



A review on behavioral biases and its impact on investor decisions

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Abstract:

The objective of this paper is to summarize a few of the important studies related to cognitive biases. The paper introduces the concept of cognitive dissonance and investor bias and reviews the significant studies to show how investors are always not rational in their decision making and that the influence of emotional biases can greatly affect the investment decisions and thereby their returns. The reviews also show that the markets are not always efficient as assumed and thereby can at times mislead the investors.

INTRODUCTION AND OBJECTIVE

Behavioural Finance which is relatively a new approach to financial markets that has emerged in recent years, is a branch of Finance and Economics that applies research from the field of psychology, sociology and more recently, neuroscience to understand investor behavior. Studies over the years have proved that contrary to the fundamental assumption of rationality in humans and efficiency in markets, investor behavior is driven by numerous factors both rational and irrational. This suggests that market price need not always be a fair estimate of the underlying fundamental value. Behaviorists believe that investor psychology can drive market prices and fundamental value very far apart. Continuous research on the subject shows that in an economy where rational and irrational traders interact, irrationality can have a substantial and long lived impact on prices. So this paper summarizes a few significant studies on some of the investor biases which greatly influences their purchase and investment decisions. The first section of the paper gives a brief description on the concept of

investor bias and cognitive dissonance, followed by the review of the studies on some of the major biases that influence investment decisions.

INVESTOR BIASES

Bias is a predisposition towards error according to Hersh Shefrin (2007). It is a prejudice or a propensity to make decisions while already being influenced by an underlying belief. Researchers distinguish a long list of investor biases applying more than fifty of them to investor behavior in recent studies and the list is only ever increasing. Some scholars divide biases along cognitive and emotional lines. Psychology is a major building block of behavioral finance. Psychologists have spent years studying the type of errors we are prone to. There are many human *cognitive biases* that cause investors to make systematic errors which fuel their tendency toward irrational exuberance. Economists turn to the experimental evidence compiled by cognitive psychologists on the systematic biases that arise when people form beliefs and on people's preferences. It emphasizes that individuals are affected



by psychological factors like cognitive biases in their decision making, rather than being rational and wealth-maximizing. (W. Forbes, 2009) It challenges market efficiency theory and explains how markets can be inefficient due to irrationality in human behavior (M. Sewell, 2007)

REVIEW OF STUDIES ON COGNITIVE BIASES

The following section is a brief summary of the studies related to some of the cognitive biases in general and does not focus specifically on any one bias. This helps in understanding how the emotional influences affect both our purchase and investment decisions.

Festinger (1957), renowned psychologist was the first to give the theory about cognitive dissonance. Several empirical studies over the years have confirmed the influence of cognitive biases during investment decisions. **Erlich et al (1957)** examined consumer response to advertising after a major purchase decision like a new car. They observed that new car owners selectively choose advertisements that reinforced the efficacy of their recent purchase decision. The advertisement reduced the uncertainty they felt about the wisdom of their choice. **De Bondt & Thaler (1985)** in their paper on 'Does Stock Market Overreact?' in their study on whether overreaction affects stock prices, argue that mean reversion in stock prices is evidence of investor over reaction where investors overemphasizes recent firm performance in forming future expectations. Portfolios of prior losers are found to outperform prior winners **Ippolito (1992)** proves that investor dollars flow into winning funds more rapidly than they flow out of losing

funds from his study, 'Consumer's reaction to measures of poor quality evidence from the mutual fund industry', show that investor dollars flow into winning funds more rapidly than they flow out of losing funds. **DeLong et al (1990)** presents a simple model of an asset market in which irrational noise traders with erroneous stochastic beliefs both affect prices and earn higher expected returns. The unpredictability of noise traders belief creates a risk in the price of asset that deters rational arbitrageurs from aggressively betting on them. As a result prices diverge significantly. This model sheds light on a number of financial anomalies. **Goetzmann & Peles (1997)** present evidence from the questionnaire studies of mutual fund investors about recollection of past fund performance. The magnitude of psychological and economic frictions in the mutual fund industry was examined via a cross-sectional study of equity mutual funds. They found that investor memories exhibit a positive bias, consistent with current psychological models. Even relatively sophisticated investors display a positive bias in their recollection of past fund performance. They also found that the degree of bias is conditional upon previous investor choice, a phenomenon related to the well-known theory of cognitive dissonance. They found an unusually high frequency of poorly performing funds, consistent with investor inertia. **Fischhoff (1975)** was the first to study on one of the most relevant memory distortion called the hindsight bias. It is the tendency of a person to distort a previous judgment in the direction of a new information after learning the real outcome of a situation or the correct answer to a question. Baruch Fischhoff described an experiment



in which he asked the subjects questions on general knowledge (questions from almanacs and encyclopedia). After revealing the correct answer, he asked his subjects to recall original responses from memory. In general people overestimated the quality of their initial knowledge and forgot their initial errors. **Camerer et al (1989)** in their paper 'The Curse of Knowledge in Economic Setting' suggest pessimism about learning from personal experience and from others. They find that hindsight bias narrows the gap between what occurred and what predictions are recalled, reducing valuable feedback and inhibiting learning. **Werth et al (2002)**, in their paper, 'Certainty and Uncertainty: the two faces of hindsight bias. Organisational Behavior and Human Decision Process' found that an individual's high confidence levels in their prior estimates, i.e. those made before knowing the outcome information, and a low confidence level in their recalled estimates, after receiving the outcome information will induce hindsight bias for the subject. **Monti & Paolo** investigated the relationship between investment decision making and hindsight bias. They found strong evidence that hindsight bias can have on the investor's portfolio decision. To identify hindsight bias effect, they analyzed subjects overall perceived error by focusing on the causal relations between estimate and memory errors.

Tetlock (2005), a psychologist at the University of California, Berkeley, carried out one of the biggest exercises on testing predictions. In the experiment, Tetlock chose 284 people, who made a living by predicting political and economic trends. Over the next 20 years, he asked them to make nearly 100

predictions each, on a variety of likely future events. With more than 28000 predictions, he assessed their results and concluded that on an average, experts did only a little better than 'a dart throwing chimpanzee' and by some measure no better at all. Also Tetlock identified the traits that made for more or less successful punditry. Those who did particularly bad were not comfortable with uncertainty and complexity and sought to reduce the problem to some theoretical scheme. These experts were more confident than the others that their predictions were accurate. It is interesting to note that the experts who were more accurate than others, tended to be much less confident that they were right.

Bias & Martin Weber (2008), in testing the hypothesis that hindsight bias hinders learning about risk, they conducted a lab experiment with 67 students from Mannheim University. They gave the participants financial data and asked them to estimate the variances. Then gave them new data and asked them to estimate variances again. The idea was to study how participants process this new data to update their volatility estimates. The experiment involved two treatments, one in which the participants were reminded of their initial estimates, thus muting their bias, and in the second one the participants were asked to remember their initial estimates, so that the bias could manifest itself. Agents gave lower volatility updates in the second treatment than in the first confirming hindsight bias. In another experiment to test the hypothesis that hindsight bias hurts financial performance, they collected psychometric and performance data about highly paid investment bankers.



They found that they exhibited hindsight bias when asked questions about economics, banking and finance and that experience does not reduce this bias. They also found that bankers with low bias obtain significantly better performance.

Odean (1998) in his paper titled 'Volume, Volatility, Price and Profit When All Traders Are Above Average', examines markets in which price taking traders, a strategic trading insider and risk averse market makers are overconfident. Overconfident traders can cause markets to under react to information of rational traders. Markets also under react to abstract, statistical and highly relevant information, and they overreact to salient, anecdotal and less relevant information. The overconfidence bias suggest that the investors systematically misprocess publicly available information and considerable research suggests that people are overconfident and that investors in particular are overconfident about their abilities to predict the future.

Camerer & Lovo (1999), found that overconfidence and optimism leads to excessive business entry. The paper explored whether optimistic biases could plausibly and predictably influence economic behavior. They created an experimental setting with basic features of business entry situations. In the experiments, the success of entering subjects depends on their relative skill compared to other entrants. Most subjects who entered thought that the total profit earned by all entrants will be negative, but their own profit will be positive. These findings are consistent with the prediction that overconfidence leads to excessive business entry.

Nofsinger (2001) in his book 'The Psychology of Investing', noted that specific security selection is a highly difficult task and in this type of activity is precisely where people exhibit overconfidence. Psychologists have determined that overconfidence causes people to overestimate their knowledge, underestimate risks and exaggerate their ability to control events.

CONCLUSION:

The studies on biases were initially done on students and also the general public as emotional biases frameworks are borrowed from psychology. Most the studies presented above tried to focus on investors and the market. The above studies clearly indicate that there are numerous cognitive biases that can influence investor decision making. This questions the very fundamental assumption of rationality and market efficiency. The studies on overconfidence bias and hindsight bias which is mentioned above can have greater implications on investment decision. Further empirical studies focused on specific biases can help in bringing out more insights on cognitive biases

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Pedagogical transformation during COVID-19 – A paradigm shift to the digital age

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Abstract

COVID 19 has brought transformations in various fields, including major transformation in the education system. Education professionals are forced to switch from the traditional chalk and talk teaching to ICT based teaching. It has changed from teacher-centric education to student-centered learning. With great difficulties, all the teaching fraternity are forced to adopt digital pedagogies for the teaching-learning process. Both central and state governments have taken the initiatives so that students are not deprived of their right to education even during such a pandemic. Digital pedagogy has become a requisite in the 21st century. Despite many challenges that need to be faced in adopting digital pedagogies, there is a need to give highest priority to adapt to this digital era for all the education professionals to prepare themselves for the forthcoming changes in the education system.

Keywords- COVID-19, digital pedagogy, digital gap

Introduction

Coronavirus disease (COVID-2019) was detected in December 2019 in Wuhan city, Hubei province, China. It spread globally within 8-12 weeks to the extent that the World Health Organization (WHO) declared it as a global pandemic on March 11, 2020. By 14th March 2020, this pandemic had involved more than 150 countries including Iran, Italy, South Korea, Hong Kong, Macau and Vietnam. COVID-19 has caused transformations in the field of education. There is a paradigm shift from face to face teaching to online teaching. This has led education professionals to adapt to the new global context of digital pedagogy. Digital pedagogy is the study of how to teach using digital technologies. Digital pedagogy doesn't include only the

use of ICT skills by the teaching fraternity but to what extent teachers can use the technology in making students understand the concept needed to be conveyed effectively. The implementation of the 'ed-tech phenomenon' has become compulsory during COVID times. Digital pedagogy includes content, technology and pedagogy. There is also a need for digital pedagogy because students of today's generation use technology such as Facebook, Skype and other social media to get connected to family and friends and for getting information and entertainment. Hence digital pedagogy could also be a way to make the students engage, involve and attract in a different way to increase their interest in learning. Web 2.0 tools have emerged rapidly and we have moved from text messages to



Twitter and Facebook as a means of communicating. Students find it more attractive and hence virtual teaching could be an effective means of conveying the information.

Digital pedagogy during COVID time

Before COVID-19 was struck, at the start of 2020, Government was mainly focusing on improving the literacy rate, providing employment opportunities, sustainable development goals and overall concern on wellbeing of faculty and students regarding nutrition, physical and mental health.

But COVID-19 changed everything, all schools, colleges and universities were forced to shut down their physical campuses and all education professionals had to switch on to online classes to complete the remainder of 2019-20. This ensured continuity of classes for the completion of the academic year. It also led to many problems which were faced both by teachers and students. Education professionals were forced to learn ICT skills all of a sudden and impart knowledge to the students in an effective way. Many faced problems because of the lack of ICT knowledge and some faced difficulties in reaching out to students in remote places, where internet connectivity was hardly available. On the other hand, students have also faced difficulties with the availability of the resources due to the lack of access to the connectivity and availability of devices.

During this time, many Massive Open Online Course (MOOC) platforms such as COURSERA and UDEMY started offering the course for free and some with affordable charges for students and educational professionals. This helped teachers to update their knowledge and

on the other hand provided a temporary alternative to all students lacking university continuity to complete the academic year. The number for the MOOC registration also increased considerably in all fields which included business, technology, education and data skills during the COVID time. In the education field, it led to the move from teacher-centric education to student-centric education.

The use of digital technology became an important need for education professionals during the lockdown. Faculties started attending online workshops for attaining skills in ICT and for adopting new digital pedagogies to convey the concepts to the students.

Even in India, although MOOC was started in 2008, many had not enrolled to it. It was during the COVID time that more awareness was created. SWAYAM, NPTEL, mooKIT, IITBX were the platforms used for offering MOOC courses in India with the slogan- Anytime, Anywhere, Any number. During the lockdown, schools and colleges in India faced challenges therefore efforts were made for popularizing the MOOCs by publishing information on the initiatives undertaken by MHRD, Department of Technical Education, NCERT and others to support and benefit youth and students. SWAYAM offering online classes for teachers, UG/PG MOOCs, e-PG Pathshala, CEC-UGC YouTube channel (Vidwan), NEAT and National Digital Library (NDL) all these became very much popular. The government of India and as well as State governments has helped on enhancing the access to learning resources by creating infrastructure to deliver e-education which includes, National Knowledge Network (NKN), National



Project on Technology Enhanced Learning (NPTEL), National Mission on Education Through Information and Communication Technology (NMEICT), National Academic Depository (NAD).

