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International Journal of Marketing & Management Research

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International Journal of Marketing and Management Research aims at providing a pedagogic platform to researchers to publish innovative research articles about the recent developments relating to theory and practice on international marketing. It invites thought provoking contribution from amateur as well as veteran Scholars, practitioners, policy - makers and industry.

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Study on Investors' Behavioral Determination, Based on Demographical Factors for Investment Alternatives: With Special Reference Lucknow and Kanpur District Of Uttar Pradesh

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ABSTRACT

Understanding investor's behavior always been a complex area for the researcher. There are hundred and thousands of researches have been conducted in this field and so many concepts and theories have been drawn from them but still we can not say we are well aware about the investor and how he will react in a particular situation. So for better understanding the behavior of the investor in this paper the author is trying to investigate the role of demographical factors on behavioral determination of the investors.

Key Words: Investors' Behavior, Demographical Factors, Concepts, Theories

INTRODUCTION

Investor behavior is a complex and multifaceted area of study that seeks to understand the decisions and actions of individuals and institutions in financial markets. It is influenced by a wide range of factors, including psychological, economic, and social variables. In this article, we will reveal some of the key factors that influence investor behavior and how they impact financial markets.

1.1 Psychological Factors

a) Risk Aversion: One of the most fundamental psychological factors influencing investor behavior is risk aversion. People tend to prefer certainty over uncertainty, and this preference often leads to conservative investment choices. Investors are generally averse to losses and tend to overvalue potential losses compared to potential gains. The prospect theory, developed by Kahneman and Tversky in 1979, explores how people make decisions under risk and uncertainty

b) Overconfidence: Overconfidence can lead investors to believe that they have superior information or abilities, causing them to trade more frequently and make impulsive investment decisions. Overconfident investors may take excessive risks, leading to poor investment outcomes.

c) Behavioural Finance

Behavioral finance is a subfield that focuses on understanding how psychological biases affect financial decision-making. It incorporates concepts like the availability heuristic, anchoring, and confirmation bias, among others, to explain why investors often deviate from rational behavior.

d) Market Sentiment

Investor behavior is heavily influenced by market sentiment, which is the overall attitude of investors and their perception of the market's future direction. Positive sentiment can lead to bullish behavior, driving up asset prices, while negative sentiment can lead to bearish behavior and market downturns. Sentiment can be influenced by news, economic indicators, and geopolitical events.

e) Herd Behaviour

Herd behavior occurs when investors follow the crowd rather than making independent decisions. This can lead to bubbles and crashes in financial markets.

f) Information and Media Influence

Investors are heavily influenced by the information they receive. The media plays a significant role in shaping investor sentiment and decisions. Sensational news can trigger panic selling or irrational exuberance, both of which can impact market stability.

1.2 Economic Factors

Economic conditions, such as inflation rates, interest rates, and overall economic growth, can have a substantial impact on investor behavior. For example, during periods of high inflation, investors may seek assets that can provide a hedge against the eroding value of currency, such as gold or real estate.

1.3 Regulatory Environment

Government regulations and policies can significantly influence investor behavior. Changes in tax laws, financial regulations, or monetary policy can affect investment decisions. For example, tax incentives for certain types of investments can lead to increased investor interest in those assets.

1.3 Social and Cultural Factors

Cultural norms and societal values can influence investment choices. In some cultures, saving and conservative investments are highly valued, while in others, risk-taking and entrepreneurship are more encouraged.

1.4 Technical Factors

The availability of online trading platforms, robo-advisors, and real-time market information has changed the way investors access and react to financial information, potentially increasing the speed and frequency of trading.

1.5 Demographical

The age, gender, and income level of investors can impact their behaviour. For instance, younger investors may be more inclined to take risks, while older investors may prioritize capital preservation and income generation.

2. Review of Related Literature

In conclusion, investor behavior is influenced by a multitude of factors, both psychological and external. Understanding these factors is crucial for investors, financial professionals, and policymakers. Behavioral finance research has shed light on the cognitive biases that affect investor decision-making, while economic and market conditions, along with regulatory and cultural factors, further shape behavior in financial markets. Moreover, advancements in technology continue to reshape the landscape of investor behavior. Recognizing and accounting for these factors is essential for making informed investment decisions and maintaining a well-functioning financial system.

Ramakrishna Reddy & Ch. Krishnudu (2009) According to a study on the investing behaviour of rural investors, a nation's investment culture is a necessary precondition for capital generation and the quicker expansion of its economy. The attitudes, beliefs, and propensities of people and organisations to allocate their money to a range of financial assets—more often than not, securities—are referred to as investment culture. In order to safeguard and promote small and household investors in particular, as well as to develop and regulate the security markets generally, a study on investor views and preferences becomes increasingly important.

Rajarajen Vanjeko December (2010), A study conducted by Finance India on the investment characteristics of Indian investors revealed that these characteristics can be used to better understand individual investors and their needs for financial products as well as the investors' future preferences. The study also revealed that equity is becoming a more popular investment option among individual investors.

Sushant Nagpal and B. S. Bodla June (2009) how an investor's lifestyle affects their investment strategy: an empirical study claims that the modern investor is a responsible, wellgroomed individual. There are very few instances of blind investments because most investors are found to base their selections on some source and reference groups.

Ramprasath .S and Dr. B. Karthikeyan (2013), analysing how individual investors behave while choosing assets, it is found that most investors place a high value on "safety." Individual investors have also shown a preference for investment options such bank savings, LIC policies, and gold. In a similar vein, most investors assess their investment avenues' success on a regular basis.

3. Objective of the Study

Following objective of research has been taken for the research.

To find out the influence of demographical factors on investment behavior of the investors

4. Research Methodology

As per the need of the research we opted descriptive research design for this research.

4.1 Hypothesis of the Study

There is no significant influence of demographical factors and investment behavior of the investors.

4.2 Data Collection

Primar data have been used for this study and data is collected through google from. 50 respondents' responses have been recorded through convenient sampling technique.

4.5 Variable used in this study

S.N	Independent Variables	Dependent Variable
1.	Gender	Insurance
2.	Income Level	Gold
3.	Education Level	Property
4.	Age	Mutual Funds
5.	-	Other Investment

5. Analysis and Interpretation of data

The analysis chapter is divided into five section each section is

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of FD is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.698	Retain the null hypothesis.
2	The distribution of Insurance is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.138	Retain the null hypothesis.
3	The distribution of Gold is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.232	Retain the null hypothesis.
4	The distribution of Property is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.238	Retain the null hypothesis.
5	The distribution of Mutual Funds is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.046	Reject the null hypothesis.
6	The distribution of Other is the same across categories of Gender.	Independent-Samples Mann-Whitney U Test	.001	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Figure No. 1 : Testing Hypotheses Related to Gender and Investment Options Source: Primary

Interpretation: From the analysis it is clear that null hypothesis is rejected for mutual fund and other investment options and gender have a significant influence on the investment in mutual fund and other investment options while investment.

While gender has no significant influence while investing in FD, insurance, gold and property.

5.2 Analysis of Data and Testing of Hypotheses

Testing Hypotheses related to age and investment options

Hypothesis Test Summary				
	Null Hypothesis	Test	Sig.	Decision
1	The distribution of FD is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.039	Reject the null hypothesis.
2	The distribution of Insurance is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.012	Reject the null hypothesis.
3	The distribution of Gold is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.019	Reject the null hypothesis.
4	The distribution of Property is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.096	Retain the null hypothesis.
5	The distribution of Mutual Funds is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.310	Retain the null hypothesis.
6	The distribution of Other is the same across categories of Age.	Independent-Samples Kruskal-Wallis Test	.008	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Figure No. 2 : Testing Hypotheses Related to Age and Investment Options Source: Primary

Interpretation: From the analysis it is clear that null hypothesis is rejected for the investment in FD, Insurance , Gold and other investment options and age have a significant influence on all of them.

