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RURAL AND URBAN DEVELOPMENT PROGRAMMES

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ABSTRACT

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. Rural development is a comprehensive term. It essentially focuses on action for the development of areas outside the mainstream urban economic system. we should think of what type of rural development is needed because modernization of village leads to urbanization and village environment disappears.

KEY WORDS: Development, Rural, Urban, Development Programme, IRDP, TRYSEM

INTRODUCTION

India lives in the villages. It is rural development in the broad sense of the term that holds the key to all economic progress, industrial or agrarian, urban or rural. Poverty has remained the challenges in India's development efforts, the eradication in which is the supreme objective of all development efforts and has the widest incidence, and in fact, its service in rural areas. With the launching of the Five-Year plans since 1951, urban development came to be regarded as part of the overall planning effort in the country. However, in the first two Five Year Plans insufficient attention was paid to problems of urban development and it was only in the Third Five Year plan that definite proposals for a co-ordinate urban development were made. The subsequent plans urged that as many towns as possible and especially those with a population of 1 Lakh and over, should come within the ambit of planning in or organic way.

RURAL DEVELOPMENT PROGRAMMES

Rural poverty in its multi-dimensions and mass concentration has continuously engaged the attention of the government and a number of official programme of poverty the attention have been tailored and

administered to attack poverty in its different facts. These wide ranging schemes starting from the pre-independence era and including the path breaking comprehensive community Development programmes and other sectoral schemes for special target groups in the post- independence era worked with varying degree of success. India is made up of villages and the majority of the Indian population lives in the villages. The development of India therefore depends upon the upliftment of the rural areas. Some of the major rural development programmes currently being implemented in India are being discussed in this part.

INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP)

Integrated Rural Development Programme was introduced in 1976 as it was found that problems of poverty, unemployment in rural areas are unlikely to be solved through ad hoc and isolated sectoral programmes which were being implemented. Integrated rural Development as a concept embraces a very ranging and comprehensive set of activities pertaining to all aspects of rural economy and covering rural people in their entirety including cultivators, landless labourers, rural artisans ect. The strategy of integrated rural development lays special emphasis on optimal utilization of local

resources- human technological and natural with the help of science and technology and an even more active involvement of people in all stages of its formulation and implementation. Integrated Rural Development Programme is a major instrument of the strategy to alleviate rural poverty. It aims at the total development of the rural areas by linking special programmes and activities in a single strategy for developing various facets of rural society. It is, in fact, a package of programmes embracing all aspects of rural problem viz. agriculture, rural industrialization, provision of infrastructure and services like health, nutrition, education, literacy and basic amenities.

The objective of the IRDP programmes is to enable selected families in rural areas to cross the poverty line. This is achieved by providing productive assets and inputs to the target group. The assets which could be in the primary, secondary and tertiary sector, are provided through financial assistance in the form of subsidy by the Government and term credit advanced by financial institutions. The programme is implemented in all the blocks if the country assistance is given to the rural families of the target group annual income below the cut off line of Rs. 4,800. The poverty line income having line income is identified at Rs. 6,400/-

The programme of asset-endowment under IRDP was designed to develop self-employment ventures in a variety of activities like semi-culture, animal husbandry and land-based activities in the primary, sector, weaving handicraft, ect. In the secondary sector, service and business activities in the tertiary sector. With a view to diversity the occupational structure, it had been stipulated at least 33 percent of the beneficiary coverage should as far as possible, be in the secondary and tertiary sectors. The assets provided to the selected household are financed through a mix of government subsidies and institutional credit on a average subsidy credit ratio of 1:2. The capital cost of the assets are subsidized to the extent of 25 percent for small farmers, 33-1/3 percent for marginal farmers, agricultural labourers and rural artisans and 50 percent for the scheduled tribes. A family could receive upto Rs.3000/- by way of subsidy in drought prone areas, the limit of subsidy ceiling was Rs.4,000/- while for tribal families/ beneficiaries it was Rs.5,000/-.

