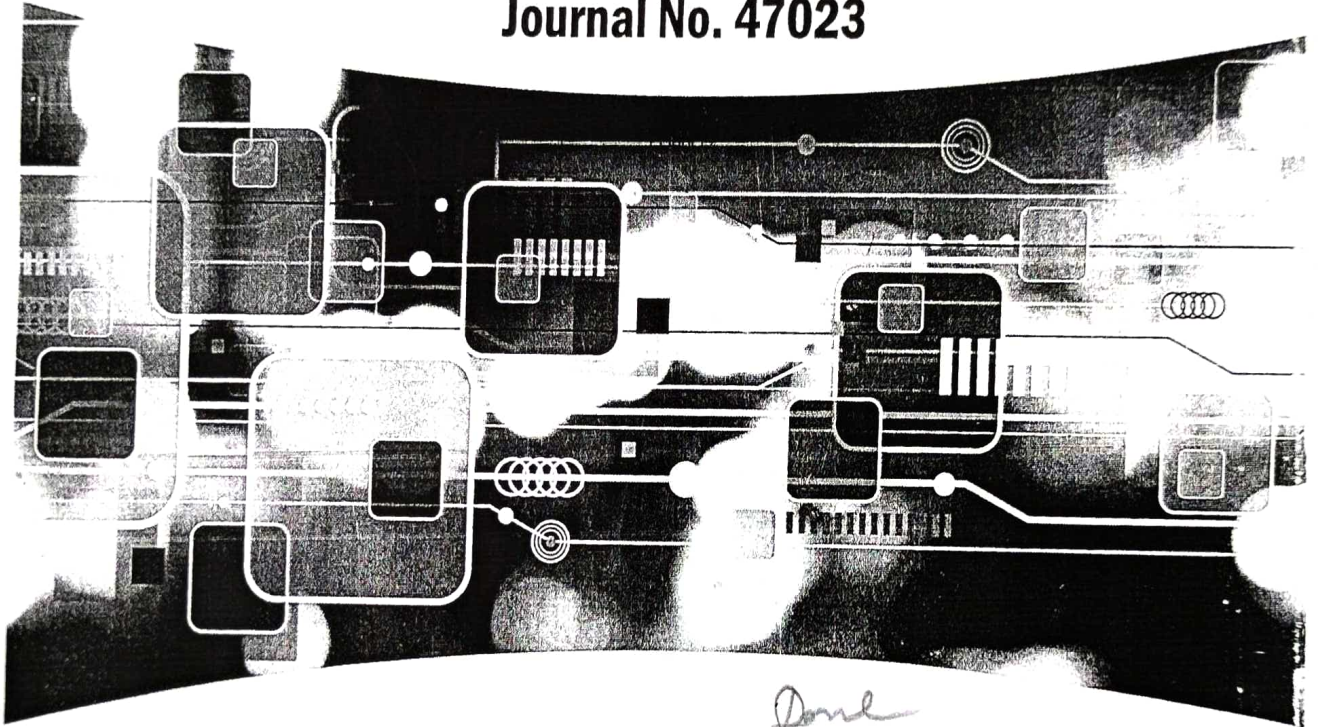


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# Study of Analysis and Impact IRDA's Focus on Needs-Based Life Insurance Policies as per Consumer's Suitability

Suryabhushan M. Mishra

Research Scholar J.J.T.U. University, Rajasthan.

Dr. Nishit Dave

Durgadevi Saraf College & Ladhidevi Ramdhar Maheshwari College

## Abstract

Life insurance is a fiscal instrument used to serve to protect assets, gather long-term savings, and settle a secure retirement. Life insurance, which is offered in two main forms including term or permanent, guards individuals, families, and businesses against threats and life-crisis such as untimely death of a family member or key employee. The main mechanisms of life insurance comprise policyholders, premiums, brokers or agents, primary beneficiaries, and death benefits. Aspects that impact the cost of life insurance include the policyholder's age, health, family medical history, job risk factors, life-style habits, assessment of the policy, policy riders, and the term or permanent classification of the policy. Issues that influence an individual or business' life insurance excellent consist of the transparency, flexibility, and performance of the life insurance creation, the individual or business' needs, and the products available in their geographic area and price bracket.