Digital pedagogy- Challenges

Education systems are facing huge challenges due to the COVID-19 pandemic. COVID-19 has made all the Education professionals forcibly move towards new circumstances with a few difficulties, causing situations of a high level of stress. A survey of more than 10,000 teachers revealed that 92.8% of teachers suffered emotional stress and anxiety due to detention and online teaching. According to The World Education Monitoring Report, only 40% of adults in upper-middle-income countries can send an email with an attachment. This shows the lack of ICT knowledge in adults. It has led to digital competence and knowledge of the use of ICT among the teaching fraternity. Many education professionals lack the ICT skills needed to adapt to digital pedagogy. A sudden change from the traditional chalk and talk teaching to online teaching has led to a digital gap, which includes –

1. The Access gap (having or not having access to connection and technological devices)-This access gap is still more in the case of students coming from the rural area where connectivity is a major issue.
2. The Use gap (time of use and its quality)-This mainly depends on the bandwidth quality.
3. Gap in teacher skills- availability of resources and adaptation online platforms to support teaching.

Academic content does not become better just for being saved in a Learning Management System (LMS) and spread through a global Online Programme Management (OPM). Therefore, all universities now in a virtual learning transition should refocus, highlight and generate a proactive and collaborative attitude and capacity for learning along with, and for the students. Curriculum designing and conduct of examination should be planned accordingly.

Digital pedagogy-Need of the hour

COVID-19 has moved all of us to the digital era. This has made the teachers of the Education system adapt to digital pedagogy inevitably. Online and distance education is gaining more importance. This online and distance learning (ODL) creates flexible and boundary-less campuses and classrooms.

The mode of teaching and learning is revolutionized by ODL. It has converted the site bounded teaching-learning into an open, flexible and collaborative model. COVID 19 has led to this paradigm shift in the education system called “connectivism”. Digital pedagogy developments can be made by this connectivism helping students to provide an opportunity to learn and share information across the world wide web and among themselves. ICT empowered pedagogies has led to "Bloom's Digital Taxonomy", which is not only limited to the development of cognitive skills but has extended to conceptual understanding as well.

Digital pedagogy can be adapted to blended learning and as well as to flipped classroom learning.



1. Blended learning – this includes the use of electronic devices in a combination of traditional face-to-face teaching.
2. Flipped classroom teaching- it is a pedagogical approach in which students are given instructions and lectures outside of class through electronic devices and then moving to the practical aspects inside the class in a group. This helps students to involve themselves in an interactive learning environment where the educator guides students as they apply concepts and engage creatively in the subject matter.

Slow learners are more benefitted from these teaching models. Fast learners become more creative by adapting these techniques of digital pedagogy. The use of digital technology in teaching will lead to a new era where the best of faculty will be available from across the globe to students provided faculties must learn using ICT skills in teaching and with good IT infrastructure.

Digital learning will give less importance to physical infrastructure and more importance to the quality of education. This will lead to low-cost education and access to all the students across the globe. Students from any college and any university take a course of their choice and get a degree shortly. Subject conferences, review meetings, parent-teacher meetings and all other academic-related activities can be held online.

For this to be in reality, a drastic change is essential in the mindset of policymakers, authorities, students and specially educationists. The selection of faculties should be gradually linked to technology openness and willingness for technology adoption. Similarly, accreditation parameters, criteria need

reconsideration. All these steps will help strengthen the country's digital learning infrastructure in the long run. Covid-19 has only accelerated the adoption of technologies to deliver education.

Conclusion

COVID 19 has brought transformations in the education system. It has led to the learner's centric and interactive education system. Education professionals are forced to acquire ICT knowledge to adapt to digital pedagogy. ICT based education is more transparent and unbiased with rich and poor, boys and girls, frontbenchers and backbenchers. MOOCs are the biggest upcoming trend in the current education scenario which can prove to be a game-changer for the higher education sector. Education professionals need to embrace technology because the role of teachers is going to change significantly in the 21st century. The government should take initiatives on important issues, comprising internet connectivity, telecom infrastructure, affordability of online system, availability of laptop/desktop, software, educational tools, online assessment tools, etc. Universities also need to focus on curriculum development and examination pattern suited for digital pedagogy. Education professionals need to become Tech-savvy teachers needed for the global education system in this digital era.

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Value of reading print books and digitalized book reading - A Comparative analysis in the era of digitalization.

-S.Vasudeva Naidu

ABSTRACT:

Traditionally knowledge is treated to be the power. This was relevant during the non-digitalized era. Will it be proper to say knowledge is power through the information obtained through digitalized book? The value of a book is understood by holding it in hand and applying our sight to it for reading. Whereas there is no possibility of holding in hand a digitalized book. Therefore, the value of the digital book is not the same to that of a printed book, by holding the same in our hands. Of course, some may argue that the digital book gives recent information and ideas. However, though it could be agreed, but then our traditional books are more knowledge oriented and idea oriented for the simple reason that the mind, thought and ideas go together in the book. Not all the value of the book is understood by full reading of the total book. It is the choice of the reader what to read and what to skip from reading. However, in a digitalized book it appears for the reader that makes them to read everything without knowing the end outcome of digital reading of a book.

Key words: Printed book, Electricity, Electronics, Knowledge

Introduction

A traditional book is easily accessible and carriable and does not depend upon electricity, electronics or any technology for reading, whereas the digital book requires electricity, electronics & technology for reading. This book is not easily accessible and carriable. Our traditional book values depend upon the skill of the printer, skill of the binder, and the status of the publisher. Whereas the digital book does not require these skills except the status of the publisher.

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Samajika Jalatanadalli Tumakuru Jilleya Paramparika Mattu Prekshaniya Sthalagalu

-Anitha T

ಇತ್ತೀಚಿನ ವಿಕಾಸಗಳನ್ನು ಪ್ರತಿಬಿಂಬಿಸುವ ಪರಿಶೋಧನಾ ಪರಿಷ್ಕರಣೆ

-ಕವನ

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ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ವಿಕಾಸಗಳನ್ನು ಪ್ರತಿಬಿಂಬಿಸುವ ಪರಿಶೋಧನಾ ಪರಿಷ್ಕರಣೆ ಮತ್ತು ತಜ್ಞರ ಸಹಭಾಗಿತ್ವದೊಂದಿಗೆ ಸಂಶೋಧನೆಯನ್ನು ಮುಂದುವರಿಸುವುದು ಈಗಿನ ಸಾಮಾಜಿಕ ಜಾಲದ ಒಂದು ಪ್ರಮುಖ ಲಕ್ಷಣವಾಗಿದೆ. ಇಂತಹ ಸಂದರ್ಭಗಳಲ್ಲಿ ಸಂಶೋಧಕರು ತಮ್ಮ ಸಂಶೋಧನೆಯನ್ನು ಪ್ರಕಟಿಸುವುದು ಮತ್ತು ಅದನ್ನು ಮುಂದುವರಿಸುವುದು ಉತ್ತಮವಾಗಿದೆ. ಇಂತಹ ಸಂದರ್ಭಗಳಲ್ಲಿ ಸಂಶೋಧಕರು ತಮ್ಮ ಸಂಶೋಧನೆಯನ್ನು ಪ್ರಕಟಿಸುವುದು ಮತ್ತು ಅದನ್ನು ಮುಂದುವರಿಸುವುದು ಉತ್ತಮವಾಗಿದೆ.

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ವಿಕಾಸಗಳನ್ನು



Need to Sustain the Indigenous Knowledge in Digital Era

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Introduction

Modernization, globalization, and digitalization are synonyms to the contemporary era and epitomes of development. Now-a-day every sector is digitalized and a lot of hue and cry is going on to digitalize the education system also. However, the present paper spotlights on the concept of digitalization of education in order to comprehend the pressing need to sustain indigenous knowledge by ruminating on the patterns of teaching in higher education. Embarking on the conceptual understanding of NEP, the paper investigates the applicability of digitalization in the education sector, especially, in the Indian context. The paper is divided into two sections. The first section tries to answer the pertinent question: what is the true meaning of indigenous knowledge and its applicability in the present scenario? The second section analyses the COVID-19 from the perspectives of teaching patterns. By reflecting on these two contours, we will draw a better conclusion to go with the complete digitalization of the education system or need to sustain our indigenous education system.

Indigenous Knowledge: Applicability in the Present Scenario

According to the Cambridge dictionary, the meaning of indigenous is naturally existing in a place or country rather than arriving from another place. Indigenous knowledge means naturally

existing knowledge or travelled from generation to generation. Placed in this context, it is very apt to contemplate the NEP 2020: The rich heritage of ancient and eternal Indian knowledge and thought has been a guiding light for this Policy. The pursuit of knowledge (*Jnan*), wisdom (*Pragyaa*), and truth (*Satya*) was always considered in Indian thought and philosophy as the highest human goal....World-class institutions of ancient India such as Takshashila, Nalanda, Vikramshila, Vallabhi, set the highest standards of multidisciplinary teaching and research and hosted scholars and students from across backgrounds and countries. The Indian education system produced great scholars such as Charaka, Susruta, Aryabhata, Varahamihira, Bhaskaracharya, Brahmagupta, Chanakya, Chakrapani Datta, Madhava, Panini, Patanjali, Nagarjuna, Gautama, Pingala, Sankardev, Maitreyi, Gargi and Thiruvalluvar, among numerous others, who made seminal contributions to world knowledge in diverse fields such as mathematics, astronomy, metallurgy, medical science and surgery, civil engineering, architecture, shipbuilding and navigation, yoga, fine arts, chess, and more. Indian culture and philosophy have had a strong influence on the world....

Our ancient education was a form of liberal arts education which is now a pressing need of the hour for the holistic development and employability of the students. The liberal arts education is not only giving job opportunities but also



developing the personality of a student; it is combination of humanities and sciences. The major focus of this kind of education system is to produce scholars. The production of scholars needs to teach how to read and write, along with logical, critical, and reflective thinking. In the 20th century, many Indian scholars and philosophers won the Nobel Prize: Rabindranath Tagore in Literature 1913, C V Raman in Physics 1930, Mother Teresa for Peace in 1979, Amartya Sen in Economics in 1998, and so on. My intention is not to emphasize prizes and awards; but, it exemplifies the scholarship—the knowledge acquired by a study that is used to investigate, observe and experience that particular specialized field may be pure sciences, humanities, social sciences, etc. It is high time for us to revisit and rethink our education system to produce scholars rather than just skilled professionals. Scholarly debate, critical thinking, and logical thought developments are the requirements of the academy. It is popularly stated that Rome wasn't built in a day; the same is applicable to every action of human beings, be it education, personality, or relation. Hence, the formation of a scholar should be right from the beginning; not the way they are yoked but the way they accept for their fun and creativity, for their pleasure and play, for their passion and possibility, and finally for their life of peace and prosperity.

To this end, through digital teaching, we are not able to inculcate any kind of scholarly skills – mental skills. It needs a rigorous kind of interaction and debate among the peer group or teacher and student; The Greek philosopher Socrates believed in human reason, therefore, he always asked the youth to

question the system by thinking. The process of thinking and questioning is not a simple phenomenon. It needs a lot of knowledge gained by intensive and extensive reading and interactive teaching sessions; more and more involvement of teachers and students in the reciprocal process. In addition to this, to understand the depth meaning of knowledge, let us meditate on Michel Foucault's ideology of knowledge, 'We must cease once and for all to describe the effects of power in negative terms: it 'excludes', it 'represses', it 'censors', it 'abstracts', it 'masks', it 'conceals'. In fact, power produces; it produces reality; it produces domains of objects and rituals of truth. The individual and the knowledge that may be gained of him belong to this production' (Foucault 1991: 194).

We can introspect on the curriculum of higher education: Are we focused on our ancient knowledge of philosophy, pure science, social science, and humanities? Let us have a rhetoric shot of our ancient scholars and classics among many. Banabhatta was a 7th century Sanskrit prose writer and poet of India. The seminal works of Bana's are *Harshacharita* (a biography of the king Harsha Vardhan) and the world's earliest novel *Kadambari*. Panini, the well-known Sanskrit philologist, grammarian, and a revered scholar of an ancient India, has been considered as the Father of Linguist for his outstanding classic *Astadhyayi*. Chanakya, a philosopher, economist, and royal advisor authored the ancient Indian political treatise under the title *Arthashastra*. This book is critically acclaimed in all the Western universities, and also a part of the curriculum of certain Management School. The *Charaka Samhita* is a



Sanskrit text on Indian traditional medical science. Aryabhata was eulogized in the domain of Mathematics for his extraordinary fleet *Aryabhatiya*. One more outstanding scholar in this domain is Varahamihira who composed many *Siddhantas*. These are the tip of the iceberg that explicates the Indian indigenous talent and knowledge. However, we are just historizing them, and these became our past. But we need to retrospect on our rich past and try to incorporate them into the curriculum of higher education by which on hand our indigenous knowledge is going to survive and on the other hand students can learn the scholarly skills from these narrations.