Null hypothesis is accepted for the investment in property and mutual fund and age have not significant influence while investing in property and mutual fund.

5.3 Analysis of Data and Testing of Hypotheses

Testing Hypotheses related to education level and investment options

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of FD is the same across categories of Education Level.	Independent-Samples Kruskal-Wallis Test	.216	Retain the null hypothesis.
2	The distribution of Insurance is the same across categories of Education Level.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis.
3	The distribution of Gold is the same across categories of Education Level.	Independent-Samples Kruskal-Wallis Test	.001	Reject the null hypothesis.
4	The distribution of Property is the same across categories of Education Level.	Independent-Samples Kruskal-Wallis Test	.009	Reject the null hypothesis.
5	The distribution of Mutual Funds is the same across categories of Education Level.	Independent-Samples Kruskal-Wallis Test	.157	Retain the null hypothesis.
6	The distribution of Other is the same across categories of Education Level.	Independent-Samples Kruskal-Wallis Test	.111	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Figure No. 3 : Testing Hypotheses Related to Education Level and Investment Options Source: Primary Interpretation: From the analysis it is clear that null hypothesis is rejected for the investment in insurance, gold and property and educational level have a significant influence on these investment options. While educational level has not a significant influence for the investment in FD mutual fund and other investment options.

5.4 Analysis of Data and Testing of Hypotheses

Testing Hypotheses related to income and investment options

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of FD is the same across categories of Income Level.	Independent-Samples Kruskal-Wallis Test	.001	Reject the null hypothesis.
2	The distribution of Insurance is the same across categories of Income Level.	Independent-Samples Kruskal-Wallis Test	.723	Retain the null hypothesis.
3	The distribution of Gold is the same across categories of Income Level.	Independent-Samples Kruskal-Wallis Test	.025	Reject the null hypothesis.
4	The distribution of Property is the same across categories of Income Level.	Independent-Samples Kruskal-Wallis Test	.313	Retain the null hypothesis.
5	The distribution of Mutual Funds is the same across categories of Income Level.	Independent-Samples Kruskal-Wallis Test	.003	Reject the null hypothesis.
6	The distribution of Other is the same across categories of Income Level.	Independent-Samples Kruskal-Wallis Test	.000	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Figure No. 4: Testing Hypotheses Related to Income Level and Investment Options Source: Primary

Interpretation: From the analysis it is clear that null hypothesis is rejected for the investment in FD, Gold, Mutual Fund and other investment options and income level have a significant influence on these investment options. While income level has no significant influence on investment in insurance and property.

Finding and Conclusion:

From the above analysis it can be concluded that gender have a significant influence on the investment in mutual fund and other investment options while investment. While gender has no significant influence while investing in FD, insurance, gold and property.

From the analysis it is clear that age have a significant influence while investment in FD, Insurance and Gold. Age factor does not take into consideration while investing in property and mutual fund.

It can also be analyzed that educational level have a significant influence on investment in insurance, Gold and property. While educational level has not a significant influence for the investment in FD mutual fund and other investment options.

It can also be concluded that income level has a significant influence FD, Gold, Mutual Fund and other investment options. While income level has no significant influence on investment in insurance and property.

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Women Entrepreneurship – Opportunity and Challenges

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ABSTRACT

The growing involvement of women in entrepreneurship is leading to substantial transformations in economies worldwide, resulting in both economic growth and social empowerment. This examination examines the multitude of opportunities and challenges that women entrepreneurs encounter in the present dynamic business environment. This article emphasizes the growing participation of women in initiating and managing enterprises, supported by extensive research and empirical data. It highlights the significant role women play in fostering innovation, generating employment, and fostering community development. Nevertheless, female entrepreneurs continue to face distinct obstacles as a result of gender biases, restricted financial prospects, and sociocultural limitations. To fully leverage the potential of female entrepreneurs and promote an inclusive economy, it is imperative to promptly enact targeted legislation and provide conducive settings.

Key words: Women , entrepreneurship, gender, challenges, business , opportunity.

INTRODUCTION

Entrepreneurship is widely acknowledged as a pivotal catalyst for organizational expansion and progress (Scott, 1986). Globalization is not only essential but also crucial for creating diverse opportunities for future actors (Mitra, 2002). One major obstacle that many companies encounter in the current economy is the task of optimizing the efficiency of their workforce. This entails the measurement and effective utilization of progress as a separate entity (Brush, 1992).

The term "entrepreneurship" is derived from the French terms "entree" (which means "to enter") and "prendre" (which means "to take"). It commonly denotes persons that launch novel ventures or investigate new opportunities. Entrepreneurship entails the establishment of a new company or revitalizing an already existing one in order to take advantage of innovative opportunities. An entrepreneur is an individual who proactively initiates the establishment of a firm, which economists consider as the fourth factor of production, in addition to land, labour, and capital. Sociologists acknowledge distinct communities and cultures, such as the diligent disposition of Gujarati's and Sindhi's in India. Entrepreneurs are those who bring forth new ideas for products, markets, or processes, so impacting the economy through the creation of wealth, employment opportunities, and the promotion of innovation. While entrepreneurship has historically been male-dominated, it has now expanded to encompass women as significant and inspiring people (Saidapur et al., 2012). Presently, the proportion of women in the entrepreneurial community in India is at approximately 10%, and this percentage is

growing each year. Based on present patterns, it is estimated that women will make up 20% of the entrepreneurial workforce in the next five years. Women have come to realize the significance of working alongside males for the economic well-being and future progress of their families, due to financial demands (Marlow, 2002). Education has enabled women, equipping them with the self-assurance and drive to explore fresh entrepreneurship prospects. Nevertheless, the actuality differs considerably based on geographical demarcations. Women are frequently perceived as physically and emotionally inferior on a worldwide scale, which restricts their chances for advancement in the economic world. This emphasizes the necessity of resolving a neglected matter that demands immediate consideration (Wennekers, 1999).

Review of Literature

1. Darrene and et.all. (2008) conducted a study that demonstrated a correlation between human capital and self-employment. The study revealed notable disparities in many human capital factors between self-employed women and women who get a salary or wage. Furthermore, it was discovered that self-employed women achieve higher levels of education at a more rapid rate compared to women in other occupations.

2. Singh (2008) undertook a study to ascertain the causes and determinants of women's engagement in entrepreneurship and to elucidate the barriers hindering the expansion of women entrepreneurship. The study highlighted several factors that contribute to the challenges faced by women entrepreneurs, including limited exposure to successful entrepreneurs, societal resistance towards women in entrepreneurship, familial obligations, gender bias, limited social connections, and inadequate family and financial support.

3. Tambunan (2009) conducted a study on the current developments in women entrepreneurs in developing nations in Asia. The study specifically examined women entrepreneurs in small and medium-sized firms, utilising data analysis and a review of recent relevant literature. The survey revealed that women's entrepreneurship is increasingly more relevant across all sectors. Nevertheless, it also emphasised that the proportion of female entrepreneurs in this area is still relatively small because of obstacles such as limited educational attainment, insufficient financial resources, and cultural or religious limitations.

4. Tovo (1991) observed that female entrepreneurs in small-scale firms face multiple obstacles as a result of their restricted access to cash, resources, and markets. A multitude of tiny enterprises operate within

the identical market segment, resulting in fierce rivalry and reduced prices. As a result, these enterprises frequently depend heavily on a limited number of suppliers and distributors, which raises the likelihood of economic exploitation for women entrepreneurs.

5. Mustafaraj (2017) studied that the establishment of democracy, there was a notable transition in entrepreneurial endeavors, with men assuming the predominant role. Women started to imitate or emulate the same behaviour, although in fewer quantities. Multiple studies have investigated the widespread phenomenon among Albanians of limiting women's involvement in the same endeavors as males, such as entrepreneurship.