Study on impact that IRDA exposure draft specifies that an insurer or a distributor must make "reasonable efforts" to obtain a consumer's suitability information prior to making a recommendation for specific Life Insurance Policy Sale.

**Keyword:** Life Insurance Policy, Term Insurance, IRDA, Premium.

## Introduction

Life insurance mentions to insurance that assures a definite sum of money to a selected beneficiary upon the death of the insured or to the insured if he or she lives beyond a definite age. Both individuals and businesses purchase life insurance. Individual life insurance has two main functions. First, life insurance protects individuals and families against the financial loss of an untimely death of a family income earner. Second, life insurance is a mutual monetary tool for withdrawal savings and planning. Insurance occupies an important place in the complex modern world since risk, which can be insured, has increased enormously in every walk of life. This has led to growth in the insurance business and evolution of various types of insurance covers. The





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## 4. E - Business

**Suryabhushan M. Mishra**

Research Scholar (JIT University)

**Dr. Nishit K. Dave**

Durgadevi Saraf College & Ladhidevi Ramdhar Maheshwari College

Research Guide (JIT University)

### Introduction

**E-Business** Is Also Known As Electronic Business. E-Business Is Derived Form E-Mail And E-Business . When The Information Technology And Internet Over The Past Few Year . This Is Being Conducted Over The Communication Network Of The E-Business Is Buying And Selling The Good And Services. E-Business Take Less Time And Save Time Too . E-Business Also Reduce Process And Errors.

### Objectives and Aims

- Promotion And Advertisement With The Help Of E-Business Such As Durable Goods , Consumer Goods Etc ..
- We Can Expand Our Business In The Global Area With The Help Of E-Commerce ..
- In Very Large Amount Of Product Or Unique Products That You Need Or Want . You Can Deal With The Help Of Electronic Business ..
- Most Organistaion Have Generally Aims Which They Can Break Down Into Specific Object Or Targets
- E-Business Is A One Of The Most Important Sources Of The Online Transaction ..

### Advantage of E-business

- **Global markets** : online markets can attracts consumer located all over the global and complete in the world markets the online market communicate with the buyer with the help of internet .
- **Lower investment** : the e-markets require low investment as compared to traditional business markets . the traditional require huge capital investment
- **Lower operating costs** : the e-markets has to bear limited costs as compared to traditional business . e-markets may have to pay limited rent for operating a small e-office

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## 20. A Study on Resilient India with Reference to Human Health

Asst. Prof. Neelam Maurya  
Lrnc College - Malad West.

### Chapter - 1 Introduction

People experience emotional disturbance, irritability, insomnia, depression and post-traumatic stress symptoms immediately after the quarantine period. The long-term impact is considerable and wide-ranging including anxiety, anger, depression, post-traumatic stress symptoms, alcohol abuse, and behavioural changes such as avoiding crowded places and cautious hand washing. These psychological symptoms can last from several months up to three years after the quarantine period.

Social distancing could possibly lead to substantial increases in loneliness, anxiety, depression, domestic violence, child abuse and substance abuse.

Prolonged social isolation can lead to social withdrawal, a phenomenon known as Hikikomori, which may further be aggravated by the economic and social crisis of the pandemic. Although Covid-19 related social isolation appears to be similar to Hikikomori, there are differences between the two conditions as Covid-19 social isolation is imposed by governments and also stems from the individuals' avoidance behaviour due to the fear of infection.

### Abstract

As a major virus outbreak in the 21st century, the Novel Coronavirus disease 2019 (COVID-19) pandemic has led to unprecedented hazards to mental and physical health globally. While psychological support is being provided to patients and healthcare workers, the general public's mental and physical health requires significant attention as well. This systematic review aims to synthesize extant literature that reports on the effects of COVID-19 on psychological outcomes of the general population and its associated risk factors.

### Keywords

Resilient, Impact, Economy, Pandemic, COVID-19.

### Reason to Select this Topic?

- Resilient effect of Novel Corona virus on Human Health.



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## 7. A Study on Resilient Students: The Young India Forward

Asst. Prof. Sandhya Shrivastav  
LRMC College - Malad, West.