Retroactive Action: Indigenous Patterns of Teaching

COVID-19 is a lesson to human beings to be submissive and try to concentrate on basic needs instead of greed. The period of lockdown for almost nine months is the phase to transit ourselves in every sphere of life right from the lifestyle to profession. The most affected domain is the education system; we can witness the metamorphoses of teaching-learning patterns. We want to follow the Western patterns of education system thinking that the western education system is superior and we get more employability opportunities in the Western countries. Moreover, the concept of digitalization introduces the pacing towards modernization. However, the majority of Indian students dwell in rural, and they belong below the poverty line. There may be a question that what is the connection between digitalization and rural and below poverty line students. To understand the relation, we need to contextualize the teaching-learning process of COVID-19 lockdown.

I would like to quote empirical and praxis-oriented interpretation. After a standstill lockdown of two months, students became very restless; somewhere in the core of their hearts, they were missing their classrooms, teachers, friends, and many more. The schools and colleges started online classes. The biggest dream to transform from chalk and talk, the traditional method of teaching, to digital teaching has come true. The digital teaching platform took a speed either Zoom or Google Meet. We were happy that in this adverse situation also we are reaching students and obviously it is true that digital teaching has come to our aid.

Instead of pros, it has cons. The biggest hurdle is many students don't have smart phones, even if they have, they have the problem of the network – the data consumption – because of back to back classes. More data is not affordable for them. The second reason is they can not understand the concept properly. The major issue of this kind of teaching is voice break up or vibration where they lose the concentration at the end of the day they are just drained their energy but not gained anything. The COVID situation is retroactive action. This context has thrown light on the concept of digitalization. Students are missing the real classroom. When the real classroom started, they are pouring into the classroom. Therefore, the virtual classroom cannot be replaced by the real classroom. We need to step back and revisit the indigenous teaching patterns.

Conclusion

The paper is the outcome of exclusively from the pedagogical self-reflective self. I was always tormented by



the question: Why not we produce the scholars and philosophers like whose names are written on the pages of history as well as the one who won the Nobel prizes. It is quite true that many educational bodies are working hard to give the best education to the young generation. For this, many scholars, thinkers, and academicians have been continuously striving hard to reform and update education policies, curricula, and syllabi based on Western intellectual fashion. Placed in this context, it is high time where we are missing? What we are missing? Our teaching should be more of the production of scholars rather than skilled professionals. If we want to progress in the field of education, it needs

amalgamation of ancient scholarship with modern teaching tools. We should carry our package of heritage by striding towards globalization.

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Digitisation of Cultural Heritage Centres and its Impact in Karnataka State

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ABSTRACT

For the first time the role of digitization of Cultural Heritage started in European Countries. In the present world there are many changes associated with digitization. It is a recent method of preservation, education and access through digital photographs, DVD, internet, email etc, which help in virtual reconstructions of web to preserve electronic images in museums of art, architecture, making educational modules. Digitisation of cultural heritage in Karnataka is becoming more popular which are comparatively less in cost and inevitably influence by the diffusion of (ICT's) Information and Communication Technologies result in great potential for more and more competition, Uniqueness, innovations and applications in long-term sustainable documentation.

Introduction

Karnataka State's location is unique has both land and water boundaries, to the North Maharashtra, North west by Goa, East and North East by Andhra Pradesh and Telengana, East and South East by Kerala, western side is flanked by Arabian Sea giving "Littoral Location" with Tropical Climate covering an area of 191976 km² with 30 Districts which accounts for 5.83% of the India's total geographical area. The State has a recorded history of more than 2000years. Karnataka is a treasure house of various cultures, rich in art, architecture, exuberant cultural heritage centers, multilingual ethnicity, astounding forms of dances, sophisticated memorizing music, zeal on festivals, delectable cuisine, elegant customs, Jewellery and Paintings, which make Karnataka a major tourist attraction in

South India, like Bangalore for Rapid economic and technological development, Scenic Coorg, hill town of Chickmangalore etc.

OBJECTIVES

1. To know the importance and impact in the tradition of cultural Heritage of Karnataka.
2. To know the various ventures of development in the State
3. The role of State Govt. in the conservation of Cultural Heritage Centers with newly planned policies.
4. Challenges in Cultural Heritage field and the role of multi-media in the present scenario.

The present paper deals with the position of cultural heritage centers in Karnataka State in the innovative field of



digitization, Strategies of development, and their significant impacts. Cultural Heritage Centers of the State classified under two Categories:-

a). Tangible Heritage - includes buildings and physical elements of sculptures and architecture.

b). Intangible Heritage - comprises movable artifacts, handicrafts, folklore, myths, legends, customs and traditions, fairs and festivals, performing arts, music, literature, language, traditional medicines etc are intimately linked to built heritage.

METODOLOGY

In this paper several methods have been used. Collection of Secondary data from Tourism Department and its effects in various fields like marketing, publicity campaigns at State, National and International level to attract and increase the flow of tourists with sustained promotional activities, discussions with concerned Personnel's, literature from various books and internet etc.

Karnataka State's Cultural Heritage revolves around its dance, drama, rituals, world heritage sites, music, literature, folklore, paintings, wild life Sanctuaries etc. Few important cultural heritage aspects have been highlighted by the contributions of successive dynasties which fostered the influence of various religions:-

Dance -Kuchipudi original dance of Karnataka State, Bharathnatiyam, Yakshagan, Dollu (interesting Story of Divine Couple Shiva and Parvathi)

Music - Classical

Festivals - Vijayanagar - Hampifestival (Jan.-Feb.)

Mysore - Dasara festival (Oct. - May)

Coorg - Tula Sankramana (Oct.), Huthri (Nov. - Dec.)

Melkote - Vairamudi festival (March)

Bangalore - Karga (Nov.), Bangalore Habba (Dec.)

Shravanabelgola - Mahamastakabhisheka, once in 12 years

Banashankri fair - (Feb. - March)

Southern Coastal Karnataka - Kambala (Buffalo race)

Artifacts - Decorative carvings of Sandal wood, black wood, Rose wood, teak wood, deodar,

Ivory, Cedar, Pine ebony, Doll making, traditional paintings of Mysore etc.

Few important cultural heritage centers have been selected for study

1). Aihole - is "the cradle of Indian temple architecture" famous for intricate carvings. **Lad khan temple** constructed by a muslim Priest Lad Khan, which has a Mukha Mantapa (marriage hall) and a Sabha Mantapa (Assembly hall) and has a Shivaling and a Nandi in the centre.

Durga Temple/Fortress is another best known temple of Aihole noted for its Horse Shoe-Shaped elevated plinth and the gallery that encircles the Sanctum. It has impressive carvings of Mahishasuramardini Narasimha - The half man, half Lion God and Ardhanari.



Gaudaragudi Temple – Built on the lines of Lad Khan Temple, other popular heritage temples of Aihole are Huchimalligudi temple, Galanatha temple, Suryanarayana temple, Kontigudi, Halabasappanagudi, Triyambakeshwara temple etc.

2). Pattadakal – in Badami Taluk of Bagalkot district is the world Heritage Site in Karnataka. There are ten temples, 4 in Nagara Style and 6 in Dravidian Style, of them Virupaksha temple is the largest and grandest built by Queen Lokamahadevi, Trilokyamahadevi to commemorate the victory of her husband Vikramaditya II over the Pallavas of Kanchi. It has a Sanctum on inner passage and Pillared Navaranga with huge deep Gem Stone. Built Nandi, Kashi Vishwanath and Sangameshwar temple.

3). Hampi – is significant for a group of monuments, the forlorn ruins of Vijayanagara empire are scattered over an area of 40km². Hampi has truly magical landscape temple and is UNESCO's declared World Heritage Site, Virupaksha temple dedicated to Lord Shiva and also has Ugra Narasimha Statue, Lotus Mahal.

4). Badami – famous for ancient four Cave temples, are excellent example of Indian rock-cut architecture of Chalukya era, three temples provide details of mythological stories of Lord Vishnu and Shiva, and fourth is a symbol of Jains.

5). Somanathapura – has a famous Chennakeshava temple which is an important monument of Hoysala architecture built to commemorate the victory of the Hoysalas over the Cholas at Talakad has an impressive high walled

enclosure and an entrance through a porch with tall lathe-turned pillars.

6). Bidar - Most famous in the fort of Bidar its perimeter wall is known to be one of the longest,

A third largest Guru Nanak Gurudwara of India, an underwater cave Shiva temple, a Karinja reservoir, Solah Khamba Mosque and Bidar fort Chowbar (Clock tower) of Mohammed Gawan.

7). Kurudumale – is famous for the old Lord Ganesha temple has 13.5ft. tall statue of Kurudumale Ganesha built by Vijayanagar Kings.

8). Bylakuppe – a beautiful town near Coorg is dotted with Tibetan monasteries, out of which Great Gompa of Sera Je and Sera Mey are more important.

9). Belur and Halebid – are known as temple towns, these special temples carved out of soft stone called Chloritic Schist, a colossal belong to 10th Century – Stone figure of Bahubali Gomateshwara an enormous 18 meters high monkish of Jain Saint's Statue.

10). Mysore – an ancient city since the time of Emperor Ashoka known for its glittering royal heritage and opulent monuments and buildings. Mysore is fabled to have come into existence after Goddess Chammundi slayed the vicious demon Mahishasura, Mysore is famous for beautiful Palaces like Mysore Palace, Jagan Mohan Palace, Lalitha Palace, St. Philomena's Church, Botanical Park, Musical fountain at Brindawan Garden.

11). Bijapur - is another important historical monuments and architectural city like Golgumbaz, Shivagiri

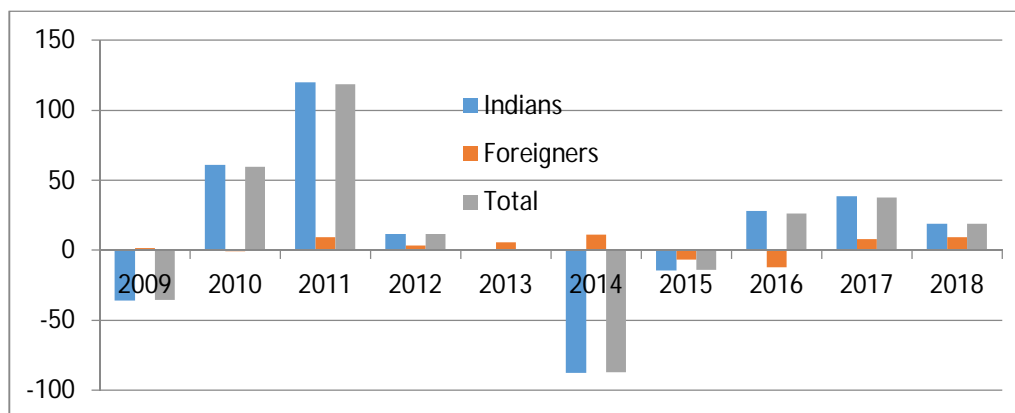


monuments, Bara Kaman, Jamia Masjid etc.

Trends in Tourist Arrivals (in lakhs)

| Sl. No. | Year | Indians | Foreigners | Total | Growth Rate (in %) | | |
|---------|------|---------|------------|--------|--------------------|------------|--------|
| | | | | | Indians | Foreigners | Total |
| 1. | 2009 | 237.30 | 5.29 | 242.59 | -35.88 | 1.73 | -35.36 |
| 2. | 2010 | 382.02 | 5.25 | 387.27 | 60.98 | -0.75 | 59.63 |
| 3. | 2011 | 841.07 | 5.74 | 846.81 | 120.16 | 9.3 | 118.66 |
| 4. | 2012 | 940.53 | 5.95 | 946.48 | 11.82 | 3.65 | 11.77 |
| 5. | 2013 | 940.00 | 6.30 | 946.3 | -0.056 | 5.88 | -0.019 |
| 6. | 2014 | 118.3 | 5.60 | 123.9 | -87.41 | 11.11 | -86.90 |
| 7. | 2015 | 101.23 | 5.24 | 106.47 | -14.42 | -6.42 | -14.06 |
| 8. | 2016 | 129.76 | 4.61 | 134.37 | 28.18 | -12.02 | 26.20 |
| 9. | 2017 | 179.98 | 4.98 | 184.96 | 38.70 | 8.02 | 37.64 |
| 10. | 2018 | 214.30 | 5.44 | 219.74 | 19.06 | 9.23 | 18.80 |

Growth Rate (in %)



The following highlights the rich cultural heritage of the state attracted the number of tourist both foreign and Indian for a selected period that is between 2008-2019. For the collected secondary data, tourist percentage growth rate per year has been calculated both for Indian and foreign tourist arrivals, and to represent double bar graph method has been adopted for the

comparative study of Indian and foreign tourist inflow annually.

The percentage growth of tourist both Indian and foreign tourist is inconstant, which has made authors to study or collect information consciously about the reason behind the inconstant growth rate with the help of discussions with concerned personnel's and from new



papers of particular years of Negative values . The reason are Govt.'s inability to attract large share of foreign and domestic/ local/ State tourist alike, restlessness, pollution less health and safety measures, poor marketing, infrastructure etc.