6. Damwad (2007) examined the encounters, endeavour, and obstacles associated with women's entrepreneurship in the Nordic nations, including Finland, Denmark, Iceland, Norway, and Sweden. The primary obstacles found encompassed financial limits, insufficient business acumen and expertise, challenges in market access, concerns around work-life balance, and the distinct attributes of women in comparison to other demographic cohorts. The study also analysed the entrepreneurial activity in the early stages in the Nordic nations and the USA, along with the assistance programme and schemes created by Nordic countries and organisations to aid women entrepreneurs.

7. Lall and Sahai (2008) examined the similarities and differences between women entrepreneurs and family enterprises, with a specific emphasis on their psychographic and demographic traits. The study uncovered that female entrepreneurs in metropolitan Lucknow encountered problems pertaining to commitment, entrepreneurial motivation, self-perception, self-esteem, and operational barriers that impeded their prospective growth strategies. Although there has been a rise in the involvement of women in family businesses, they still face challenges such as lesser social status and more operational obstacles when compared to males in similar positions.

8. Mansi et al. (2020) studied that in such circumstances, where women face daily obstacles in conducting business, the essential components of a macro-environment conducive to business would encompass peace and political stability, effective governance, consistent policies, transparency and accountability, and strong macroeconomic policies. Many businesses headed by women have greater costs and uncertainties due to bureaucracy, impediments, arbitrary decision-making, corruption, and confusion around the implementation of inefficient regulations and practices. These factors have impeded investment and, more significantly, eradicated market access.

9. Mulyankan (2009) analyzed the positive and negative aspects of enterprises and suggest remedies for

the challenges encountered by female entrepreneurs. In order to enhance the circumstances for female entrepreneurs, they priorities the significance of providing women with education, increasing their knowledge, and instilling in them a sense of their own capacity to succeed in the business world. They emphasize the importance of women recognising their capabilities and the substantial impact they can have on their respective businesses and the overall economy.

10. Singh (2008) examines the causes and determinants that impact women's involvement in entrepreneurship. He observes that barriers to the expansion of women entrepreneurship encompass limited engagement with accomplished entrepreneurs, societal nonacceptance, familial obligations, gender bias, insufficient networking opportunities, and diminished priority from financial institutions in granting loans to women entrepreneurs. He proposes implementing corrective actions such as fostering micro-enterprises, facilitating institutional frameworks, and providing assistance to accomplished female entrepreneurs.

11. Sahu Puspamita (2020) highlight that women encounter significant obstacles related to funding and managing life duties when initiating and operating a business. Gender discrimination, limited access to information, training opportunities, and infrastructure, as well as risk aversion, lack of confidence, and absence of strategic vision, are external and internal issues that hinder the development of women entrepreneurship. They propose that the government should give priority to women entrepreneurs when assigning industrial plots, sheds, and other facilities, and take steps to prevent men from misusing these resources under the guise of women.

12. Sethi Sunita (2009) argue that certain perspectives suggest that India has benefited from the inclusion of women as entrepreneurs. These improvements can be ascribed to shifts in societal views towards women, the daring and risk-taking talents of women, support from society, modifications and relaxations in government legislation, and the implementation of numerous empowerment programmes for women entrepreneurs. In addition, they pinpoint several elements that contribute to this favourable tendency.

Objectives

The aims of this study are as follows: -

1. To understand the concept and progression of women entrepreneurship in India.
2. To ascertain the underlying incentives that propel women to engage in entrepreneurial endeavors.
3. To examine the obstacles faced by female entrepreneurs.
4. To determine efficacious strategies to assist women in overcoming these obstacles.

Research Methodology

This research utilizes a descriptive study methodology in order to gain a comprehensive comprehension of the subject matter. The inquiry is conducted comprehensively by utilising secondary data obtained from a wide range of sources, such as academic literature, published books, peer-reviewed journal articles, journals, conference papers, working papers, blogs, and websites. This study employs a diverse array of resources, ensuring a thorough investigation and offering useful insights and opinions from numerous experts and fields. Utilising secondary data enables a thorough examination of pre-existing research and findings, so bolstering the robustness and dependability of the study.

Current Status of Women Entrepreneurs in India

Highly educated women in India aspire to surpass traditional domestic responsibilities and insist on receiving equal respect from their partners. Nevertheless, the task of attaining parity in rights and social standing continues to be a formidable obstacle, mostly due to entrenched cultural traditions that prioritise male dominance. Women are frequently regarded as the more vulnerable sex and are conditioned to rely on male family members both inside and outside the household, so reinforcing a subordinate position where they execute decisions made by males. Although women possess significant intellectual capacity, they are still not fully utilised as a resource on a global scale.

The significance of female entrepreneurship has gained more recognition in recent years due to its beneficial effects on economic growth, job creation, and the extension of entrepreneurial activities (Acs et al., 2005; Langowitz and Minniti, 2007; Verheul et al., 2006). In addition to its economic advantages, female entrepreneurship provides women with chances for self-expression and personal satisfaction (Eddleston and Powell, 2008). Nevertheless, the capabilities and aptitudes of female entrepreneurs are frequently disregarded and not fully utilised (Baughn et al., 2006).

In 2009, Tambunan performed a study that examined the advancement of female entrepreneurs in rising Asian countries, with a specific emphasis on small and medium-sized firms (SMEs). The research emphasized the vital significance of Small and Medium Enterprises (SMEs), which constitute more than 95% of all firms in diverse industries within these countries. However, the level of women's involvement in entrepreneurship remains insufficient as a result of reasons such as insufficient education, restricted access to financial resources, and cultural or religious constraints. A significant number of women entrepreneurs in small and medium-sized enterprises (SMEs) are categorized as "forced entrepreneurs," compelled by the need to enhance their family's economic circumstances.

A woman entrepreneur is a female who takes the initiative to establish and possess a firm, with a minimum investment of 51% in the enterprise. Women entrepreneurs are categorized globally according to many criteria, such as the sector they operate in (organized and unorganized), the industry they belong to (traditional and modern), their location (urban and rural), the magnitude of their business (large-scale and small-scale), and the ownership structure (single and joint businesses). In India, women entrepreneurs are categorized into many groups based on their business activities:

Category I comprises women entrepreneurs who are located in major urban areas, possess advanced technical and professional skills, are involved in non-traditional industries, and have a solid financial position. These categories emphasize the diversified and dynamic nature of women's entrepreneurship in India, demonstrating the wide range of origins and accomplishments of women entrepreneurs in many sectors and areas. Category II consists of educated women residing in metropolitan areas who are engaged in both traditional and nontraditional business sectors. They offer services specifically designed to meet the requirements of women, such as childcare facilities, beauty salons, and healthcare clinics. Category III comprises women who have a low level of education or literacy, are experiencing financial limitations, and are engaged in family-owned businesses such as agriculture, horticulture, animal husbandry, dairy farming, fishing, hand-loom, and power loom sectors. The World Bank's "Doing Business in India 2009" report reveals that the female workforce participation rate in India stands at 31.6%, which is lower than that of the United States (45%), the United Kingdom (43%), Indonesia (40%), Sri Lanka (45%), and Brazil (35%). This data highlights the disparities in women's involvement in the labour force among different nations.

Obstacles Encountered by Female Entrepreneurs

Entrepreneurship, however advantageous, presents notable obstacles that can be classified into economic and social considerations, as delineated by writers such as Samiti (2006) and Tan (2000). Economic obstacles encompass factors such as market rivalry, limited market and raw material accessibility, inadequate financial resources, insufficient marketing proficiency, restricted production or storage capacity, subpar infrastructure, unpredictable electrical supply, and inadequate business training. Social obstacles include the constraints of social acceptance, limited avenues for networking, and prejudices stemming from social hierarchy and cultural norms. Academics such as Gemechis (2007), Hisrich (2005), and the ILO (2009) highlight various factors that are important in addition to the ones mentioned. These factors include societal and cultural attitudes towards youth entrepreneurship, entrepreneurship education, administrative and regulatory frameworks, availability of business assistance, and barriers to accessing technology. These factors collectively influence the achievement

and long-term viability of women entrepreneurs. Women in India encounter significant domestic obligations, including the care of family members and the management of household duties, which make it challenging to achieve a work-life balance. Women have significant challenges in obtaining financial access, mostly due to difficulties in securing credit. These challenges arise from factors such as the absence of collateral, reluctance to use personal assets as security, and biased attitudes exhibited by loan authorities (Mahbub, 2000). Female entrepreneurs often lack adequate marketing abilities, which limits their capacity to advertise products, enter global markets, and build commercial networks.