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### Chapter 1- Introduction

The term “resilient” is used as an adjective and it means the capacity to recover quickly from difficulties, or to spring back into original shape after a destruction. There are numbers of example to it, some of which are – 1. Resilience is likely to be tested during the coming weeks and months in the millions of people who witnessed the terror of last week/month/year. 2. The resilience of the Indian economy has come as a surprise to some during these difficult times, etc.

These examples are not just statements to make you understand the meaning but, this became the reality which we faced in our recent past. None of us had imagined such a scenario in our wildest dream where the world would be shut not just for a day or month but for over a year. People were out of clue with questions all over their mind What’s next? How will we survive? And many more of it.

People from various age group and sectors were affected during this difficult time and for my research I will be focusing on Student’s resistant towards the situation, with the aim of facilitating teachers’ and students’ perspective on re-imagining education during the Covid-19 pandemic. the activeness/dedication of our teachers’ response to the crisis, the sense of responsibility and empowerment, and the efforts system took in having the entire curriculum online. Then came the real struggles, the truth of online teaching, the ‘missing’ children, the mentally and physically hurt children, and the narratives of knowledge deficits and repair programs.

Teachers’ and students were constantly battling between knowledge and experience, knowledge because student’s activeness and their presence during the online sessions were merely a reality anymore and if we come to experience for both teacher/professors or students were nothing but a try to come up as a strong individual and support the current scenario. When we refer to students, we lead to our young citizens standing tall to guide and shape the nation forward, which got me stuck and interested to hear from them directly through my research.



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**A STUDY ON THE ROLE OF "WOMEN EMPOWERMENT & ENTREPRENEURSHIP"** 41 – 46

Neelam Dharamrai Maurva



**“A STUDY ON THE ROLE OF “WOMEN EMPOWERMENT & ENTREPRENEURSHIP”****Neelam Dharamraj Maurya**

Assistant Professor, Ladhidevi Ramdhar Maheshwari College, Mumbai, Maharashtra

**ABSTRACT**

*In present scenario women are moving ahead and becoming major economic force with the growth of technology and favourable business environment. Women of today are contributing lot in the growth of the society. Empowerment is a process that ensures women's greater control over resources. It is significant not only for their development but also important for nation's overall development. Entrepreneurship can be the best way to empower women by making them economically independent and self-reliant. Development of entrepreneurship can lead women to their economic, social, personal and political empowerment.*

*Keywords: women, decision-making, power, gender, empowerment, self-reliance*

**INTRODUCTION****“IF WE EDUCATE A MAN, WE EDUCATE A MAN ONLY, BUT  
IF WE EDUCATE A WOMAN, WE EDUCATED THE WHOLE FAMILY”**

Women are equal to men, still not got that respect. An educate man can feed a family, but an educated woman can speed its growth. Women's oppression is an obstacle; powerful and free women created a miracle. The status of women in Indian society has changed from time to time and the present position of women in society is the index to the standard of social organization. Women's position in modern Indian society is equal to that of men socially, economically, educationally, politically and legally. In modern India, as a result of their newly gained freedom, women have occupied positions in various spheres of life being a politician, orator, lawyer, doctor, engineer, administrator, diplomat, business woman, entrepreneur, etc. The empowerment of women is one of the central issues in the process of development of countries all over the world. Our constitution has conferred and guaranteed equality before law, universal adult franchise and equal opportunities for men and women as fundamental rights. The imperative of gender partnership in matters of development has been recognized.

**REASON TO SELECT THIS TOPIC**

- To find out the women empowerment is at the growing level.
- To find out the women entrepreneur are adding growth to Economy.
- To investigate the programs put in place by the government to empower women.
- To find out the gender inequality in co-operate market.

**OBJECTIVES**

- To study the women empowerment in the society.
- To study the socio-economic characteristics of women entrepreneurs.
- To examine the relationship between socio-economic characteristics and entrepreneurial skills among women.
- To examine the effectiveness of government schemes and training programmes on empowerment of women entrepreneurs.

**HYPOTHESIS**

The following hypotheses were framed for testing the relationship between the empowerment of women entrepreneurs and socio-economic variables.