In 2008 the decline was due to global economic crisis, 2009 was toughest year for tourism sector due to economic crisis aggravated by uncertainty of Pandemic H1N1, other reasons associated for decline are begging, concept of time, scams and frauds.

Apart from all the Covid-19 Pandemic has caused a drastic fall in tourist arrivals not only Karnataka, India but all over the World. The first quarter of 2020 World Tourism Organization, including other sectors of tourism have been hit hard with millions of job at risk.

Conclusion

After discussions with concerned departments and Personnel's, conclusions are drawn that proper planning should be adopted under strong leadership exercised from the Govt. Public and Private sector by monitoring computer technology essential for digitization of Karnataka's cultural heritage and to develop reconstruction for preparing charts, accommodations, commercials, infrastructures, National Parks, forest etc for conservation with zooming regulations and strategies meaningful at Urban, Sub -Urban and rural areas should be adopted to overcome the dwindling former statistical work in protecting the treasure of the State to improve access and maintain environmental quality to attain the valid goals for future planning in today's

competitive heritage world which results in increase in number of visitors, high quality trade, travel market, quality health and sanitation, lodging, shopping, entertainment etc implies sensitivity to satisfy more and more visitors, more developmental incentives from Govt. at regional level including tax abatement, broader politics for further improvisation.

Suggestions

1. There are certain uncovered and recently destroyed and most vulnerable places can be detected and to be protected by using aerial vehicles, light detection technology and use of drones which cover more area with great cost effectiveness helps to have their own E portals.
2. The main challenges are the State Govt. departments should be well-equipped to handle technology with trained officials on how, why and when technology should be used.
3. Allocated funds should not be wasted in wrong policies, but should be implemented on priority basis.
4. Tourism is a byproduct of cultural heritage, so revenue should be invested properly and timely in conservation of most fragile structures without harming or damaging by deploying modern technology.
5. Staggering amount of effort is needed to preserve physical heritage structures and attempts to flag initiatives bringing together leading figures in software with stake holders in culture with Govt. support.
6. 3D (three dimensional) laser scanning and imaging, unique films, photos, texts, 3D reconstruction digital Simulation models perceived as substitute for original cultural heritage objects real images.



7. Finally cultural heritage digitization fosters better collaboration with archeologists, art historians, Govt. officials, Conservationists, Environmentalists saves time, ensures speedier and accurate development of resources facilitates access to information in long run in the states tech-driven restoration activities boost tourism and increases socio economic development.

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Samajika Jalatanadalli Devalayagalu-Ondu Adhyayana(Visheshavagi Devanahalli Talukina Shaiva Devalayagaliige Sambandhisidante)

-Sushma .H

ಓರ್ವರಿಗೂ ಪ್ರಾಧಿಕಾರವಿಲ್ಲವೆಂದು ಹೇಳುವುದು ಸತ್ಯವೆಂದು ಕೆಲವರು ಅಭಿಪ್ರಾಯಿಸುತ್ತಾರೆ. ಇದು ಸತ್ಯವಲ್ಲ, ಅದು ಒಂದು ದೃಷ್ಟಿ.

- ಸುಷ್ಮಾ ಎಚ್.ಎಸ್.

ಬೆಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ, ಅರಸೀಕೆರೆ, ಬೆಂಗಳೂರು.
ಆಧ್ಯಯನ ವಿಭಾಗ, ಬೆಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾಲಯ, ಅರಸೀಕೆರೆ.

ಸಂಕ್ಷಿಪ್ತ

ದೇವಾಲಯದ ಸಾಂಸ್ಕೃತಿಕ ಮತ್ತು ಧಾರ್ಮಿಕ ಮಹತ್ವವನ್ನು ಅರ್ಥೈಸಿಕೊಳ್ಳುವುದು ಅನಿವಾರ್ಯವಾಗಿದೆ. ಇದು ಒಂದು ದೃಷ್ಟಿ. ಇದು ಸತ್ಯವಲ್ಲ, ಅದು ಒಂದು ದೃಷ್ಟಿ. ಇದು ಸತ್ಯವಲ್ಲ, ಅದು ಒಂದು ದೃಷ್ಟಿ.

Key Words: ದೇವಾಲಯ-ಸಾಂಸ್ಕೃತಿಕ ಮಹತ್ವವನ್ನು ಅರ್ಥೈಸಿಕೊಳ್ಳುವುದು ಅನಿವಾರ್ಯವಾಗಿದೆ. ಇದು ಒಂದು ದೃಷ್ಟಿ. ಇದು ಸತ್ಯವಲ್ಲ, ಅದು ಒಂದು ದೃಷ್ಟಿ.

ಸಂಕ್ಷಿಪ್ತ

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ಇದು ಒಂದು ದೃಷ್ಟಿ. ಇದು ಸತ್ಯವಲ್ಲ, ಅದು ಒಂದು ದೃಷ್ಟಿ. ಇದು ಸತ್ಯವಲ್ಲ, ಅದು ಒಂದು ದೃಷ್ಟಿ.



...ಶ್ರೀಶೈಲಾಶಾಸ್ತ್ರವಿನ್ಯಾಸನು ಉಪದೇಶಿಸಿದಂತೆ ಒಂದು ಪ್ರಾಚೀನ ದೇವಾಲಯವು ಇಲ್ಲಿಯೇ ಇತ್ತು. ಈ ದೇವಾಲಯವು ಒಂದು ದೇವಾಲಯವಾಗಿ 1791ರಲ್ಲಿ ನಿರ್ಮಿಸಲಾಯಿತು.

...ಉಪದೇಶಿಸಿದಂತೆ ಒಂದು ಪ್ರಾಚೀನ ದೇವಾಲಯವು ಇಲ್ಲಿಯೇ ಇತ್ತು. ಈ ದೇವಾಲಯವು ಒಂದು ದೇವಾಲಯವಾಗಿ 1791ರಲ್ಲಿ ನಿರ್ಮಿಸಲಾಯಿತು.

...ಉಪದೇಶಿಸಿದಂತೆ ಒಂದು ಪ್ರಾಚೀನ ದೇವಾಲಯವು ಇಲ್ಲಿಯೇ ಇತ್ತು. ಈ ದೇವಾಲಯವು ಒಂದು ದೇವಾಲಯವಾಗಿ 1791ರಲ್ಲಿ ನಿರ್ಮಿಸಲಾಯಿತು.

...ಉಪದೇಶಿಸಿದಂತೆ ಒಂದು ಪ್ರಾಚೀನ ದೇವಾಲಯವು ಇಲ್ಲಿಯೇ ಇತ್ತು. ಈ ದೇವಾಲಯವು ಒಂದು ದೇವಾಲಯವಾಗಿ 1791ರಲ್ಲಿ ನಿರ್ಮಿಸಲಾಯಿತು.

...ಉಪದೇಶಿಸಿದಂತೆ ಒಂದು ಪ್ರಾಚೀನ ದೇವಾಲಯವು ಇಲ್ಲಿಯೇ ಇತ್ತು. ಈ ದೇವಾಲಯವು ಒಂದು ದೇವಾಲಯವಾಗಿ 1791ರಲ್ಲಿ ನಿರ್ಮಿಸಲಾಯಿತು.

1 Templeinindiainfo.com/list of lord shiva-temples-in bagalore.rural-karnataka.org.

2 justdial.com/bangalore/temples-in-devanahalli/104756440.



Ezrēzē Aīāēl Aēīīūmā ē zāāēpāzā zāāā@aiūmā aīā»w ①kēzē Aīāēl Aēīīūmā ē «rāiēāūmā ē āzrāzī pāgē māyāī, īēāāpāzā zēpūmā phēzā zāāā@aiā, uauāāzā zāāā@aiā, ēvāēgē āzrāzā, mēāāpāzā zāāā@aiūmā ē āsācūzā «rāiēāūmā āārāzāāūmā. āzrāzī pāgē māyāī, zāqōpāiā āiā āmāōpāāgā «rāiēāūmā Aīāēl Aēīīūmā ē F zāāā@aiā māzā «āiā, Cvāpūpāyēāī vātāzā āāūāzē

Uauāāzā zāāā@aiāzā sūē n.«9 pēqā ācā»āiā »āūē Gamā Pāāiōpēāēā ēlqēzē Eazā F vāt «āpūē ①kē onefivenine.com/india eāāvātzē Zāqōpāzā aīā»w ①kē Eō ē Hjēā aīā»w, dēā āsāiā aīā»w Ezē indiapl.com ērāiē pā zāāā@aiāzā Cīūzā sūē aīā»w āāqāzē⁴ thelightbaggage eāvātzē Cgāūī āgēzēzā ēāāpā 13 dēpā 2017gāzā Forgotten Ancient Monument of Bangalore District. Part-I ē ē āūmēgā āvāāēā 34 āāgāēzā āpūmā aīā»w ārāzē⁵ F ārēzē Uauāāzā zāāā@aiāzā zōt ē ēāā ēāiā zēzē Ezē Jazē F yēāāā ēā āvāāēzē Uauā ēēāsgā Dīpūē māyāī Lwāīpā cāāūmā ē vāā ārēzē ē āj zāgē

zāāēpāzā īēāāzā zāāā@aiāzā sūē āāfā eāvātūmā ē vāāj aīā»wūā 'zāiāpā phēzā ūār' JAS zāqōpāiā ē pēqā vāā, vāūā āūmā āāgā «rāiēāūmā Aīāēl Aēīīūmā ē ōj zāqāwē art2peace.wordpress.com- vātā īēāāpāzē āsācūzā «rāiēāēā 2017 ēāsgā 8 gāzā Aīāēl Aēīīūmā ē Cēīīēāqī āārāzāgē āāāgā 4,26,000 dēā «rāiēāēā «āēzā 2,44,000 dēā F «rāiēāēā ēpi āārāzāgē wikimapia.org/1848226/bommovara eāvātzē āiāē pā F zāāā@aiāēā māzā gāwāiā ē zēpūmā yēāāzā UAV phōzā wā āvāē onefivenine.com ērāiā F zāāā@aiāzā aīā»w Ezē dharmawiki.org ērāiā sūdareshwaraswamytemplebommavara Pām māzā afīyēēi āārāzāgē afīyēēi Sāō Ezā zāāā@aiāzā aīā»w īō āāqāā Cāēpē Ezē sūdareshwaraswamytemplebommavara /mannamweb.com/2019/01/interesting-facts-about-lord-shiva-html JAS vāūā eāvātzē āiāē F zāāā@aiāēā zēpūmā phōzā aīā»w āāqāzē

shaiyam.org, templesinindia.info.com, thehinduportal.com, jusdial.com, tripadvisor.com ēāvā eāvātūmā fāāgā, vāāēpāāgā zāāā@aiūmā aīā»wāiāēā āāqāzē Dzēzē F vātūmā ē zāāā@aiāzā ōzē, ūāzā ōzē āvā ūēūī āāzē Cēā ēēgāyāī ōēā aīā»wūā ①kē zāāōpā yēāzā zēpūmā ē eāvātūmā yāē āārāv pāqā Lwāīpā zēpūmā zāāā@aiāzā sūēā aīā»w ēūāāvāzē zāāā@aiāē ān āāqāā yēāīūjē zāāā@aiūmā Lwāīpā cāāūmā, pāāāāwē āāē Gvā āyēāiā, yāāēāūmā aīā»w F eāvātūmā ē ①kē F aīā»wūāēā F eāvātūmā Cāpāī pēāqē zāāōpā yēāzā ēācūē Lwāīpā yēāzāāē īēāūāiāzē

eāvātūmā āvēzā «āw Jazē āāpā cāāūmā ē ūēwēyē ūēwēzāiā āāpār, Cāāpā cāāūmā ē vāēzēgāzā Cāēāpā «zāqūmā yēāgā āāqāzē āzrāzā pāgē māyāī Jazā Aīāēl Aēīīūmā ē ōj zāqāwēā zāāā@aiā āāēāzā ūārāiāzā 1951gē pā ōāzē āzrāzā ūāqē āāē 60 āpūē ōāiāzāzā F āāēāzā ūār ēvā ēāzā āzrāzā ūāēī āāzā ērā ūāqē pāzā zāāā@aiā fāūāōāiāzē pāūāiā zāāāzāzā āāāgā 100 Cr Jvāzē F zāāzā ūāqē fūā fāūāōāū vāā; zē ūāqē āāgā zāāā@aiāzā āūēā ēēgāyāī āvāē 80 Crvāpā ēzān Dīpē ūāūāzē ēlqēgāzāzā zāāā@aiā fūā pāē Cēzā āāē āwzē zāāā@aiā

³in.pinarest.com/pin/671036413225055569/sriprasannaparvathisamethasrisomeshwaratemple.gangavara.
⁴ indiapl.com/karnataka/srisomeshwaratemple-62158.
⁵ thelightbaggage.com/207/01/forgotten-ancient-monumentofhtml.