Furthermore, the presence of racism, harassment, and mobility limits can compel individuals to depend on intermediaries. The lack of literacy or limited education, resulting from early marriages, domestic responsibilities, and economic constraints, hinder numerous women from obtaining top-notch education, keeping up with technological progress, and employing efficient business tactics, all of which are essential for achieving success as an entrepreneur.

Recommendations for Converting Difficulties into Promising Prospects

1) Women ought to adopt and execute novel techniques in order to attain a more optimal equilibrium between their professional and personal spheres. Ongoing endeavours are required to motivate, reward, provoke, and cooperate with women entrepreneurs.

2) It is vital to arrange mass awareness campaigns to enlighten women about diverse business prospects and domains. Female entrepreneurs should allocate time to conduct thorough study and have a comprehensive awareness of the distinctive obstacles encountered by women in the realm of business.

3) The government should organise training programmes to enhance professional expertise in several domains, including management, leadership, marketing, finance, production processes, profit planning, and accounting. It is important for women to actively engage in training programmes, seminars, workshops, and conferences in order to learn crucial business skills. It is recommended that women initiate their business endeavours at a small or moderate scale and progressively grow. Offering concessional loans and grants can facilitate the participation of women in economic endeavours. Financial institutions should provide increased support for both small and large-scale ventures by offering additional working capital assistance.

4) Educational institutions ought to collaborate with governmental and nongovernmental organisations to foster entrepreneurship and provide assistance in business project planning. It is advisable to integrate

skill development programmes into women's polytechnics and industrial training institutes, and to refine practical skills through workshops that mix training and manufacturing.

5) Female entrepreneurs should strive to improve their skills by embracing technological breakthroughs and remaining informed about current trends in their business. Economically disadvantaged women have the opportunity to obtain funds through multiple government schemes and incentives that aim to encourage entrepreneurship. These include the Prime Minister's Rozgar Yojana, Khadi and Rural Village Industries Scheme, Entrepreneurial Development Programmes, Women's Development Corporations, Indira Mahila Yojana, Indira Mahila Kendra, Mahila Samiti Yojana, Mahila Vikas Nidhi, Micro Credit Scheme, Rashtriya Mahila Kosh, Mahila Vikas Nidhi, and SBI's Stree Shakti Scheme.

6) To gain a comprehensive understanding of the disparities between men's and women's entrepreneurship, it is crucial to analyse women's entrepreneurship at both the individual level (in terms of the choice to become self-employed) and the firm level (regarding the success of businesses owned and managed by women).

Conclusion

Multiple research studies have revealed a range of obstacles encountered by women who are entrepreneurs. The challenges encompass balancing familial obligations with career ambitions, societal obstacles stemming from cultural norms, a predominantly maledominated society, limited access to education or low levels of literacy, insufficient financial backing, inadequate technical expertise, deficiencies in marketing and entrepreneurial abilities, diminished self-assurance, and restricted physical mobility. Women should emancipate themselves from the limitations of domestic chores and wholeheartedly embrace their innovative and enterprising nature.

The social and political advancements in India have had a profound effect on the evolution of women's societal roles. The government has enacted a range of measures, granted incentives, and provided subsidies to foster and bolster women entrepreneurs. The rising number of educated women signifies a growing consciousness and aspiration for self-employment, hence reshaping women's societal responsibilities. The changing role of women in India has been influenced by various causes like industrialization, urbanization, increased mobility, and progressive social policies since the start of the 21st century. The number of women engaging in higher education, developing specialized expertise, and pursuing professional occupations is increasing, resulting in a higher presence of women in the workforce. Women have shifted from traditional domestic and artisan jobs to more broad and sophisticated pursuits as their knowledge and awareness have grown.

The government's emphasis on specialized entrepreneurial training programme for women, coupled with the creation of specialist divisions inside financial institutions and banks to assist women entrepreneurs, has bolstered their economic influence. Nevertheless, a comprehensive analysis of all aspects of women's entrepreneurship has not been conducted. Women exhibit a remarkable aptitude for entrepreneurship and are attracted to it due to its potential for achieving a harmonious integration of work and personal life. Female entrepreneurs, notwithstanding their achievements, nevertheless encounter barriers stemming from cultural norms that priorities men in both familial and societal settings. In order to tackle these difficulties, it is imperative for all individuals to collaborate in order to advance gender parity and enable women to thrive in their entrepreneurial pursuits.

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Community based Disaster Management

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ABSTRACT

Community-Based Disaster Management (CBDRM) is a proactive approach that empowers local communities to play a central role in reducing their vulnerability to disasters and building resilience. It emphasizes the importance of community participation, local knowledge, and ownership in all stages of disaster risk reduction, from preparedness to response and recovery. CBDRM recognizes that communities are often the first responders to disasters and possess valuable knowledge and skills that can be leveraged to mitigate risks and enhance preparedness. By involving community members in the planning, implementation, and evaluation of disaster management strategies, CBDRM ensures that interventions are tailored to local needs and priorities, leading to more effective and sustainable outcomes. Active involvement of community members in all stages of disaster risk reduction. Empowering communities to take ownership of their own safety and well-being. Identifying and analyzing potential hazards and vulnerabilities. Developing and implementing community-based preparedness plans. Establishing effective early warning systems to alert communities of impending disasters. Mobilizing community resources to respond to disasters and facilitate recovery efforts. Strengthening the capacities of community members through training and education.

Keywords: Community, Disaster, Management

INTRODUCTION

Community participation is the cornerstone of effective Community-Based Disaster Management (CBDM). It empowers local communities to take ownership of their safety and resilience in the face of natural or man-made disasters. By actively involving community members in all phases of disaster management – preparedness, response, and recovery – CBDM fosters a sense of collective responsibility and strengthens community bonds. (VELASCO, 2009)

One of the critical advantages of community participation is the priceless nearby information and understanding it offers of real value. Community individuals are personally acquainted with their environmental elements, weaknesses, and assets. This information is essential in recognizing possible dangers, surveying dangers, and creating custom fitted alleviation methodologies. For example, in a flood-inclined region, community individuals might know about verifiable flood designs, safe clearing courses, and customary survival techniques that can be integrated into disaster readiness plans.

Community participation guarantees that disaster management plans are significant, reasonable, and socially suitable. At the point when community individuals are engaged with dynamic cycles, they are bound to get involved with the plans and effectively take part in their execution. This possession cultivates a feeling of responsibility and obligation, improving the probability of fruitful disaster relief

and reaction endeavors.

Community participation advances social attachment and fortifies community versatility. By cooperating to address normal dangers, community individuals construct trust, encourage common help, and foster a common feeling of direction. These social securities are significant during and after a disaster, as they work with correspondence, coordination, and common guide. (Oxfam, 2010)

It is vital to recognize the difficulties related with community participation. Guaranteeing fair portrayal of all community individuals, especially underestimated gatherings, can challenge. Building trust between community individuals and outside organizations can likewise be a tedious cycle. Tending to these difficulties requires cautious preparation, powerful correspondence, and a pledge to comprehensive and participatory methodologies.