1. Personal variable does influence women empowerment (Age, Religion, Education, Family Type, Marital Status) (H1)
2. Economic variable does influence women entrepreneurs' empowerment. (Monthly income and Occupation) (H1)
3. Social variable does influence women entrepreneurs' empowerment. (Community, Mummer ship in Self





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**A STUDY ON EMPLOYEE RETENTION IN THE FIELD OF EDUCATION IN THE CITY OF BHAVNAGAR, GUJARAT** 112 – 116

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**“A STUDY ON LEADERSHIP AND MANAGEMENT”****<sup>1</sup>Sandhya Shrivastav and <sup>2</sup>Dr. Shripad Joshi**<sup>1</sup>Assistant Professor, Ladhi Devi Maheshwari Night College- Malad West<sup>2</sup>Principal, Ladhi Devi Maheshwari Night College- Malad West**ABSTRACT**

*Leadership style and approaches of management are concepts essential for any organization to grow and excel in any situation. Leaders leading a team with well- defined mission and vision relies the essentials of managing and creating a foundation that generates trust necessary for an effective work relationship.*

*People who lead as a functional leader must excel in managing co-worker with motivation and enthusiasm, some fail because qualified managers cannot work cordial with their team and do not share a clear mission or vision, trust and willingness to excel with the team as a whole.*

*Management philosophy places a great role when leaders are being made as it's not an individual who changes dimension of any decision but the whole working management who stood beside a leader with aim to do so. This research is focusing on the same prospect clarifying how leadership and management can create difference.*

*Keywords: Leader, Manager, Leadership, Management, Organization.*

**CHAPTER 1- INTRODUCTION****Definition on leadership:**

Leadership is defined in all the definitions as to lead, guide or influence any individual, group or organization to grow on rebelliously in this competitive world with a specific goal and planned vision.

A well spirited leader will never work to take away the fame of team's effort but will always stand as a wall/shade to take his team's blame, he might set difficult task, situation or decision for an individual but should never leave them in such a situation, standing tall and besides is a very important quality and selflessness is the only way to go for a leader as a team builder. He goes through situations, function or phases where his trait/qualities or behavioural style of a good decision maker is tested.

Leadership is priorly a continuous process of influencing behaviour. It is about mutual relations between a leader and the followers. The leader tries to shape the conduct of individuals or teams around, to achieve desired goals as an individual, group or organizational level.

**Definition of Management:**

Management is an intangible force applicable universally in each and every aspect of dynamic functions of any organization, coordinating individuals, group and resources continuously to achieve the targeted goals altogether.

Manager have to be professionals while handling a group of departments led by team leaders, as leaders direct their team and management acts as an art for getting work done from them. It is a continuous and never-ending process and multidisciplinary in nature because you need art to design management policies and science to rationally support them. Management is an extremely vital aspects for achieving any desired goals individually or as an organization.

**There are seen differences between leadership and management which is learnt, some being:**

- Leadership is enrolling new mission or vision for a group that they follow, ie: a leader is the marshal for every new direction.
- Management command or directs people/resources according to principles or practices established by them to run the organization.
- There is noticeably more to these definitions than may at first appear.
- Also, leadership and management are generally part of the same coin, as there is a continuous adjustment of the direction (leadership) and controlling resources to achieve that direction (management).

**- REASONS TO SELECT THIS TOPIC**

1. Leaders & managements psychology has been a topic of study since ages, which inspired me undertake this topic to see what are current scenarios prevailing within the manpower.



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**A STUDY OF INNOVATION AND PRODUCT DESIGN IN THE POWER LOOM INDUSTRY OF BHIWANDI AREA OF MAHARASHTRA****<sup>1</sup>Neelam Patil and <sup>2</sup>Dr. Shripad Joshi**<sup>1</sup>Research Scholar, N G Acharya & D K Marathe, College, Mumbai, Maharashtra<sup>2</sup>Principal (Guide), Ladhidevi Ramdhar Night College, Mumbai, Maharashtra**ABSTRACT**