ವರ್ಷದ 4 ರ್ ಕುರ್ಚಿ ಪರಿಶಿಷ್ಟ ಜಾತಿಗಳಿಗೆ ಜಾತಿ ವ್ಯತ್ಯಾಸವನ್ನು ತೆಗೆದುಕೊಳ್ಳುವುದನ್ನು ಸೂಚಿಸುತ್ತದೆ.

ಒಟ್ಟಾರೆ ಈ ವಿಷಯವನ್ನು ಕುರಿತು ಸರ್ಕಾರದ ಅಧಿಕಾರಿಗಳು ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿ, ಅಂತಿಮವಾಗಿ ಈ ವಿಷಯವನ್ನು ಸರ್ಕಾರದ ಮುಂದಿನ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಸೇರಿಸುವುದನ್ನು ನಿರ್ದೇಶಿಸಿರುತ್ತಾರೆ. ಈ ವಿಷಯವನ್ನು ಸರ್ಕಾರದ ಮುಂದಿನ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಸೇರಿಸುವುದನ್ನು ನಿರ್ದೇಶಿಸಿರುತ್ತಾರೆ.

ಜಾತಿ ವ್ಯತ್ಯಾಸವನ್ನು ತೆಗೆದುಕೊಳ್ಳುವುದನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಜಾತಿ ವ್ಯತ್ಯಾಸವನ್ನು ತೆಗೆದುಕೊಳ್ಳುವುದನ್ನು ಸೂಚಿಸುತ್ತದೆ.

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«Aw EVAKUMEB-E «AJJ GENA VAVAEAE SYPAINAUWZE «zA jAWiA CZAIENUWUAV CZPAZA
gKEI, TAZA VAVAA+UJA PAAITCAZA CZAIENPEAB PEUREQA RgpAZA AIAW ANAO YP VAA+PEAB
YqJAIAO PPAJ AiAVZE AMAZAIENZPE PAYPEI gi SYPAIN EAVGA PAAIAPAZA AARAUAKAZGJE
AVU AVUMAUJA OPA CA+UKEAB AJ JS AZAZACEAPE. MAZA CA+PEAB CAEPVUE CEUAT AV
«zA jAWiA «+AUUE MUA IAr YP VAA+PEAB YqJAIAO EOKgaA F VAVAEAEZA AEP PA AUUE
ASAQ ZA CZAIENKA EJAIAWPE

YGA ZAVZPE AMAZAIENA AAPEREA AVA +PACAZA EJE-AVA. AAACEA CEUJPE AIIAVUKA,
PpJUUKA AEP CZAIENPA AAZAJZA AAZHT AAZPAPZE SgPZAJAW AWUKA CPAI
SZTA-AVA. AAZHT ZA CUMPE VPAVE CPBUKEAB gKEI, AA CE E SZTA-AVA. AAZHT ZA CUMPE VPAVE
CPBUKEAB gKEI, AA OAI PAQA SgAVZE EZA EAEA YEAGPE S OAAARPAZA EEUPE. D SYP EA CE A
PAYPEI gi VAVAEAEZPE JE CEAPA AZEA PpJUUKA AMAZAIENA YKGP AV SAQ

DZAPPA AZADZPE AUPE AVAO VAVAEUKA ASAZA AZAVAVPE OBEA YPATZPE
PATVEQVZE COZA APAIN SYPAIN OZAN APAIUKEAB VAVAEAE FUA YEA «AWZE EAGGQA
ASAZUKA KATUJE ZAJ WEP AV AUUE EJECEZ

UTPAIAVUKA DCMAGUPEQA SgPATUUE EGP AUPA ZEPVVEQVZNY PEQA APAIN E CPJZA
EFAIA ECUAZA YPATZTA SZTA AUUE PAGTAVZE F SZTA AUUUE OPA EEUAE SgPATUUE
EUPEVPA jAW, SgPATUUE AUP UPEVPA jAW, SgPATUUE YAGUPEVPA jAWiA E UTPAIAVE S OANUE
GMIZNAIAVAE S OAAARPAZA YAVPEAB AB VVZE DZJE E MZV SAZA OPE A EOUKA PAQASACZAY
F VAAWPAIA E +PEZA VEQUAPE PpJU YPATZPE SgPAVA-AVA. EZZAZAV AUZA OZKA
AZPA-AVA. WZNYRUMEN AIANA ZA PAIIZA CYPPIA «ZE MAQS OZA. ERA ZAR-UMEN APAZA
AUPE AGAGKEI, AA CEAVGA CZHA AGA AACWA YPAIENB YqJAIS OZA. AUPUIA EFAIA E UTPA
AIAVAE GAI ANARGA CA PA+UJA AIAV H OUE OAPVAZAVZE EA UMA SgPA gKEYZPE ZAR OZA
UTQAPJATEQA UTPZA EIEI EA PEAAZPE EP AUE PATZAV CqPUPEVAVZE EZZHA PHEA gKEYZPE EA A
APAZAU APAZPE APAZPAO YPATZPE YQJEVPEVA AZA AUUE AUUPEVPA AAxO PEQA CE A
CE A EA PA PAPA AZK «ZPAO AUZPE SZTAUWZE AUAI A UTPAUKA AAZAJZ VAVAEAEZPE
AAZAJZ ZA AAZHT PAVZPE YEA PPEAB OAJ ZE AAZHT PAVZPE CPJA EPEQUUE JAZA EJAIAWZJE
PE DIAU OQA A ZEPGZJE UTPAUKA EJEKAZA EGP AV AAZHT AIIAVUKA AEP YPAIENZEB
YqJEVPEVPE PA EJ AZA GAMAVGA A+PA AVAO PAIIZA GZVAAIA UP AEA OBAVZE EZZPE YEAGZA
EEPEAZA EEI AARPAVZAY UTPAUAZA UTPAUUE OPA SUUKE AIAWAIEAB GP A PA
AZKga AZJ AZA SgPATUVA ZAR UMA AACWA gKEYZPE AIAVPEZE AIAWAIA gKEYZPE PEQA
GPEAIAUAUSPA CAUMEN SgPAIAWZVAV ZEGA ZAZA EEPEBA IDU CZEAB NZA CA PA+ FUA
GAMAVZE F J A VAAWPAIAE EKEB OPA KEPA EFAIENB PEACZE

SgPZAJAR-UMENB gKEI, APE VAVAEPA EJEKUE SAZA AAACEA OAVPAZVE «ZAEAE A GMIZNA
AIAVUKA CCMAG EZA VAAWPAV GMIZNA AIAVUKA AEP AIAZJAIA CEPJUUE DVZE DZJE F
AIAVPEAZA GMIZNA MAQA PPA +PA PPAIAUAUA AZV GAMA-AVA. CPBUKEAB AEP PA OA
AUUA AA E GMUKEAB MVAUA GAMAUWZJE +PA FUA PPAIAVZE AUAV +PA GZVAAIA
AUP AV GMIZNA AIAVZPE CZAN AIAQA AUA VAVUAKAZGJE MAZEA CAIAAJUE AARZA ZAR-AW
AUAUWUO EPE A PA YAI O WZNYRUMENB AIAQPA PA A A AQVNU F VEAZJE OPE
VAAWPAIA E EGP O CPBUKA PAUZZA AA E AEP A A PEZHA WZNYRUMENB AARPEVPA APA F
AIAVZPE AZKAVU EZA AIAVZJA EENEA AAxOPEAUAT AV ZAZOGA DUWUO EJ AZA PEQA
ZAR-AWAIA AUZPE OZKA AZPA-AVA.



A Study on finding the Effectiveness of online Learning During Covid-19 Pandemic with Special Reference to the College Students of Chikkamagaluru District, Karnataka

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ABSTRACT

The COVID -19 pandemic has disrupted the normal lifestyle of people across the globe, the virtual world has come to the rescue. Amongst many educational institutions have also shifted their base to virtual platforms to conduct classes online. catering to the needs of all stages of education from pre-primary to university level online education has emerged as an alternative to ordinary face to face classes. Online classes, no doubts provide students to catch up on the classes lost due to the prolonged lockdown as a result of the COVID-19 pandemic. Various stakeholders such as government, Parents, teachers and many others are trying their best to assist each other pay special attention to their existing online platforms providing training to students to use these platforms to the optimum level. Making a continuous effort to provide customized learning material suitable for online classes is another way of facilitating the teaching students. The current study was carried out to highlight the effectiveness of online learning system during the COVID-19 Pandemic. To achieve the objectives of the study, Government college as well as private college students of Chikkamagaluru district, Karnataka through convenient sampling and the individual perception of the student participants was collected using questionnaire as the data collection tool. The descriptive and interpretation analysis was followed for the analysis of the data. The overall findings revealed that the online learning was an effective and efficient system of learning to fulfill the educational needs of learners at distant locations. The overall study the supported the effectiveness of the online learning system during COVID-19.

Key Words: Online Learning, Virtual platforms, Effectiveness.

Introduction:

The COVID-19 has resulted in bolted of schools, universities and educational institutions all across the world. As a result, education has changed dramatically, with the distinctive rise of e-learning or online learning, whereby teaching is undertaken remotely and on

digital platforms. COVID-19 pandemic has changed the way of learning in education. Teaching and learning activities that are usually carried out with face-to-face meetings have turned into virtual meetings in various online learning applications. It made students essays in the form of perspectives or responses about the challenges of online



learning during the COVID-19 pandemic. Online learning provides various instructions led by the lecturer, instructions can be synchronous (communication where participants interact in the same time space as video conferencing, zoom, google meet, and WebEx etc) or asynchronous (time-separated communication such as e-mail, google form, streaming video content, posting lecture notes and social media platforms). This study used a qualitative approach. As a safety measure against Covid-19 pandemic, as per the government order, university announced holidays for the students from 16 march 2020. Colleges were shut from long time, didn't even conduct the examination for the first and second year of UG course and first year of PG course. Only final year students appeared for the exams with so much of worry and fear. though COVID-19 started spreading rapidly educationist did not stop teaching. Teachers explored new way of teaching by learning new technology and continue to engage students during pandemic. The universities are meant for traditional teaching. adopted to online teaching as per the guidelines of UGC.

ANALYSIS AND INTERPRETATION OF RESULTS

Analysis & Interpretation

From the above chart it shows that 96(48%) students have agreed, 54(27%) students strongly agreed, 21 (10%) students Neither agree nor disagree for sufficient equipment and facilities i.e computers or laptop or mobile and internet software facilities to participate for online lectures.

OBJECTIVES OF THE STUDY

1. To know the highlights and importance of online learning
2. To study the effectiveness of online learning as the latest form of education system
3. To study the effectiveness of online learning compare to conventional learning system

RESEARCH METHODOLOGY

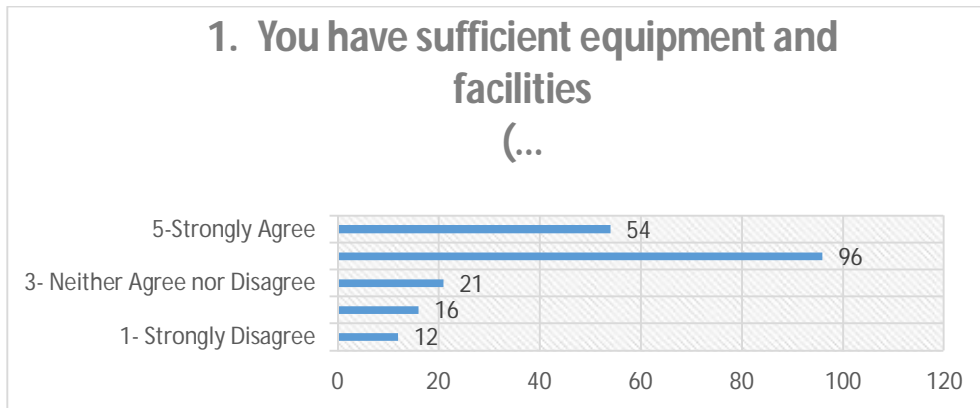
This research is carried by using primary data and secondary data. Questionnaire has been prepared to gather the data by the students of Chikkamagaluru district, Karnataka pertaining to check the effectiveness of online learning using various learning software during COVID-19 pandemic period. The response is collected by 206 students and sample size is calculated by using online sample size calculator www.raosoft.com. inferences and conclusions are drawn by preparing tables and chart from the data collected.

LIMITATION OF THE STUDY

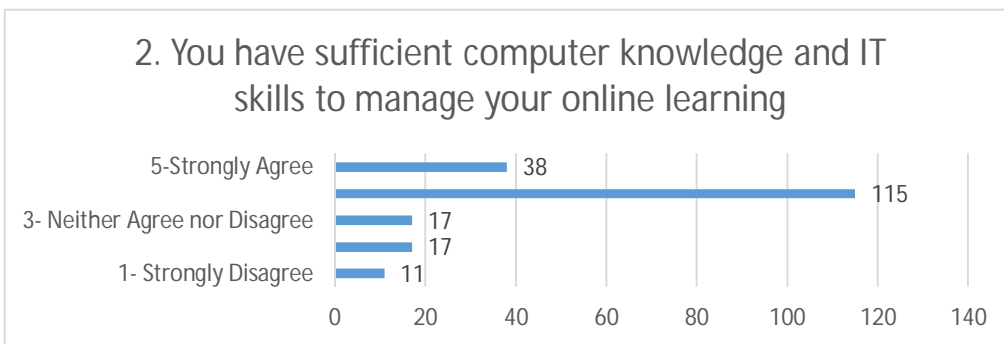
The data is collected from the Government and private college students and the geographical boundary is restricted to Chikkamagaluru district, Karnataka.