Community participation isn't just a beneficial objective in CBDM; it is a fundamental essential for progress. By enabling nearby communities to take responsibility for security and versatility, CBDM cultivates a more impartial, viable, and practical way to deal with disaster management. While challenges exist, the advantages of community participation with regards to neighborhood information, proprietorship, social attachment, and strength far offset the expenses. By putting resources into community participation, we can construct more grounded, stronger communities that are more ready to confront the difficulties of disasters.

Local ownership in community-based disaster management (CBDM) is a cornerstone for effective and sustainable disaster resilience. It empowers local communities to take the lead in assessing their own risks, developing and implementing mitigation strategies, and responding to disasters. When communities have a sense of ownership, they are more likely to be actively involved in all phases of the disaster management cycle, from preparedness and mitigation to response and recovery.

One of the key benefits of local ownership is that it ensures that disaster management plans and interventions are tailored to the specific needs and contexts of the local community. Local people have a deep understanding of their own vulnerabilities, capacities, and resources, and they are best placed to identify the most effective and appropriate solutions. This can lead to more efficient and targeted interventions that are more likely to achieve desired outcomes. (Etkin, 2010)

Review of Literature

Blanchard et al. (2009): Neighborhood proprietorship advances a feeling of community obligation and fortitude. At the point when individuals feel that they have a stake in the disaster management process, they are bound to be effectively engaged with readiness exercises, for example, early advance notice frameworks, clearing drills, and the production of crisis reaction groups. This can altogether decrease the effect of disasters and work on the general versatility of the community.

Blanchard et al. (2009): Accomplishing neighborhood proprietorship in CBDM requires a deliberate exertion from all partners, including government offices, non-legislative associations, and community individuals themselves.

Blanchard et al. (2009): It is fundamental to establish an empowering climate where neighborhood communities are engaged to start to lead the pack, their voices are heard, and their commitments are esteemed. This can be accomplished through different components, for example, participatory arranging processes, limit building drives, and the arrangement of sufficient assets and backing.

Community based Disaster Management

Community-based disaster management (CBDM) is a proactive approach that empowers local communities to effectively prepare for, respond to, and recover from disasters. Preparedness planning is a critical component of CBDM, as it lays the foundation for a coordinated and effective response during emergencies. This essay will explore the significance of preparedness planning in CBDM, outlining its key elements and benefits.

A well-prepared community is better equipped to protect lives and minimize property damage during a disaster. Preparedness plans outline evacuation routes, emergency shelters, and communication strategies, ensuring that people know what to do in case of an emergency. Preparedness plans provide a framework for a coordinated and timely response to disasters. They outline the roles and responsibilities of different community members and organizations, ensuring that everyone knows their part in the response effort.

Preparedness planning fosters a sense of community resilience, as it empowers individuals and groups to take action to protect themselves and their loved ones. This can help to reduce fear and anxiety during disasters, as people feel more confident in their ability to cope with the situation. Preparedness plans can also help to facilitate recovery efforts after a disaster. They can provide information on essential services, such as food, water, and shelter, and can help to coordinate the distribution of aid.

The first step is to identify the potential hazards that could affect the community and assess the risks associated with each hazard. This information can be used to develop targeted preparedness plans. Building the capacity of the community to respond to disasters is essential. This can be done through training, education, and drills.

Emergency plans should be developed for different types of disasters, outlining evacuation routes, emergency shelters, and communication strategies. Identifying and mobilizing resources, such as volunteers, equipment, and funding, is critical for an effective response. Community participation is essential for effective preparedness planning. Local residents should be involved in all stages of the planning process, as they are the ones who know the community best.

Preparedness planning helps to build community resilience, as it empowers individuals and groups to take action to protect themselves and their loved ones. Preparedness plans can help to improve the effectiveness of the response to disasters, as they provide a framework for a coordinated and timely response. Preparedness planning can help to reduce fear and anxiety during disasters, as people feel more confident in their ability to cope with the situation. Preparedness plans can help to facilitate recovery efforts after a disaster, as they can provide information on essential services and can help to coordinate the distribution of aid.

Preparedness planning is a critical component of CBDM, as it lays the foundation for an effective response to disasters. By identifying hazards, building capacity, developing emergency plans, mobilizing resources, and involving the community, communities can be better prepared to protect lives, minimize property damage, and promote resilience.

Local ownership is a critical factor for the success of CBDM. By empowering local communities to take the lead in all phases of the disaster management cycle, we can build more resilient and sustainable communities that are better prepared to face future challenges. Risk assessment and mapping are crucial components of CommunityBased Disaster Management (CBDM). They involve identifying, analyzing, and visualizing potential hazards and vulnerabilities within a community to develop effective mitigation and preparedness strategies.

Hazard identification involves identifying potential natural and human-made hazards that could affect the community, such as floods, earthquakes, fires, or industrial accidents. Vulnerability assessment examines the community's susceptibility to the identified hazards, considering factors like demographics, socioeconomic conditions, infrastructure, and environmental factors.

Risk analysis combines hazard and vulnerability assessments to determine the potential impact of different hazards on the community. This involves estimating the likelihood and potential consequences of various scenarios. Visual representation involves creating maps that visually represent the identified hazards, vulnerabilities, and risks within the community.

Spatial analysis uses Geographic Information Systems (GIS) and other tools to analyze spatial patterns and relationships between different elements of the risk landscape. Communication tool serve as a powerful tool for communicating risk information to community members, decision-makers, and stakeholders.

By involving community members in the risk assessment and mapping process, CBDM fosters a sense of ownership and empowers them to take action. Risk assessment and mapping help prioritize mitigation and preparedness efforts, focusing on the most critical risks. The information gathered can be used to allocate resources effectively and efficiently, ensuring that they are used to address the most pressing needs.

Risk maps can be integrated into early warning systems, providing timely information to communities and enabling them to take protective measures. The process of conducting risk assessments and creating maps can build the capacity of community members to understand and manage risks.

Gathering accurate and reliable data on hazards, vulnerabilities, and risks can be challenging, especially in resource-constrained communities. Ensuring meaningful community participation in the risk assessment and mapping process requires careful planning and facilitation. Adequate technical expertise may be needed to conduct thorough risk assessments and create effective maps. Maintaining and updating risk assessments and maps over time requires ongoing commitment and resources. By effectively addressing these challenges and considerations, risk assessment and mapping can be powerful tools for building resilient communities and reducing the impact of disasters.

Early Warning Systems (EWS) have emerged as a cornerstone of effective disaster risk reduction, particularly within the framework of community-based disaster management (CBDRM). These systems play a crucial role in safeguarding lives, livelihoods, and infrastructure by providing timely and accurate information about impending hazards, enabling communities to take proactive measures and reduce vulnerability.

EWS empower communities to anticipate potential threats, allowing them to develop and implement preparedness plans, including evacuation routes, emergency shelters, and stockpiling of essential supplies. This proactive approach significantly increases the chances of survival and minimizes the impact of disasters.

When a disaster strikes, EWS facilitates rapid response efforts. By providing real-time information about the nature, location, and severity of the hazard, communities can quickly mobilize resources, coordinate rescue operations, and provide immediate assistance to those affected.

EWS provides valuable data that can inform decision-making processes at all levels. Government agencies, non-governmental organizations, and community leaders can use this information to allocate resources effectively, prioritize interventions, and develop long-term strategies for disaster risk reduction.

EWS not only saves lives but also contributes to building community resilience. By actively engaging communities in the EWS process, including monitoring, data collection, and dissemination of information, a sense of ownership and responsibility is fostered. This empowers communities to take charge of their own safety and well-being.

Accurate and reliable monitoring of potential hazards, such as floods, earthquakes, or cyclones, is essential. This involves the use of technology, such as weather stations, seismic sensors, and satellite imagery, as well as traditional knowledge and local observations. A thorough understanding of the vulnerabilities and capacities of the community is crucial. This involves identifying potential impacts, assessing the risks to critical infrastructure, and analyzing the social and economic consequences of disasters.