*The high labour-intensive industry like the power loom industry is currently witnessing technological changes. Moreover, the demands of customers are also rising with increased economic activities. However, to meet this demand the power loom sector needs to address many issues concerning its core business activities. In the backdrop of above, this study was conducted to determine the process of innovation and product design followed in this industry. The study was carried out in the Bhiwandi area near Mumbai, which is a big power loom hub. The literature showed that there are few studies that have been conducted vis-à-vis various problems of the power loom sector. However, no specific study was carried out to determine the innovation and product design related aspects. The data for this study was collected from the workers of power loom industries by using a questionnaire and survey method. The findings of the study show that most of the workers are not asked to undergo training in latest technologies, and most of the companies have no well-defined marketing strategies, and use a combination of un-house and seek advice from external consultants. Overall, it can be concluded that the power loom sector in Bhiwandi needs to become more professional by adopting innovation in its operations.*

*Keywords: Power loom industry, technological changes, core business activities, innovation, product design*

**1.0 INTRODUCTION**

The Power loom Sector is one of the most important segments of the Textile Industry in terms of fabric production and employment generation. This decentralized Sector provides employment to 60.86 lakh persons and contributes 58.26 per cent of total cloth production in the Country. More than 60 per cent of fabric meant for export is sourced from Power loom Sector. The readymade garments and home textile sectors are heavily dependent on this sector to meet their fabric requirement. There are approximately 5.38 lakh Power loom Units with 24.34 lakh Power looms in India. The technology level of this Sector varies from plain loom to high tech shuttleless looms. It is estimated that more than 75 per cent of the Shuttle looms are obsolete and outdated and have virtually no process or quality control devices/attachments. However, there has been significant up-gradation in the technology level of the power loom sector during the last 7-8 years.

The power loom industry needs to make innovation in its traditional practices as the rapid development of technology and communications has reduced the distance between nations and improved the time from order to delivery. Moreover, many textile businesses have significantly reduced their manufacturing capacity and have transferred some or all of it overseas to countries like India and China. With their significantly lower labour and production costs, such companies are able to widen their profit margins considerably. The sustenance and growth of the power loom industry depends greatly in the process of product development as this is essentially its life-blood. In addition to above, the product development strategies and processes for power loom companies vary as much as the number of companies in this field, as well as the complexities and simplicities of each company. In view of the above, this study was carried out to determine the process of innovation and product design in this industry. Specifically, the data for this study was collected from the Bhiwandi area near Mumbai, which is a big power loom hub.

**2.0 LITERATURE REVIEW**

Anjum and Thakor (2011) studied the functioning and the problems of power loom industry of India and stated that being a large employment giving sector needs to be regulated by government to protect the interests of power loom owners as well as workers. The study by Kulkarni (2011) reported that the various events of the strike and the role and effects of various stakeholders of power loom industry contradict the belief that industrial relations are losing importance in this important industry. Authors also oppose the view that industry had started taking care of workers and workers are happy with the human resources development policies of the organizations.

Narayanamoorthy and Kalaiselvan (2012) studied the socio economic problems faced by power loom workers in Avinashi in Tamilnadu, India, using Induced Fuzzy Cognitive Maps and reported that most of the workers belong to low socio economic class and face multiple problems that are related to health, education and finance related. Shaikh and Dulange (2013) determined the critical success factors affecting productivity of (textile)





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**Siddharth S. Apte**



## TRENDS IN MEDIA CONSUMPTION

**Asst. Prof. Siddharth S. Apte**  
Ladhidevi Ramdhar Maheshwari Night College of Commerce

### ABSTRACT

*This research paper is an endeavor to encapsulate the growth of each media right from its point of inception till the current date.*

*It is also an attempt to trace various points in time when these traditional Medias like newspaper, radio, magazines and such others were made digitally to the general public, as it will not give one a complete picture of a growth a particular medium if one fails to take into account the digital growth and consumption of a particular medium. Today, each media has its digital as well as physical footprints.*

*A consolidated data of all media needs to be made available so that it can help the media organisations to frame policies which will help them to reach out to the commonest of common and thus do the noble job of information dissemination. By consolidated data the researcher means the digital consumption as well as the physical consumption or both; of a particular media or all the media.*

*Keywords: Mass Media, Media Convergence*

### MASS MEDIA

The term mass media refers to any form of communication that simultaneously reaches a large number of people, including but not limited to radio, TV, newspapers, magazines, billboards, films, recordings, books and the Internet. (Dominick)

### HISTORY OF NEWSPAPER IN INDIA

Print is the oldest medium in India and has its origins before Independence when the newspaper played a significant role in starting and facilitating conversations and awareness about the freedom struggle. (Media Ownership Monitor India , n.d.)