1. Chart showing the responses of students on Equipment's and facilities owned



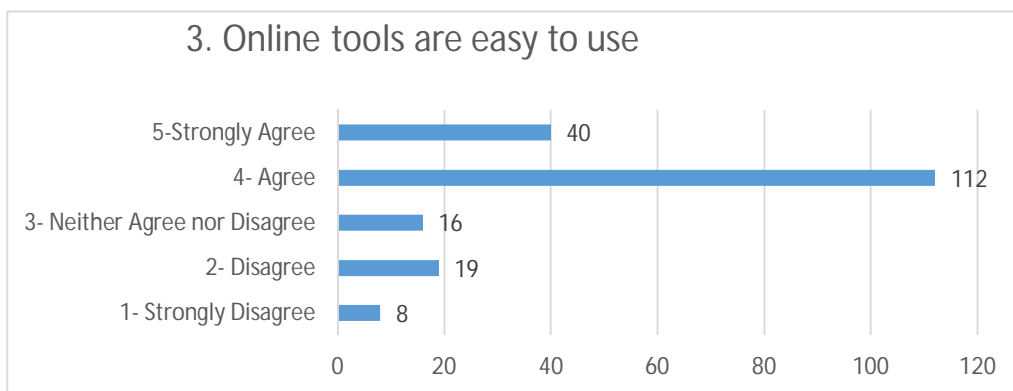
2. Chart showing responses of students on computer knowledge and IT Skills



Analysis & Interpretation

From the above chart it is clear that 115(58%) students have agreed, 38(19%) students have strongly agreed for sufficient knowledge and IT skills to manage online learning.

3. Chart showing online tools are easy to use.

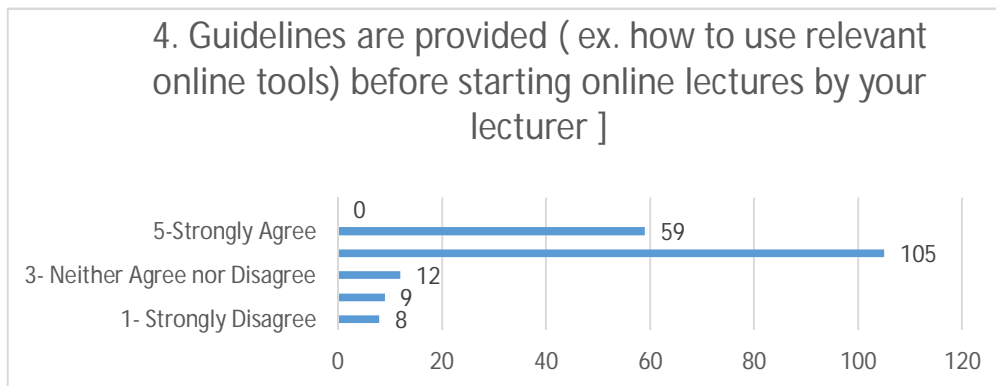




Analysis & Interpretation

Above chart shows 112 students have agreed and 40 students strongly agreed for online tools are easy to use for their online learning.

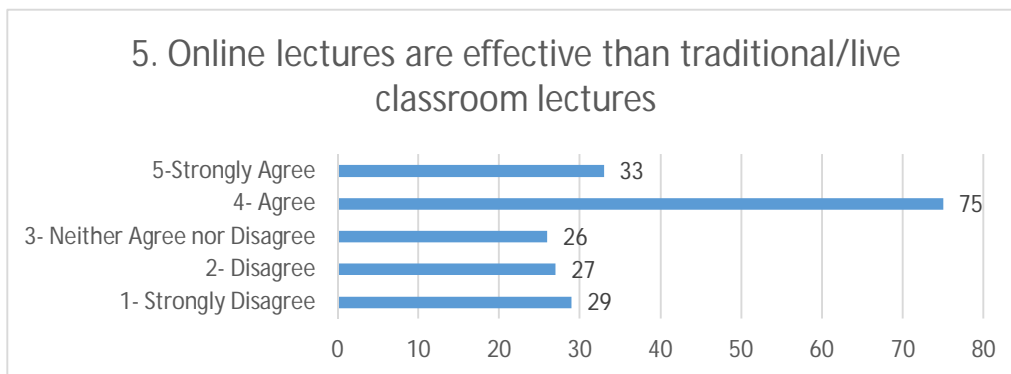
- 4. **Chart showing guidelines are provided (ex. how to use relevant online tools) before starting online lectures by your lecturer**



Analysis & Interpretation

From the above chart it clear that 105 students agreed and 59 students have strongly agreed for guidelines provide by the teachers before starting their online class.

- 5. **Chart showing online lectures are effective than traditional/live classroom lectures**

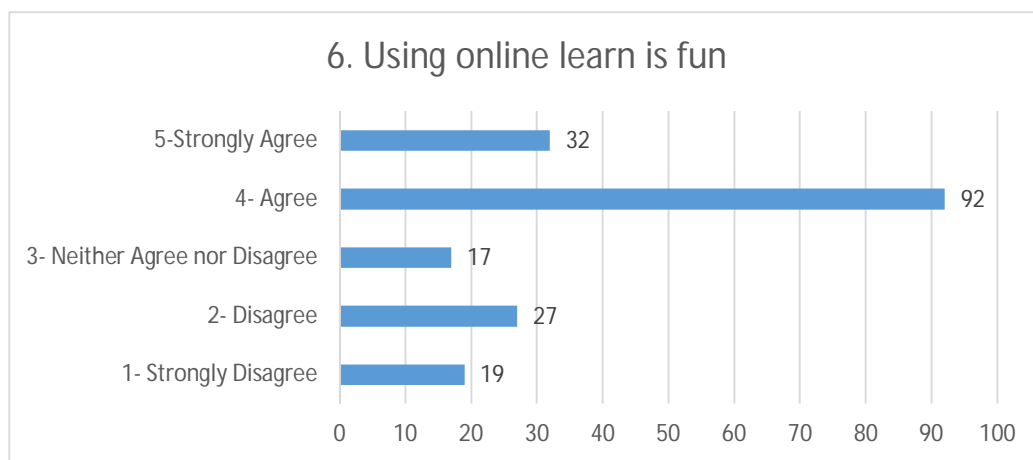


Analysis & Interpretation

From the above chart it finds that 75 students have agreed, 33 students have strongly agreed, 26 students neither agree nor disagree and remaining 27 and 29 students disagreed and strongly disagreed respectively for online lectures are effective than live lectures or class room lectures.



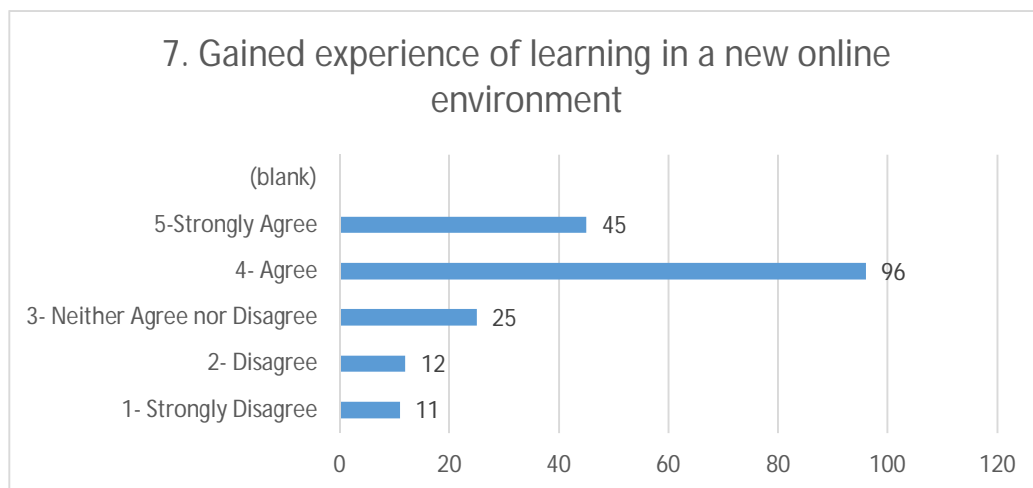
6. chart showing online learn is fun



Analysis & Interpretation

By the above chart clear that 92 students have agreed, 32 students have strongly agreed and remaining not agreeing for using online learn is fun

7. By online learning gained new experience of learning environment.

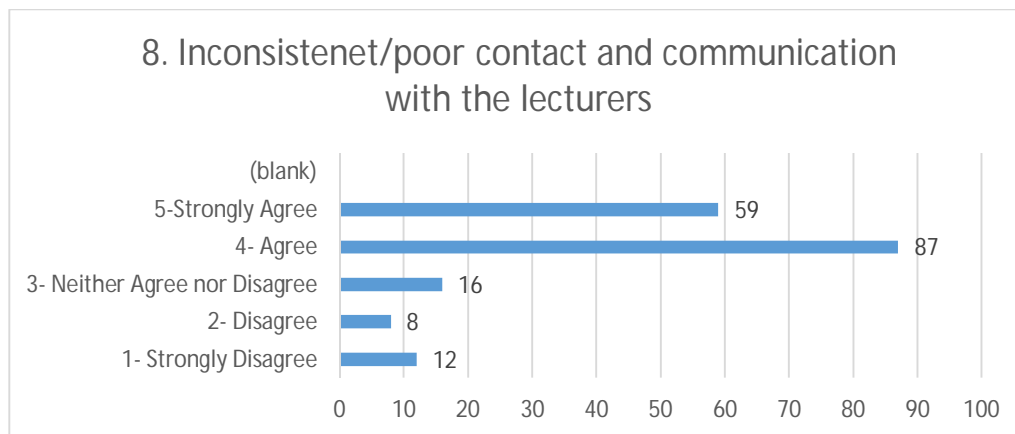


Analysis & Interpretation

Chart shows that 96 students have agreed, 45 students have strongly agreed online learning has given new experience of learning environment.



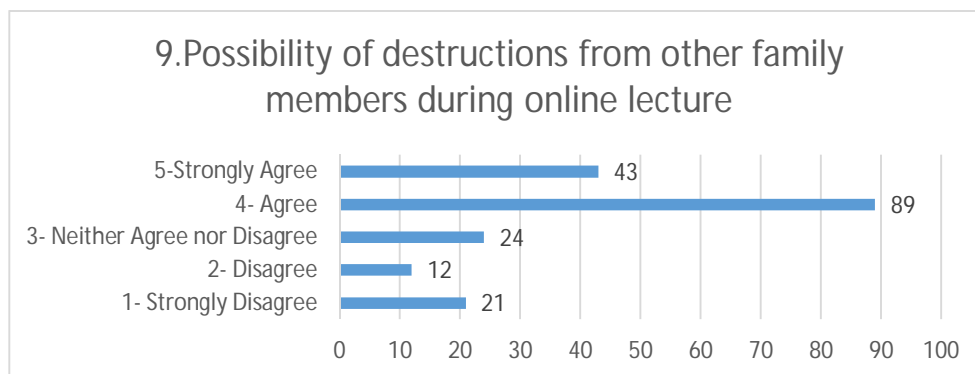
8. Chart shows Inconsistent/poor contact and communication with the lecturers during online class



Analysis & Interpretation

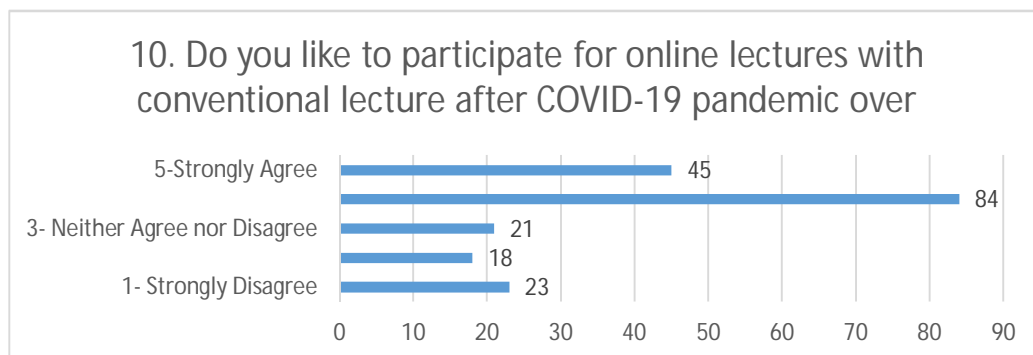
From the above chart shows that 87 students have agreed, 59 students strongly agreed for poor contact and communication with teacher and students during online class.

9. Chart showing possibility of destructions from other family members during online lecture



Analysis & Interpretation

Above chart shows 89 students have agreed, 43 students strongly agreed there are destructions from other family members during online lecture.