Effective communication channels are vital to ensure that warnings reach all members of the community in a timely and understandable manner. This may involve the use of local media, community networks, and early warning devices such as sirens or loudspeakers. EWS should be integrated into comprehensive disaster preparedness plans. This includes training and drills to ensure that communities know how to respond to warnings, evacuate safely, and access emergency assistance.

While EWS offers significant benefits, there are challenges that need to be addressed. These include ensuring access to technology and infrastructure in remote areas, overcoming language barriers, and building trust between communities and authorities. However, there are also opportunities to enhance

EWS through the use of innovative technologies, such as mobile phone applications and social media, and by strengthening partnerships between governments, NGOs, and communities.

Early Warning Systems are an indispensable tool in community-based disaster management. By providing timely and accurate information, empowering communities, and fostering a culture of preparedness, EWS can significantly reduce the impact of disasters and build more resilient societies. As technology continues to evolve and our understanding of disaster risk deepens, it is essential to invest in and strengthen EWS to safeguard lives and livelihoods in the face of increasing threats.

Conclusion

CBDRM has been successfully implemented in various parts of the world, demonstrating its effectiveness in reducing disaster impacts and building community resilience. It has also been recognized as a crucial component of the Sendai Framework for Disaster Risk Reduction, which emphasizes the importance of community-based approaches to disaster risk reduction. In conclusion, CBDRM is a vital approach to disaster risk reduction that empowers communities to take control of their own safety and well-being. By fostering community participation, local ownership, and capacity building, CBDRM can significantly reduce the impacts of disasters and build more resilient communities.

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PHILOSOPHY AND HISTORY OF TRADE UNIONISM IN ABROAD

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ABSTRACT

Trade unionism, the collective organization of workers to advocate for their rights and interests, has a rich and varied history across the globe. While the core principles remain the same – improving working conditions, wages, and benefits – the specific forms and approaches of trade unions differ significantly depending on the socioeconomic and political context of each country. In developed economies like the United States and Western Europe, trade unions have historically played a crucial role in shaping labor laws and social welfare programs. Powerful unions like the AFL-CIO in the US and the German Trade Union Confederation (DGB) in Germany have successfully negotiated collective bargaining agreements, established minimum wage standards, and influenced social policies. However, in recent decades, union membership rates have declined in these regions, facing challenges from globalization, technological advancements, and changing employment structures. In contrast, trade unions in emerging economies like India and Brazil often operate in more challenging environments. Weak labor laws, political instability, and the prevalence of informal employment can hinder union growth and effectiveness. Despite these obstacles, unions in these countries continue to play a vital role in advocating for workers' rights, particularly for marginalized and vulnerable groups.

Keywords: Trade, Unionism, Abroad

INTRODUCTION

The role of trade unions is also evolving in response to the changing nature of work. The rise of the gig economy, remote work, and platform-based employment has created new challenges for traditional union models. Many unions are adapting by expanding their membership base to include independent contractors and gig workers, and by developing innovative strategies for organizing and representing these workers. (Clarkson, 2009)

Furthermore, the globalized nature of the economy has led to increased international cooperation among trade unions. Global union federations like the International Trade Union Confederation (ITUC) play a crucial role in coordinating international campaigns on issues such as workers' rights, social justice, and fair trade. These international networks allow unions to address transnational challenges and advocate for policies that protect workers across borders.

In medieval Europe, guilds served as early forms of worker organizations, regulating trades and providing mutual aid. However, they primarily benefited skilled craftsmen, excluding many laborers. With the rise of industrialization, new forms of worker associations emerged. These were often informal and faced legal restrictions and suppression.

The Industrial Revolution led to the formation of numerous trade unions, initially focused on specific crafts. The Tolpuddle Martyrs case (1834) highlighted the legal challenges faced by early unions. Unions like the Knights of Labor and the American Federation of Labor (AFL) emerged, advocating for better working conditions and rights. Trade unionism developed alongside socialist and communist movements, with organizations like the First International (1864) playing a significant role. (Charlesworth, 2009)

Trade unions expanded globally, with significant movements in countries like Germany, France, and Japan. International trade union federations like the International Confederation of Free Trade Unions (ICFTU) were formed to promote cooperation and solidarity. In many countries, unions gained legal recognition and bargaining rights, leading to significant improvements in workers' lives.

The ascent of globalization and financial rebuilding has presented difficulties to conventional trade association models. The development of the gig economy and nonstandard business has made arranging laborers more troublesome. Associations keep on assuming an essential part in pushing for laborers' rights and civil rights, however their political impact fluctuates across nations.

It's critical to note that the historical backdrop of trade unionism has shifted essentially across various nations and districts, affected by variables like monetary development, political frameworks, and social settings. Generally speaking, the historical backdrop of trade unionism abroad is a demonstration of the getting through battle of laborers for better circumstances and an all the more society. While confronting contemporary difficulties, associations keep on assuming an essential part in pushing for laborers' rights and advancing social and financial justice.

Trade unionism, a foundation of work developments around the world, encapsulates a rich embroidery of philosophical underpinnings that shift essentially across various countries. This article digs into the assorted ways of thinking that have molded trade unionism abroad, looking at their verifiable advancement, key standards, and contemporary difficulties.

The underlying foundations of trade unionism can be traced back to the Modern Transformation, while blooming plants and large scale manufacturing prompted the abuse of laborers. Accordingly, laborers started to sort out themselves into associations to on the whole expect better wages, working circumstances, and professional stability. (Campbell, 2009)

Review of Literature

Aldcroft et al. (2009): Early trade unionism was many times described by areas of strength for monetary issues, zeroing in fundamentally on getting substantial advantages for laborers. Notwithstanding, over the long haul, the way of thinking of trade unionism developed to include a more extensive scope of social and political objectives. In numerous nations, associations became entwined with communist and socialist developments, pushing for civil rights, monetary balance, and, surprisingly, political unrest.

Allen et al. (2010): Business Unionism approach, predominant in the US, focuses on aggregate bartering and getting monetary advantages for laborers inside the current entrepreneur framework. Business associations center around further developing wages, advantages, and working circumstances through exchanges with bosses.

Bellamy et al. (2009): Established in the European social majority rules system, social unionism sees associations as necessary to more extensive social and political developments. It stresses civil rights, monetary equity, and laborer cooperation in dynamic cycles past the work environment.

Boston et al. (2009): The extreme way of thinking, frequently connected with communist belief system, sees associations as instruments of class battle and backers for the defeat of private enterprise. Progressive associations intend to change society through aggregate activity and political assembly.

Philosophy and History of Trade Unionism in Abroad

Influenced by religious values, this approach emphasizes ethical considerations, social responsibility, and the dignity of labor. Religious unions often advocate for fair wages, safe working conditions, and the protection of workers' rights from a moral perspective. In the face of globalization, technological advancements, and changing economic landscapes, trade unions abroad are grappling with a range of contemporary challenges.

The decline in union membership in many countries has weakened their bargaining power and influence. The rise of global supply chains has led to job losses and wage stagnation in some sectors, posing challenges to traditional union strategies. Automation and artificial intelligence are transforming the nature of work, requiring unions to adapt their strategies to address the changing needs of workers.

Targeting new sectors, such as the gig economy, and organizing precarious workers. Collaborating with unions in other countries to address global challenges. Advocating for policies that address income inequality, climate change, and other social issues. Utilizing digital platforms and social media to

mobilize members and engage in advocacy.

The philosophy of trade unionism abroad is a multifaceted and evolving phenomenon, shaped by historical, economic, and social factors. While facing contemporary challenges, unions continue to play a vital role in advocating for workers' promoting social justice, and shaping the future of work. By understanding the diverse philosophies that underpin trade unionism, we can gain a deeper appreciation of its significance and its potential to contribute to a more equitable and just society.