The Programme evaluation Organisation of the Planning Commission, RBI, NABARD, Institute of Financial and Management Research and a number other institutions have conducted studies in respect of IRDP.

Some of the significant issues brought out by these studies are as follows:

1) The financial allocation and physical targets under the programme were determined on a uniform basis per block, without regards to the incidence of poverty, or even the size of population, which in some cases also resulted in the selection of ineligible families.

2) The extent of wrong identification was quite high at around 15-20 percent. The main reasons for wrong identification were (a) reliance on lists of households identified under the SFDA where the identification was based on land holding rather than income; (b) non- involvement of people's institutions in the survey and selection process; (c) better bank ability of those having an asset base; and (d) collusion between the government functionaries and vested interest in some cases.

3) There have also been complaints of outright leakages through corruption and malpractices which however, have not been qualified by any of the studies. Some of the factors which could have promoted this are: (a) non-involvement and lack of awareness among the beneficiaries; (b) methodology of administration of subsidy; and (c) insufficient investments in terms of project cost norms resulting in purchase of substandard assets.

4) The selection of schemes under the programme has shown an overwhelming bias towards animal husbandry more particularly much cattle, while this activity has considerable employment and income generation potential, this was vitiated by (a) the shortage of good quality animals, (b) artificial increase in prices of animals and, (c) absence of linkages and support structures for feed, health cover and marketing. On the other hand, the predominance of this activity can be explained by factors such as familiarity of the beneficiaries and block functionaries alike and absence of expertise in projectisation respect to secondary and tertiary activities.

5) A major problem has been found to lie in the absence of backward and forward linkages. It appears that no real steps have been taken to provide institutional support for the supply of raw materials and more particularly for marketing.

6) Inadequacy of banking infrastructure in certain areas particularly in the North- East, has affected credit flow adversely, shortages of staff, almost everywhere, have resulted in insufficient security and delayed disposal of loan applications and absence of supervision and follow up insistence on security in spite of

instructions to the contrary has resulted in the exclusion of the poorer among the target group.

7) Another weakness of IRDP which has been discovered during the implementations is non-adoption of the cluster or group approach.

8) An important bottleneck has also been found to lie in administrative weaknesses both in terms of the qualified staff required at the block and district levels and in respect of vertical and horizontal co-ordination and integration between different departments.

Although there have been many shortcomings in the programme, there have been strong positive features also. It has resulted in substantial additional income of a large number of beneficiaries and the creation of assets also. Some of the important components of the IRDP are also being discussed in lesson.

TRAINING FOR RURAL YOUTH AND SELF EMPLOYMENT (TRYSEM)

The scheme of training rural for self-employment is a component of IRDP. The scheme of Training Rural Youth for self-employment was started on 15th August 1979 with the objective of providing technical skills to rural youths to enable them to take up self-employment in the broad fields of agricultural and allied activities. The target group of TRYSEM comprises rural youths between the ages 18 to 35 from families living below the poverty line. The scheme lays down that a minimum of 30 percent of the trained youths should belong to Scheduled Caste and Scheduled Tribes Communities and a minimum of 3.1-3.1 percent of the rural youths trained should be women.

Training under TRYSEM is to be need-based. It is provided at institutions such as Industrial Training Institutes (it is) Poly-techniques and institutes run by voluntary agencies or master craftsmen who function from their own places of work. The training is imparted in a vocation of the choice of the Youth. Under the scheme the trainees get a stipend upto Rs.150/- per month for a period of one year. If he gets training outside his village, he will be given Rs.250/- per month. The institution/ master-craftsman is also given an amount of Rs.500/- per trainee for raw material. A kit costing Rs.600/- is also provided to the trainees. The expenditure under the schemes is met out of IRDP.

DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREA (DWCRA)

The programme of development of women and children in rural areas, a sub-scheme of IRDP, is

designed exclusively for the women members of rural household below the poverty line to provide them suitable of income generation according to their skills and local conditions. The scheme was launched in 1982-83 as a pilot projects in 50 blocks of the country. The programme is now being implemented in 161 districts of States and Union Territories. The scheme was started for those women who were not in a position to take advantage of schemes under the IRD programmes. The main aim of the programme is to increase the income of the rural women of target groups by taking up income generation activities such as bamboo work, dairy development, carpet weaving, shawl making, beekeeping, handicraft, spinning, weaving, fish vending, broom and rope making, bread making, pickle making, candle making and baking. The programme is funded by the Centre, State and UNICEF dually. Beside, UNICEF provides funds for training of officials, non-officials and also provides programme input viz. equipment to groups, child care facilities etc.

JAWAHAR ROZGAR YOJANA

Jawahar Rozgar Yojana was announced by the Government of India on April 28, 1989, to be implemented and administrated by village panchayats all over the country. The then existing wage employment programmes viz. National Rural employment Programme (NREP) and Rural Landless Employment Guarantee programme (RLEGP) were merged with this Yojana. The scheme aims to give employment to at least one member of each poor rural family for 50 to 100 days in a year, in the vicinity of places of their residences. It is also expected that some integrated schemes will be introduced to provide employment among nomadic tribes. 15 percent of total resources transferred to the village panchayats will be exclusively used for the benefit of the Schedule Castes and Scheduled Tribes. The State Government is to supply some model schemes to the village pradhans for their guidance and 30 percent of the beneficiaries are to be women. 80 percent of the total finances of the JRY will be borne by the Central Government and the rest 20 percent will be borne by the States. The funds will be allotted to State and Union Territories in proportion to the number of persons living below the poverty line. The devolution of these funds to districts will be determined in terms of criteria of backwardness such as the share of scheduled caste and scheduled tribe with total population of the district, the share of agricultural labour to total labour and the level of agricultural productivity. It has also been decided to

give specific consideration to such areas as the hills, deserts and the islands.

The criteria for the distribution of resources of Village Panchayat from the districts will be on the basis of population of each village panchayat. If the population of the village panchayat is less than 1000, then, it will be assumed 1000 for the allocation of funds. At the district level the funds are allocated to the District Rural Development Agencies and Zila parishades. The District Development Agencies and Zila Parishads are expected to develop the funds to the Panchayats within one month of the receipt of the money. The diversion of the funds from one district to another as well as from one village panchayat to another is not permitted under this scheme. However, if the common interest of two districts or villages exists in a particular programme, then, the pooling of the resources can be allowed. Under this scheme the village panchayat is the pivot around which the scheme revolves. The panchayat can hold the balance to select and implement the programme which will benefit the rural community. The block authority will not interfere in the working of the panchayat. However, the block authority may assist the village panchayats in technical scrutiny of the programme.

ANTYODAYA PROGRAMME

Antyodaya means up-liftment of the poorest of the poor. The programme envisages to improve the lot of the poorest people by adopting a micro approach with family as a unit in the development programme. Efforts under this programme are concentrated on the economic development of the poorest families in the rural areas and their welfare. The scheme of Antyodaya was launched first by the Rajasthan Government on October 2nd, 1977. During the time of Janata regime, many State Governments launched the Antyodaya Programme. But a change of government subsequently the scheme was also scrapped in the states. The Himachal Pradesh State Government reintroduced the Antyodaya programme from the year 1990-91 and under it decided to provide subsidy to Non-SC/ST Antyodaya families at par with SC/ST under IRDP. Since the programme IRDP is being implemented in the state on 50-50 subsidy only to SC/ST families 25% to 33% subsidy to general categories, it was decided that the Non- SC-ST families identified under Antyodaya will also be provided subsidy at par with the SC/ST. Under IRDP the State Government will provide the additional funds to fill up the gap between 30% and 50% subsidy limit for different economic assets/ programme for increasing the income of the identified Antyodaya families.