10. Chart showing students wish to participate along with conventional lectures for online lectures

Analysis & Interpretation

Above data shows that 84 students have agreed, 45 students strongly agreed and remaining students have disagreed to attend or participate online lecture along traditional class room lecture after COVID-19 pandemic over.

CONCLUSION

The COVID 19 pandemic has put the spotlight on the ever-increasing structural imbalances in education. The current study was conducted to highlight the effectiveness of the online lecture for this purpose Government and private college students of Chikkamagaluru District, Karnataka collected through convenient sampling to know the collective perception of the students in the study. Results were recorded using a questionnaire, and for analysis the descriptive and interpretation of analysis was followed. The overall results produced that online learning was an effective and modern way of learning during COVID-19 to meet the educational needs of the students. It has been found that the adoption of online learning system would be advantageous during any pandemic like COVID-19 fulfilling

the educational needs of the students staying at home.

Although the participants considered the unavailability of the online learning tools as an obstacle on the way to distance learning particularly in remote areas, however, the overall conclusion drew attention to the efficiency and effectiveness of the online learning system. Despite all the advantages, online learning can never be the replacement of traditional learning due to certain limitations of online learning system. However, it has finally been concluded that online learning system is the best substitute for conventional learning system during any pandemic situation like COVID-19 from the majority student's participants.

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A Comparative study on the productivity and stress level of corporate employees of Bengaluru with respect to work from home (Tele Commuting) and work from office

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ABSTRACT: Employees are the back bone of any organization and a satisfied employee can perform better in turn it benefits the organization. Working environment is one of the major factors which boosts the morale of the employees which helps to work with high efficiency and reduced stress. In the present scenario of rapid growth of Information and Technology and enhanced internet services the definition of *Place of Work* has changed where an employee need not go the office to perform his work but it can be done for his home itself, which is popularly known as Work from Home (WFH) or tele commuting. The COVID 19 pandemic was a sudden shock to all of us and it disrupted the normal life of everyone and the corporate employees are not exceptional to this, as the companies bolted and it mandated all the employees to offer their service exclusively from Home. No doubt, WFH is not a new concept and the employees were used to it, but the COVID 19 pandemic made it permanent which was an occasional one and this lead to many changes in the lives of employees. With this viewpoint, the research paper emphasizes on the perception of the corporate employees of Bengaluru and addresses various issues and challenges faced by them while working from home during COVID 19 pandemic. Which in turn, helps to decide the better place of work i.e., a office or home, where they can work happily. **Key Words:** Work from Home, Corporate Employees, Productivity, Stress Level

Employment is an agreement between an employer and an employee where the employee will provide certain services. In return, the employee is rewarded by the remuneration. In the present era of the information and technology and the widespread of the internet services the conventional method of working in the work place of employer is being replaced by convenient method of working from home. Working from home is defined as people working from their home or from other location of their choice other than the working area by payment which is provided by the employer (Reshma, P.S. Aithal, Shailashree V.T and P. Sridhar Acharya (2015). It is known that working in corporate companies is stressful and coupled with the target of increased productivity. In a city like Bengaluru, where most of the time of the employees is spent in commuting from home to office and vice versa and work from home is a boon for these employees which helps them to work in flexible time and also to have a proper work life balance. The COVID 19 pandemic dramatically changed the regular pattern of work of all the fields and the corporate companies are not exceptional to this. It made the companies to shut and it mandated all the employees to perform their work from the place where they are, and the entire workforce started



to perform their work remotely from their home. The work from home which was an occasional one has become a regular task due to COVID 19. It is not always true that the office work is stressful and working at home is stress free, because both are having its own pros and cons. This study focuses on both the method of work from employees point of view considering the various aspects which helps to know the best place to work which increases their efficiency with reduced stress.

OBJECTIVES OF THE STUDY

- 1) To study the productivity and stress level of employees while working from home.
- 2) To study and analyze the various reasons causing stress.
- 3) To know the better working place for employees which enhances their productivity and minimizes stress level.

RESEARCH METHODOLOGY

This research has been carried out from primary and secondary data. Questionnaire has been prepared to collect the data relating to the productivity and stress level of company employees of Bengaluru who are working from home during COVID 19 pandemic. Required data has been collected from the 284 employees of Bengaluru, Karnataka. The sample size is calculated using the online calculator www.surveysystem.com. The data so collected is tabulated and expressed in different charts in order to analyze the data and to draw the valid inferences & conclusions

LIMITATIONS OF THE STUDY

The results of this research are obtained from the data so collected from the employees who are working in corporate companies of Bengaluru, Karnataka and the geographical boundary is limited to Bengaluru and therefore the results of this study cannot be generalized.

ANALYSIS AND INTERPRETATION

The data has been collected from 284 employees working in different corporate companies in Bengaluru, Karnataka through questionnaire using Google forms. The data so collected is analyzed in a systematic manner to draw valid and meaningful inferences.

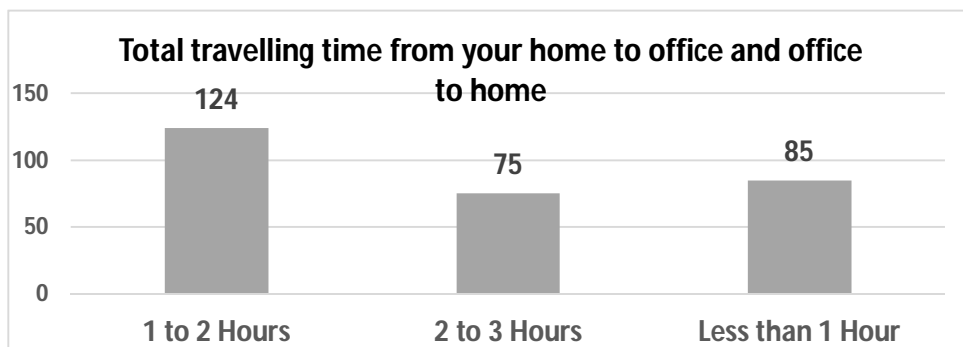
Analysis & Interpretation

The above chart clearly shows that out of 284 respondents 124 employees (43.66%) spend 1 to 2 hours, 75 (26.41%) employees spend 2 to 3 hours and 85 (29.93%) employees spend less than 1 hour time on travelling in a day to commute



from home to office and vice-versa. It is clear that majority of the respondents spend most of the time in travelling which is very stressful.

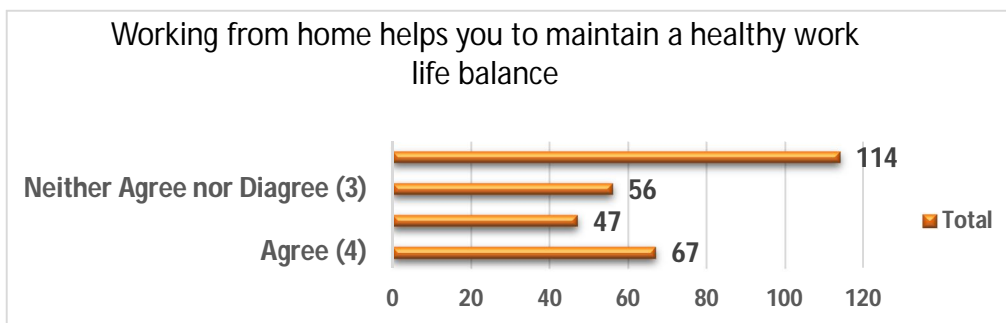
1.1 Chart showing the total travelling time from home to office and office to home



Analysis & Interpretation

The above chart indicates that out of the total 284 respondents, 162 (57%) employees provided their opinion that their efficiency is same in both while working from home and office where as 122 (43%) of employees said that their efficiency differs based on the place of work and the work efficiency is more in office than in home for varied reasons.

1.2 Chart showing maintenance of work life balance while working from home



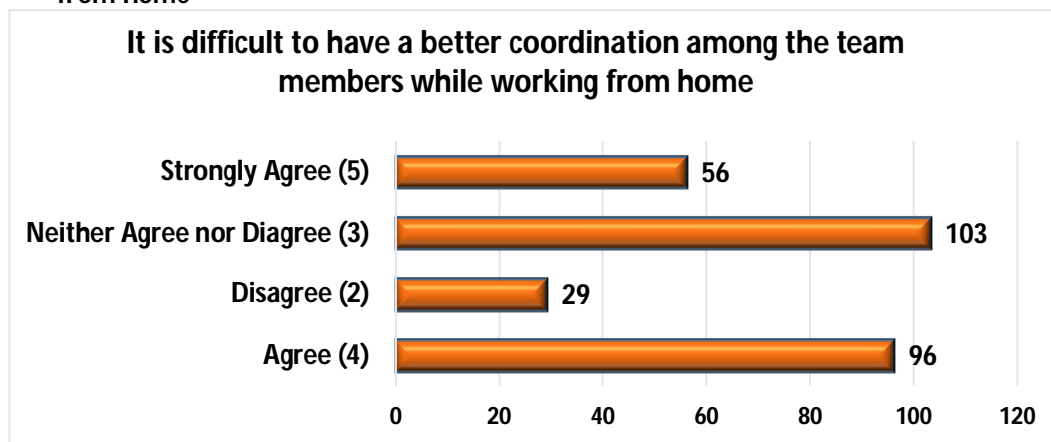
Analysis & Interpretation

The above chart indicates that out of 284 respondents, 114 (40.11%) respondents strongly agree and 67 (23.59%) Agrees that work from home will help them to maintain a healthy work life balance whereas 47 (16.55%) disagree that work from home will not help them to maintain a proper balance of work and life. The rest



of the 56 (19.72%) are neutral and they Neither Agree nor Disagree for this and for them they can balance their work and life irrespective of their work place.

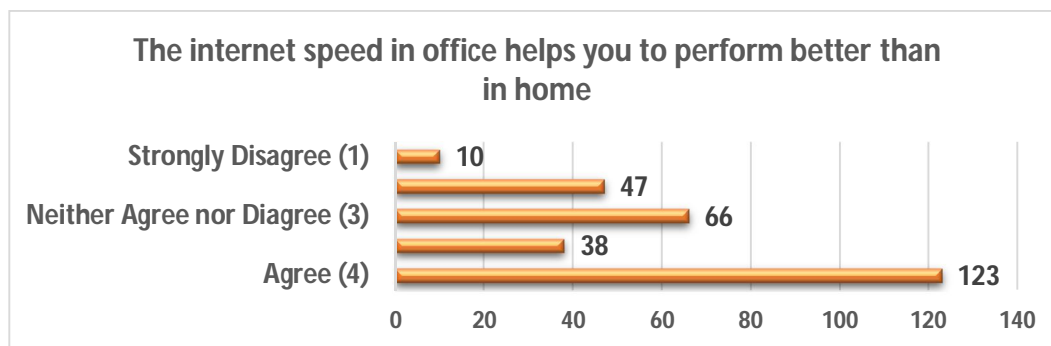
1.3 Chart showing the coordination among the team members while working from home



Analysis & Interpretation

The above chart shows that out of 284 respondents, 56 (19.72%) respondents strongly agree and 96 (33.80%) Agrees that they can have a better coordination among their team members which is very essential for smooth flow of work while working from home itself whereas 29 (10.21%) Disagrees that stating that its difficult to have a coordination among the team members and the rest of the 103 (36.26%) are neutral in this regard. Totally 152 respondents (56+96) i.e. 53.52% are not having any problem in having coordination with their team members while working from home.

Chart showing the importance of internet to perform work better

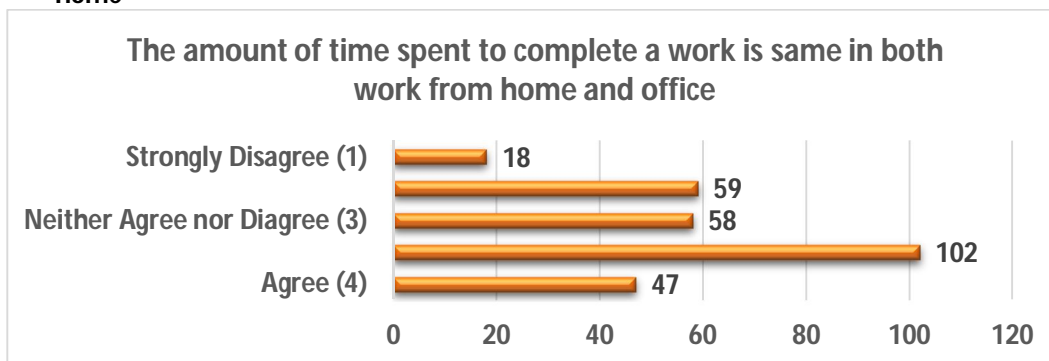




Analysis & Interpretation

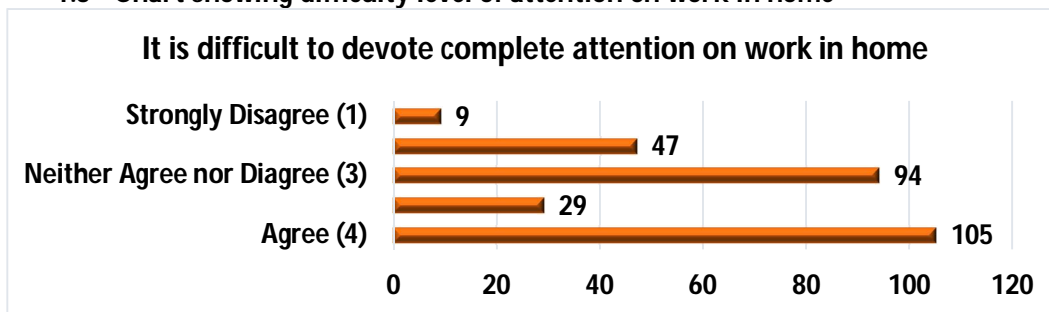
The above chart clearly depicts that the speed of the internet is one of the most important factors to perform the work better as 170 (59.86%)(47 and 123 Strongly agree and Agree respectively) out of 284 respondents are accepting this statement. This may be one of the major factors which may demotivate the workers to work from home since the speed of the internet is not sufficient as in the office. The remaining 48 respondents (16.90%)(10 and 38 strongly disagree and disagree respectively) are at the opinion that the speed of the internet is not a deciding factor in the work performance and the rest of the 66 respondents (23.23%) are neutral.