Trade unions abroad face a complex array of challenges in the modern globalized economy. The growth of freelance, contract, and platform-based work makes traditional union membership less relevant for many workers. Manufacturing jobs have shifted to regions with lower labor costs, weakening the bargaining power of unions in developed countries. Automation and artificial intelligence threaten to displace workers, further eroding union influence.

Some governments actively pursue policies that weaken unions, such as restrictions on collective bargaining and right-to-work laws. Corporate Influence: Powerful corporations often lobby against union interests and can exert significant influence over political decision-making. Trade deals that prioritize corporate interests over labor rights can undermine union power and worker protections.

The ascent of impermanent, parttime, and provisional labor makes a less steady labor force, making it harder to sort out and deal on the whole. Expanding variety concerning orientation, race, and nationality can make inner divisions inside associations and confound portrayal endeavors. Quick innovative change can prompt ability confounds, expecting associations to adjust preparing and instruction projects to meet advancing labor force needs.

Declining participation and restricted assets can prevent associations' capacity to successfully sort out, advocate, and offer types of assistance to individuals. Huge, various leveled association designs can now and again prompt regulatory failures and inward battles for control. A few associations battle to adjust to changing monetary and social real factors, depending on obsolete models of sorting out and promotion.

Associations should develop to arrive at laborers in the gig economy and other modern areas, for example, through advanced arranging and online entertainment crusades. Building worldwide organizations of work associations can improve bartering power and advance specialist rights on a worldwide scale.

Associations should effectively take part in political promotion to push for strategies that help laborers' rights, like raising the lowest pay permitted by law, reinforcing specialist securities, and putting resources into work preparing programs. Associations should make more comprehensive and delegate associations that mirror the variety of their enrollment. Associations need to put resources into new advances and ways to deal with sorting out and part commitment to stay significant and viable.

Trade associations face critical difficulties in the century, however they stay imperative foundations for safeguarding laborers' rights and advancing monetary and civil rights.

By adjusting to the changing idea of work, reinforcing worldwide fortitude, and embracing development, associations can defeat these provokes and keep on assuming a pivotal part in upholding for a more impartial and just society.

Social unionism is a model of trade unionism that stresses the association between working environment issues and more extensive social and political worries. It contrasts from customary models of unionism, which fundamentally center around aggregate haggling and work environment level discussions. Social unionism takes a more extensive view, perceiving that laborers' rights and prosperity are entwined with more extensive social issues like neediness, imbalance, and natural debasement.

Social associations are worried about working environment issues as well as address more extensive social and political worries that influence laborers' lives. This incorporates issues like reasonable lodging, medical care, training, and natural insurance.

Social associations frequently participate in community coordinating and promotion to resolve more extensive social issues. They might team up with other social developments, community gatherings, and political associations to accomplish their objectives. Social unionism is attached to a pledge to civil rights and fairness.

Associations advocate for arrangements that advance reasonableness and value for all laborers, no matter what their race, orientation, or other social characters.

Social unionism stresses fortitude among laborers and with other social developments. Associations perceive that their battles are interconnected and that they can accomplish more noteworthy power by cooperating. The Landless Laborers' Development is a strong social development that has utilized association strategies to battle for land change and civil rights for rural specialists.

The Congress of South African Trade Associations plays had a vital impact in the battle against politically-sanctioned racial segregation and keeps on being a strong power for social and financial justice. The Piquetero development is an organization of social associations that utilize road dissent and direct activity to request social and financial justice for poor people and minimization.

Social associations frequently face the test of adjusting their attention on work environment issues with their more extensive social and political plans. The variety of interests and viewpoints inside friendly associations can in some cases make it hard to keep up with inward solidarity and union. The rising force of worldwide organizations and the debilitating work laws in numerous nations make it harder for associations to accomplish their objectives.

Business unionism, a noticeable model of work association, holds that associations ought to basically zero in on getting financial advantages for their individuals through aggregate dealing and work environment centered procedures. This approach diverges from different types of unionism, for example, progressive unionism, which focus on more extensive social and political change.

Business associations focus on attainable objectives, like higher wages, better working circumstances, and professional stability, instead of upholding for extremist cultural changes. The essential device of business associations is aggregate dealing, where association delegates haggle with managers for their individuals to get better agreements of work. Business associations basically center around issues straightforwardly influencing laborers inside their particular work environments, like wages, advantages, wellbeing, and employer stability. While business associations might participate in political campaigning to help arrangements that benefit their individuals, they by and large stay away from direct contribution in more extensive political developments or

lobbies for social change.

The American Federation of Labor (AFL), founded in 1886, is often cited as a prime example of business unionism. The AFL focused on securing economic gains for its members through collective bargaining and avoided political involvement in broader social issues.

The Canadian labor movement has also been influenced by business unionism, with a focus on securing economic benefits for workers through collective bargaining and workplace-focused strategies.

The Australian Council of Trade Unions (ACTU) has historically pursued a pragmatic approach to unionism, prioritizing economic gains for its members through collective bargaining and industrial action.

Critics argue that business unionism's narrow focus on workplace issues neglects broader social and economic concerns that affect workers. Some argue that business unionism can lead to a conservative approach to labor relations, prioritizing short-term economic gains over long-term social and political change. Critics argue that business unionism's limited political involvement weakens the ability of unions to influence broader economic and social policies that affect workers.

Business unionism remains a significant force in the global labor movement, particularly in countries with strong traditions of collective bargaining and workplace-focused unionism. While it has been criticized for its limited scope and potential for conservatism, it has also been credited with securing significant economic gains for workers in many countries. The future of business unionism will likely depend on its ability to adapt to changing economic and social conditions, while remaining relevant to the needs and aspirations of contemporary workers.

Conclusion

Trade unionism abroad presents a diverse and dynamic landscape. While facing challenges such as declining membership and changing employment patterns, unions continue to play a vital role in advocating for workers' rights and improving working conditions. The future of trade unionism will depend on their ability to adapt to the evolving world of work, build strong international solidarity, and effectively represent the interests of all workers, regardless of their employment status.

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Towns in Haryana From A.D. 600 To A.D. 1000

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ABSTRACT

The architectural remains of the period from AD 600 to AD 1000 were reported from Agroha, Gujjar Kheri, Rohtak, Hat and Thanesar. Agroha witnessed significant building activities during this period. A Stupa and two shrines were reported from the excavation. Dressed bricks were used in the construction. The use of robbed-bricks were also witnessed. Remains of double-storied buildings were reported from Gujjar Kheri. Hat witnessed a rapid growth in this period. Extensive use of burnt-bricks and pucca floor were the features of buildings. Evidences of massive building activities were reported from Harsh Ka Tila, Thanesar. The entire settlement was fortified during this period. Several courses in the wall of structure suggests the presence of a massive building.

Keywords- Agroha, Gujjar Kheri, Rohtak, Hat, Thanesar, Stupa, bricks, growth, buildings, Thanesar, Pushpbhuti, Empire, Harsha, kingdom, Haryana, kingdom, Kanauj, Palas, Pratihara , Inscription, Sakand Puran.

I

The period from the death of Harsh to the Turkish invasion has its own significance in the history of Northern India. During this period, Haryana witnessed the dominance of three powerful dynasties i.e. Pratiharas, Tomaras and the Chahamanas who had to face the burnt of Turk invasions.

After the death of Harsha, the Pushpbhuti empire disintegrated, and it appears that Bhandi, the nearest relative of Harsha established his control over Thanesar.¹ On the basis of literary sources² it can be said that Haryana formed a part of Yashovarman kingdom of Kanauj.³ Gwalior inscription of Vatsaraj (AD 775-792)⁴ confirms his hold over Haryana region. Thus Haryana continued to owe allegiances to the kingdom of Kanauj during the period of tripartite struggle between the Palas, Pratihara and Rashtrakutas.⁵

Gwalior inscription,⁶ Sakand Puran (Brahmakhand, Dharmar-anya mahatmya) and Prabhavakacharita⁷ confirms Nagabhatta-II's (AD 879-883) hold over north-west India. Rajagiri is said to be conquered by Nagabhatta-II⁸ which is identified with Rajauri.⁹ Thus it is established that Punjab alongwith Haryana formed a part of his empire.¹⁰ His rule marked the beginning of a new era in the history of Haryana.