INTEGRATED CHILD DEVELOPMENT SERVICE (ICDS)

Among the nation's most precious resources are its children the architects of its future. The proper care of children must, there be a high priority for any country. The Integrated Child Development Services (ICDS) scheme was one of the major programme taken up 1975-76 in the central sector on an experimental basis. It was started in thirty three rural/ tribal with the basis services of health, supplementary nutrition and non-formal pre-school education for a better start in life. On the basis of the positive results of these experimental projects, the place of expansion of this programme was accelerated in the Sixth Plan. The major programmes of ICDS seeks to lay a solid foundation for the development of the nation's human resources by providing an integrated package of early childhood services. These consist of (i) supplementary nutrition, (ii) immunization, (iii) health check-up, (iv) referral services, (v) nutrition and health education and (vi) non-formal education to children below 6 years and pregnant and nursing mothers in most backward/ rural/ tribal blocks and urban slums. ICDS activities centre around the anganwadi where children up to six years as well as pregnant women and nursing mothers are given a daily cooked meal to improved their nutritional status. The ICDS is one of the most comprehensive scheme for child development in the country. It recognizes the essential links between good nutrition and health care, education and proper child care by the mother. For women and children from poverty-stricken families in rural, urban and tribal areas, the ICDS brings hope of a better life and a way of breaking out of the various circle of poverty, ill health and illiteracy.

DROUGHT PRONE AREAS PROGRAMME

Drought Prone Areas Programme is under operation in the arid and semi-arid parts of the country where environment is degraded due to soil erosion, loss of vegetation cover, water stress etc. the programme aims at restoration of ecological balance on a long term basis through harmonious development of land and water resources.

INTEGRATED RURAL ENERGY PLANNING PROGRAMME (IREPP)

On the basis of the sixth plan experience of Pilot Projects, IREP programme which was found successful, the IREPP was fully activated in all the States and Union Territories during the Seventh plan.

The IREP programme consists of the following components:

- (a) Developing institutional mechanism in the State/ UTs
- (b) Training
- (c) Project preparation
- (d) Project implementation
- (e) Provision of financial incentives
- (f) Monitoring

These components are funded through Central and States financial outlays of IREPP. The central financial component is utilized for setting up institutional mechanism through funds for staff support and their training and monitoring of the programme. The State financial component would be utilized for project preparation project implementation and for provision of financial incentives to users and manufactures for IREP projects.

DESERT DEVELOPMENT PROGRAMME (DDP)

In certain parts of the country ecological balance has been so severely upset that conditions of extreme aridity, shifting sand, scanty vegetation and severe wind erosion prevail. For controlling, the process of desertification and restoration of ecological balance, the Desert Development Programme was launched in these areas. The main activities, covered are sand-dune stabilization shelter belt plantation, conversion of surface water, recharge of ground water squatters, efficient water resource management, and afforestation grassland and pasture development and horticulture.

LAND REFORMS PROGRAMME (LRP)

Land Reforms measures have been perceived as an integral part of the strategy for rural development with focus on disengaging the rural poor from exploitative agrarian relations. In the context of the scattered nature of land holdings, redistribution of land constitutions an important step in social and economic up-liftment of the weaker sections. Various land reform measures have been pursued since independence to provide access for the landless rural poor to land.

URBAN DEVELOPMENT PROGRAMME

India has a pre-industrial urbanization unmatched in any country except in China. And it is a complex phenomenon with significant inter-regional and inter- State variations. The absence of a national policy statement makes more intractable the problems of urbanization. Expert panels need to be appointed to come to grips with some of the following issues: (i) the

continued growth of the big cities, with stagnation at lower levels; (ii) the determination of the alternative; (iii) the urgent need for integrated regional planning; (iv) the growth of new towns which are tending to develop a feudal outlook; (v) the role of urban systems in economic development; (vi) the ineffectiveness of local government authorities; (vii) the springing up of slums and their improvement and so on. In a country like India where the majority of the people live in villages, concern about urbanization seems a bit unusual. Nevertheless we are finding that in the post-independence era we are unavoidably being drawn into this question of how to tackle our cities. Initially the problem of the big cities attracted the mind of the planners or the administrators in this part of the world.