The first printed Indian newspaper was in English, edited and published by James Augustus Hicky, an ex-employee of the East India Company. It was called Hicky's Bengal Gazette or the Calcutta General Advertiser. Its first issue came out on January 1780. By 1947, other major English newspapers had emerged in India such as the Times of India from Bombay, Statesman from Calcutta, Hindu from Madras, Hindustan Times from New Delhi, Pioneer from Lucknow, Indian Express from Bombay and Madras.

Generally speaking, not only is journalism flourishing in India today, Indian language newspapers have overtaken the English newspapers in numbers and circulation. The total number of Registered Publications in newspaper and periodicals category is 1,43,423 as on 31st March, 2020. (Registrar of Newspaper of India , n.d.)

### HISTORY OF RADIO IN INDIA

Radio in India, too, has its origins in pre-independence, British India.

It was a club called the Madras Presidency Club Radio that is said to have pioneered radio broadcasting in India in 1924. (Media Ownership Monitor India , n.d.) The phenomenal growth achieved by All India Radio over the past eight decades has made it one of the largest media organisations in the world. Currently, it has 479 stations and 681 transmitters. (Prasar Bharati Annual Report , 2018)

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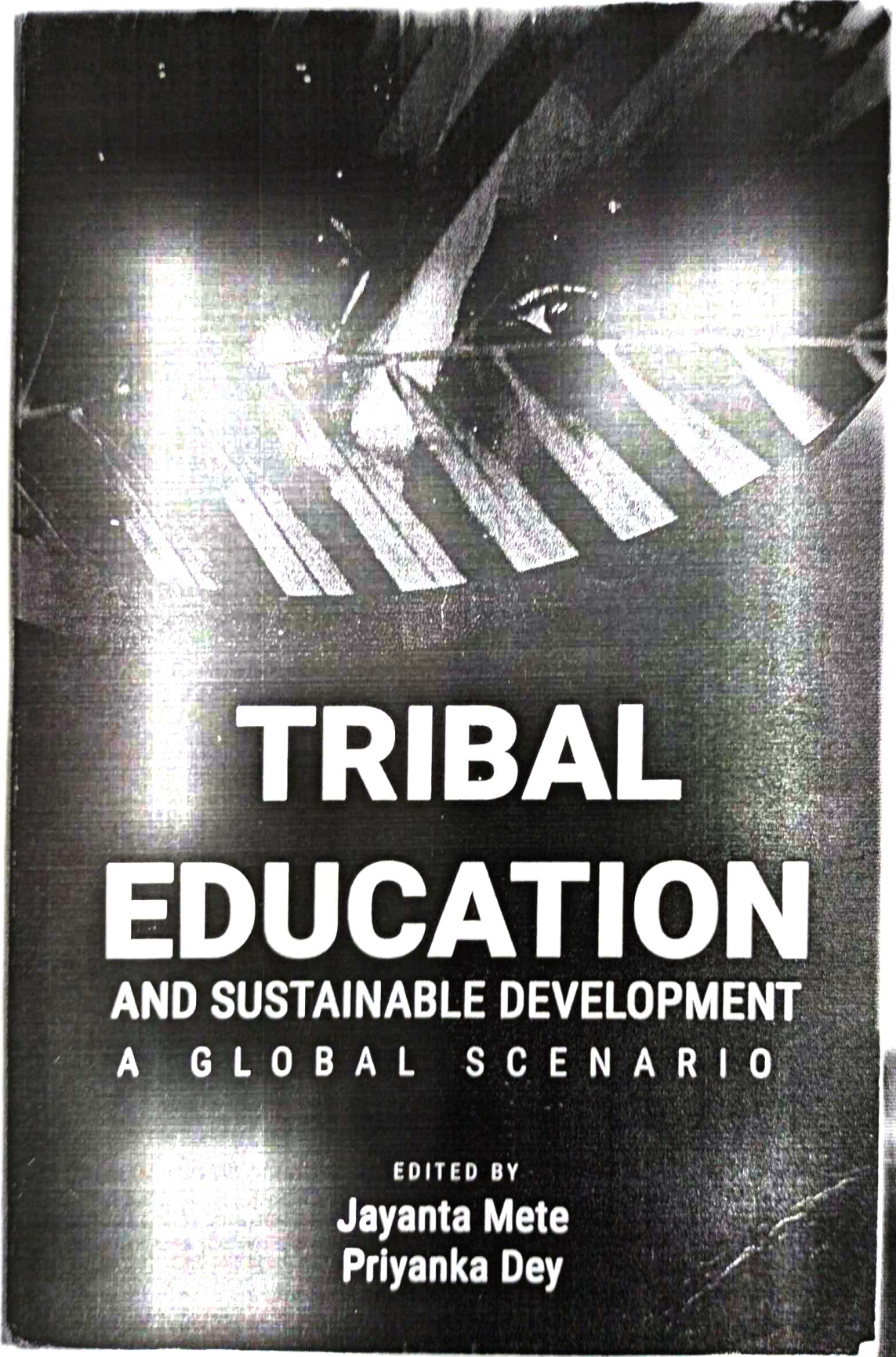
### HISTORY OF TELEVISION IN INDIA