Mihir Bhoj's inscription from Pehowa is of much historical importance to study the economic and political history of the region. The inscription established that the town was a famous market for horse-dealers. Arab traveller¹⁵ Sulaiman also referred to the strength of cavalry in Bhoj's army. This leads us to conclude that this region is of great importance for the Pratihara king. The Sirsa inscription of Mihir Bhoj mentioned the influence of Pasupata Saivism in the region.

Besides the inscriptions from Pehowa and Sirsa, coins and coins moulds from Khokhrahath Rohtak, and the material remains of this period are reported from all over the region of our study as the result of various explorations and excavations. It is established that during this period the region was well populated and rich in material culture.

Between 600 and 1000 A.D. the settlements of different dimension existed in Haryana. The archaeological remains from different sites give a fairly good idea about the material culture of the period.

Excavations at Sugh, Harsh ka Tila Thanesar, Theh Polar, Hat, Agroha and Khokhrakot Rohtak made it clear that these sites represent the settlements of towns. Besides this, the explorations at Pinjor, Bari Kohri, Sadhaura, Pehowa, Kohand, Kalayat, Saga, Residan, Kalwan, Jind Hansi, Sirsa, Gujjar Kheri, Sonipat, Akabarpurbarota, MohanBari, Khanpur, Kasan, Ata, Ujina, Sanghel, Punahana, Binwa and Gurawara represent the pattern of life which may safely be termed as town life.

II

The architectural remains of this period were reported from Agroha,¹⁵ Gujjar Kheri,¹⁶ Rohtak¹⁷, Hat¹⁸ and Thanesar.¹⁹ Agroha witnessed significant building activities during this period.²⁰ A Stupa and two shrines were reported from the excavation. Dressed bricks were used in the construction.²¹ The use of robbed-bricks were also witnessed.²² Remains of double-storied buildings were reported from Gujjar Kheri.²³ Hat witnessed a rapid growth in this period.²⁴ Extensive use of burnt-bricks and pucca floor were the features of buildings.²⁵ Evidences of massive building activities were reported from Harsh Ka Tila, Thanesar.²⁶ The entire settlement was fortified during this period.²⁷ Several courses in the wall of structure suggests the presence of a massive building.²⁸

Haryana seems to be rich in material culture during this period as shown by the number and variety of metal objects. Copper coins of Pratihara and Shahi rulers were reported from Theh Polar,²⁹ Kaithal,³⁰ Sadhaura,³¹ Beri Kohri,³² Jhanda,³³ Hat³⁴ and Khara Kheri.³⁵ Besides copper coins an oval shaped

copper seal of Harshvardhan with inscription in Sanskrit were reported from Sonapat.³⁶ Iron objects were reported from Hat,³⁷ Agroha,³⁸ Daulatpur³⁹ and Sugh.⁴⁰ The main objects of iron were weights,⁴¹ rings, daggers, knives, sickles, arrow-heads, razors, axes, clamps, nails and points. Iron was largely used to make agricultural implements and domestic articles. Silver coins of Bhoj Pratihara and Shahi rulers Samantdev were reported from Indri (district Gurgaon),⁴² Jind,⁴³ Theh Polar,⁴⁴ Residan,⁴⁵ Kalwan,⁴⁶ Hat⁴⁷ and Gujjarkheri.⁴⁸ A gold coin of Samantdev from Gujjarkheri⁴⁹ and a billion coin of Pratihara ruler Vigrahpala from Khokrakot Rohtak⁵⁰ were reported.

Terracotta figurines of this period were reported from Daulatpur,⁵¹ Agroha,⁵² Gujjarkheri⁵³ and Thanesar.⁵⁴ Terracottas of this period are crude in workmanship. Both hand-made and moulded terracotta figurines were reported from the region. Terracotta figurines towards the end of the period at Agroha bear richness.

Coin-moulds of Pratihara rulers were reported from Rohtak and Asthalbohar.⁵⁵ Terracotta moulds for casting metal images were also reported from Raja Karna Ka Qila.⁵⁶ From Daulatpur,⁵⁷ Sugh,⁵⁸ and Agroha terracotta domestic articles such as jug, jar, wheels and discs were reported. Among the archaeological remains of the period stone sculptures are prominent. Numerous stone sculptures were reported from Pinjore⁶⁰ and Gujjarkheri.⁶¹ A single God or goddess was incarnated in various forms. Hierarchy among the deities was also shown. Different types of stone were used in carrying the sculptures. On the basis of available evidences, i.e. structural remains, metal objects, terracotta objects, stone objects inscriptions and seals we may lead to formulate some ideas about the functions and nature of settlements.

Agroha, Gujjarkheri, Rohtak, Hat, Sirsa and Thanesar were the major towns that existed in this period. Coin-moulds from Rohtak and Asthalbohar suggest that these were the minting stations. Coins from Theh Polar, Sadhaura, Bari Kohri, Hat, Kherakheri highlight the active trading network under the Pratihara rulers. Harshvardhan's seal from Sonapat underlines the administrative importance of the town as well as the region as a whole.

Finished and unfinished sculptures from Pinjore and Gujjarkheri are the evidences that show that these towns were the manufacturing centres for sculptures. Terracotta mould for casting metal images from Raja Karna Qila, a mound in the vicinity of Thanesar, speaks of its nature of settlement as manufacturing centre for images. From the archaeological evidences it is evident that Haryana witnessed a rich material life in early medieval period. A long period of peace and prosperity under Pushybhutis, Pratiharas and Shahis might have led to the growth of a number of town settlements in

the region.

Pratihara inscription from Pehowa is also helpful to understand the nature of urbanisation in the state. From this inscription it is clear that Pehowa was a trading centre and nodal point in exchange network of horse trading. 'Organisational and occupation' detail of the people is also evident from the names of merchants mentioned in it. They were organised in a guild.⁶² They do not appear to be local traders,⁶³ and customers mentioned were also not local.⁶⁴ It is an evidence of the presence of distance merchants⁶⁵ in various urban centres and the flourishing state of long distance trade.⁶⁶

Eastern Haryana plains and Southern-eastern Haryana plains with the artificial irrigation facilities were found more conducive for the growth of town settlements. Western plains of Haryana, on the other hand, were not found suitable for the growth of towns. The area with the high concentration of sand dunes did not witness the growth of town settlements. The area of low rainfall also had a low concentration of towns. The area above 500 mm. of annual rain fall had more concentration of towns. Besides this the western plain of Haryana having the high level of co-efficient of variation in annual rainfall was having very low concentration of towns. In the eastern plains and Southerneastern plains the towns existed at a regular distance of 20 to 30 kilometers. It is an interesting feature. The overall spread of the towns represents the picture of a trading network. In this network Thanesar in Northern Haryana, Gujjar Kheri, Rohtak and Sonapat in South-eastern Haryana, and Agora & Sirsa in Western Haryana and Hat in central Haryana were the main centres of trading networks and administration. Others might have functioned as exchange stations in trading network as shown by the higher concentration of these settlements on the route to Sirhind and Multan to Mathura that pass through Haryana. Thus we may conclude that the area capable of producing agricultural surplus, raw material for manufacturing sector and administrative importance witnessed the growth of towns.

The archaeological remains from the various sites in Haryana, fit well in the framework of towns. From archaeological relics of the period it is evident that Haryana witnessed a rich material life in early medieval period i.e. between 600 A.D. to A.D. 1000 A long period of peace and prosperity under Pushyabhutis, Pratiharas and Shahis might have led to the growth of trade and towns as trading stations in the State.

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