FEATURES OF NEW TOWNS

Owing to the emphasis on industrialization and economic development in the successive Five-Year plans, urbanization in India since independence has been characterized by the following special features:

- (a) Growth of small towns and agro-industrial centres;
- (b) Setting up of institutional and administrative centres including places of tourist, educational centres and the State headquarters; and
- (c) Emergence of new industrial centres and major irrigation and power projects.

The new town experiment is quite novel in India and it is perhaps too early to draw lessons from the isolated from the isolated experiments. It seems, however, that some of the new towns have opened up under-developed areas and provided economic and social opportunities to local populations, while others have disrupted rural community life and increased the gulf between the local population and the migrate workers.

PLAN SCHEMES FOR URBAN DEVELOPMENT

A number of Central Schemes covering different aspects of urban development have been launched. The administrative agencies for implementing the schemes are the State governments and municipal authorities and other local bodies. The schemes cover water supply and sanitation, urban housing and related activities, preparation of master plans for cities and regions, and urban community development. For improving water supply the Sanitation Programme (Urban), was launched in 1954. Urban housing and related activities are covered by six different schemes of subsidized industrial low-income group housing, rental

housing for State Government employees, and land acquisition and development. An additional housing scheme for the economically weaker sections was also operated for a few years, but this was ultimately merged with the industrial housing scheme. All these schemes came into operation between 1952 and 1962. The last two schemes on urban community development were started in 1962 and 1965 respectively. These urban development schemes have been formulated in great detail, specifying purpose, coverage, operating agencies, methods of financing and the like. Two Central Ministries-Health and Family planning; and Works, Housing and Urban Development- between them look after the schemes. Only two schemes, viz. the National Water Supply and Sanitation programme and the Urban Community Development Scheme, are in the charge of the Ministry of Health and Family planning, while the Ministry of Works, Housing and Urban Development is responsible for all the housing and related schemes and the scheme for the preparation of Master plans for cities and regions.

For projects costing more than Rs. 10 Lakhs under the National Water Supply and Sanitation Programme, central scrutiny and approval is necessary. The schemes on urban community development and master plans lay down staffing patterns and pay scales. The financing patterns of the schemes provides for 100 percent loans, while the Master Plan Scheme provides for 100 percent subsidy. Between these extremes, there are two schemes- Slum Clearance and improvement, and Subsidized Housing- providing mixture of loan and subsidy. Again, two schemes, Slum Clearance and improvement, and Urban Community Development, require matching contributions. Three other schemes for middle income group housing, land acquisition and development, and rental housing for state government employees are entirely financed from non-plan sources- by the Life Insurance Corporation of India. There are also two examples of schemes for water supply and sanitation, and for low-income group housing which are jointly financed from plan and non-plan sources by the Central government and the Life Insurance Corporation.

AGENCIES OF TOWN PLANNING AND IMPLEMENTATION

The manner in which these schemes are being operated results in the state government and local authorities being reduced to mere agencies of the centre and has led to the 'vertical integration' of the various layers of government. Moreover, the mixture of grants and loans in the plan schemes is usually arbitrary not based on a careful examination of the relative productivities of the schemes. The variations in the nature of the financing of the schemes results in their unnecessary proliferation, restiveness in their execution, and a fragmented approach toward urban development. The only way to remedy these defects is to abolish the existing scheme-wise approach and introduce broad heads of conditional Central Plan assistance, combining all the closely related activities under a broad head, such as a Urban Development.

CONCLUSION

That a number of programmes have been introduced for the development of rural and urban areas. However, any strategy of development can succeed only with the help of an active participation of the population for which such a strategy had been conceived and put forth. Such participation of the people has to be organized, continuous and active for the continued success of the various programmes.

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