Television came to India in September 15, 1959 with an experimental transmission based in Delhi. By 1972, TV stations had opened in Bombay and Madras; in 1973, a 150 kms from Bombay, a relay station started operation in Poona. And on 1st April 1976, the television unit was separated from AIR and given the name Doordarshan (DD). Today, the country has nearly 900 television channels of which, more than 400 are news channels. (India Ownership Monitor India , n.d.)

### THE HISTORY OF INTERNET

Although Indian universities joined the Internet in 1988, the internet was very different then than it is today.





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A GLOBAL SCENARIO

EDITED BY  
**Jayanta Mete**  
**Priyanka Dey**



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## ROLE OF NGOs ON TRIBAL EDUCATION

Asst. Prof. Neelam Maurya<sup>3</sup>

### Abstract:

The dominant section of the later is popular as non-governmental organizations (NGOs). In recent years, efforts are made to bring together the activities of government and NGOs to maximize the benefit to tribal communities and to speed up the process of social and economic transformation within Society. The idea of government organization and non-governmental organization (G-NGO) partnership gained momentum. Several NGOs are successful because they train local youth as resource persons according to the needs of development initiatives. In this context, the article examines the role of NGOs in the process of tribal development by analysing their activities and the results.

**KEYWORD:** Tribes, Development, Transformation, NGO, Entrepreneurship.

### MAIN BODY:

#### INTRODUCTION:

Education is the process of facilitating learning, or the acquisition of knowledge, skills, values, mores, beliefs, and habits. A web portal for NGOs of India, [www.ngosindia.com](http://www.ngosindia.com), mentioned in its mission statement "We are committed to social justice, sustainable development and human rights." There are several types of NGOs depending on their level of

<sup>3</sup> Assistant Professor, Ladhidevi Ramdhar Maheshwari Night College, Maharashtra, India





**TRIBAL**  
**EDUCATION**  
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**A GLOBAL SCENARIO**

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## EDUCATIONAL RIGHTS OF SCHEDULE TRIBE UNDER THE CONSTITUTION OF INDIA

Siddharth S. Apte<sup>6</sup>

### Abstract

*This research paper is an endeavour to encapsulate the various problems faced by tribal communities in seeking education. The paper has also attempted to cover the possible solutions to the problems. It explores, in a hopefully succinct manner, through legal, socio-economic, political and cultural lenses.*

### Introduction

**T**ribal communities have predominantly inhabited those parts of our country which are cut off from urban areas, like forests, hills etc. Even if these areas are within the city limits or are near the city, they are away from the 'city' and thus develop a culture within the mega culture of a city. This culture is like a shell, remaining untouched by the development taking place outside of it. It therefore becomes essential to ensure that these communities receive what the people in the city do. Education is one such thing. Locating such tribal areas within the city limits as well as outside the city and to take the facilities of education to those areas should be the focus of not only government authorities but all the stakeholders; because only then would we be able to fulfil the provisions made in Article 46, which speaks about taking education to all the underprivileged sections of the society and uplifting them. However, the constitution is only a guideline

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