1.4 Chart showing the time spent to complete a work in work from office and home



Analysis & Interpretation: The above chart clearly shows that out of 284 respondents 59 respondents (20.77%) strongly agree, 47 respondents (16.55%) Agree that the time required to complete a task is same in both office and home where as maximum respondents i.e. 102 (35.92%) disagree and 18 respondents (6.34%) Strongly disagree for the statement and as per them they require more time when they work from home compared to work from office, while 58 respondents (20.42%) are neutral in this issue.

1.5 Chart showing difficulty level of attention on work in home

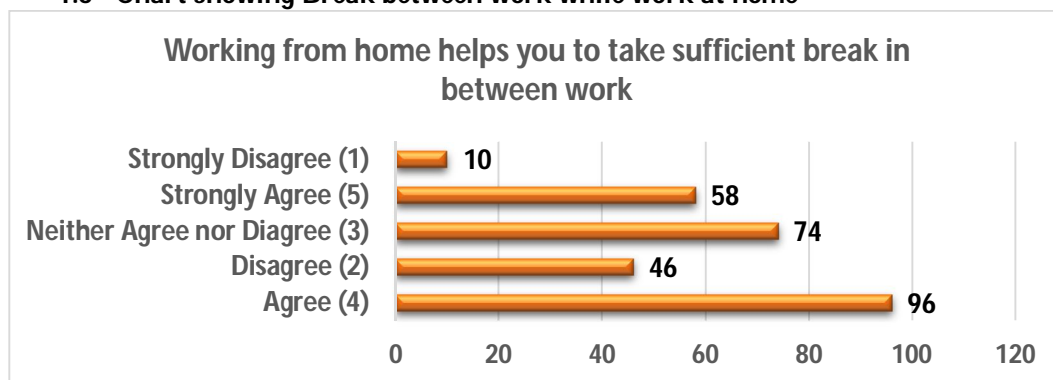


Analysis & Interpretation



From the above chart it is clear that, it is difficult to the majority of the employees to pay the attention on work while they are working from home (47 respondents 16.55%, Strongly Agree and 105 respondents 36.97%, Agree). Whereas 9 respondents (3.16%), Strongly Disagree and 29 respondents (10.21%), Disagree to the statement and 94 respondents (33.09%) are neither agree nor disagree for the above.

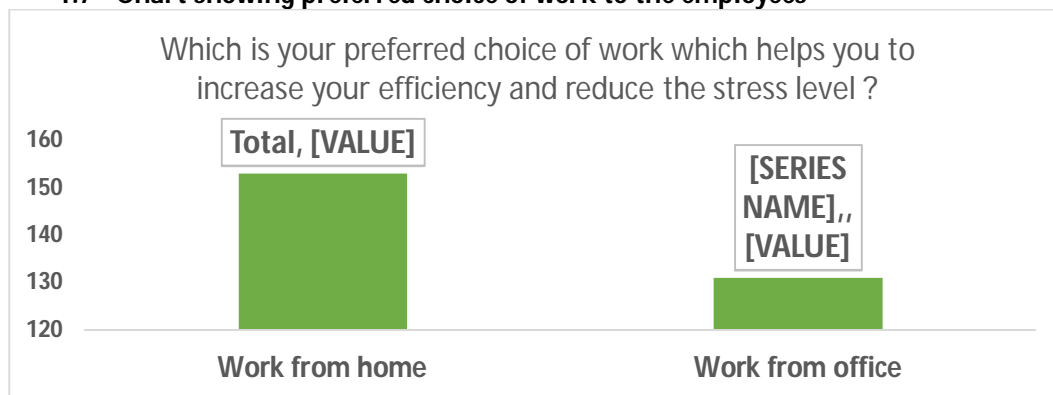
1.6 Chart showing Break between work while work at home



Analysis & Interpretation

The above chart clearly depicts that working from home helps to take the sufficient break in between the work as majority of the respondents accepted this statement as 96 respondents (33.80%) Agreed and 58 respondents (20.42%) Strongly agreed. But 46 respondents (16.19%) and 10 respondents (11.90%) Disagreed and Strongly Disagreed for the above with the opinion that they cannot get the sufficient break while working from home and 74 respondents (26.05%) are neutral in this issue.

1.7 Chart showing preferred choice of work to the employees





Analysis & Interpretation

The above chart provides the overall picture of the study by considering the different aspects. Out of the total 284 respondents 153 respondents (53.87%) are in the opinion that their efficiency will be more and stress will be less when they work from home. Whereas 131 respondents (46.13%) are in the opinion that their efficiency will be more and stress will be less when they work from office.

CONCLUSION

The work place plays a prominent role as it helps the employees to perform at their best. The COVID 19 pandemic situation proved that the work which is being done in the office can also be done from home itself that too especially for a long period of time by having coordination with the team members remotely.

From the above study it is clear that both working from office and home having its own pros and cons and majority of the employees are happy to work from home and some are preferring to go to the office for work. The employees who are willing to work from home are with the strong reasons that they can spend their time with the family members and the majority of the time can be saved which is spent on travelling. The employees who are willing to go to the office for work are with the reasons that, they are unable to communicate with the team members, lack of internet speed and they are disturbed from the family members when they are in work. Both the opinions of the employees are valid

as the nature of work differs from one company to another company.

If the employees can work at home with the same efficiency as in the office, the companies can take this into the consideration as it leads to lot of savings to the company in terms of the money spent on travelling, setup of office etc. and the same benefit can be transferred to the employees which in turn boost the morale of the employees and the best can be extracted from them which is a win-win approach for both the company and employees.

While conducting this study the employees are not bifurcated into IT and Non-IT. The further research can be carried by collecting the opinions exclusively from IT and Non IT employees.

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Role of Digital Technology in the Agrarian Sector of Scheduled Castes

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Abstract

India is the agricultural based country and agriculture is still the occupation of most people in rural areas. Since India adopted the new economic policy in 1991, there have been many changes in agriculture. The introduction of technology into the rural agricultural sector has made it possible for agriculture to flourish today. There are many improvements in the field of agriculture with digital technology. The present study aims to study the understanding on digital technology in agriculture for scheduled castes and analyze the role of digital technology in the scheduled castes agriculture. For the study, 50 respondents from scheduled castes land were collected in Sira taluk, Tumakuru district of Karnataka. The current study reveals that even though the scheduled castes are aware of digital technology, it is an economic problem due to its low use in agriculture.

Introduction

In rural areas, agriculture still accounts for over 65% of the population. India cannot thrive unless it sees growth in agriculture. Given the backdrop of India's agricultural system, there have been many problems in agriculture from the past. But the government's efforts to find and alleviate problems in agriculture have failed to fully address the problem. Information is a dynamic source for social, economic and technological change in society in current times (M.S. Gill, 1993. An Indian Success Story : Agriculture and Cooperatives). That is way, Gandhiji said that, if India is to develop it is only when the villages are developed, since independence, India have been developing a number of technologies to develop agricultural systems.

The digital technology system is not only confined to business ventures but it can be seen growing in agrarian system in villages today. It is a matter of pride that in the present day. Indian rural market offers huge potential for organizations which is still unexploited and generation of income opportunities in rural areas majorly dependent on agriculture and related activities (Udam Pareek, 1999. Understanding of Organizational Behaviour). Digital technology is being applied in agriculture as the introduction of machines in agriculture such as India which resorted to human labour. Technology is now able to see growth in agriculture as a time saving. Technology has grown so much that it is almost impossible to see progress in agriculture other than technology.



Digital technology is being used to some extent not only in cities but also in rural youths. Digital technology is in the use today especially for newly developed chemical fertilizers, pesticides etc., in agriculture. But some marginalized communities are still unable to offered digital technology because of their illiteracy and underdevelopment. Therefore, it is imperative to deliver digital technology in agriculture to all deprived communities. Improvement in agriculture can be seen if the government effectively consider this an implemented it at the rural level.

Objectives of the Study

The present study was undertaken with the following objectives:

1. To study the awareness of digital technology in agriculture for Scheduled Castes.
2. To analyze the role of digital technology in Scheduled Castes.

Research Methodology and Techniques

Description of the digital technology used to obtain information on agricultural activities

| Sources of Information | Frequency (n=50) | Percentage |
|------------------------|------------------|------------|
| Different ICT | 11 | 22.00 |
| Internet | 06 | 12.00 |
| Mobile Phone | 21 | 42.00 |
| Television | 19 | 38.00 |
| Radio | 07 | 14.00 |
| None | 18 | 36.00 |

The statistical data provided in the above table shows description of the digital technology used to obtain information on agricultural activities. Out of 50 respondents

In the present study, field research has been carried out using scientific techniques for data collection. It collects qualitative and quantitative information. Interviews were collected by the respondents with the help of mentors, experts and pre-tested and finally the perfect interview schedule was used to gather needed information for the present research.

Study Area

Sira taluk in Tumkur district of Karnataka state was selected for the present study. A total of 50 respondents were selected by using a simple random sampling method to supplement the study.

Data Analysis

The research methods, techniques and research data from various sources are analyzed in a qualitative and quantitative manner using codification, revision, classification, indication and analyzing the information in a sociological framework using adequate statistical tools.



interviewed, 22 per cent of the respondents have got information through Different ICT, 12 per cent of the respondents have got information through Internet, 42 per cent of the respondents have got information through Mobile Phones, 38 per cent of the respondents have got information through Television, 14 per cent of the respondents have got information through Radio and remaining 36 per cent of the respondents opined none about information. Here, majority of the respondents got information through mobile phone in the study area.

Reasons for using digital technology in agriculture

| Reasons | Frequency (n=50) | Percentage |
|------------------------------------------------------|------------------|------------|
| Type of crop improvement | 19 | 38.00 |
| Weather condition | 04 | 08.00 |
| Better Price | 16 | 32.00 |
| To get information about pesticides | 13 | 26.00 |
| Availability of variety of seeds in the market place | 18 | 36.00 |

The above table shows information regarding reasons for using digital technology in agriculture. Out of 50 respondents interviewed, 38 per cent of the respondents opined Type of crop improvement, 8 per cent of the respondents opined Weather condition, 32 per cent of the respondents opined Better Price, 26 per cent of the respondents opined to get information about pesticides and 36 per cent of the respondents opined due to availability of variety of seeds in the market place they are using digital technology. Study reveals that majority i.e., 38 per cent of the respondents opined Type of crop improvement they are using digital technology. This table reveals that it is seen that the use of digital technology in agriculture for the improvement of crops and quality of seeds is due to the fact that the land possessed by the informants are barren and do not improve the crop has they are expected to produce better seeds.

Profile of the economic change in agriculture through the use of technologies

| Changes | Frequency (n=50) | Percentage |
|-------------------------------------|------------------|------------|
| Increase in yield | 30 | 60.00 |
| Increase in income | 24 | 48.00 |
| Increase in quality of produce | 21 | 42.00 |
| Better disease control for the crop | 19 | 38.00 |
| Better marketing for the crop | 17 | 34.00 |



Above table shows information about Profile of the economic changes in agriculture through the use of technologies in the study area. Out of 50 respondents interviewed, 60 per cent of the respondents opined increase in yield, 48 per cent of the respondents opined increase in income, 42 per cent of the respondents opined increase in quality of produce, 38 per cent of the respondents opined better disease control for the crop and 34 per cent of the respondents opined better marketing for the crop in the region. It was noticed from the present study that, majority i.e., 60 per cent of the respondents opined increase in yield in the area. This table shows that using technology and chemical fertilizers can temporarily increases fertility. We have come to realize that the fertility of the land is declining day by day.

Perceived usefulness and behavioural intension to use digital technology in farm activities

| Intension | Frequency (n=50) | Percentage |
|-------------------------------------------------------------------|------------------|------------|
| To accomplish farm activities more quickly | 23 | 46 |
| The technology makes our farm activities easier | 19 | 38 |
| To use the technology in future for farm management | 26 | 52 |
| Using the technology can enhance our effectiveness in agriculture | 17 | 34 |

Above table gives information about perceived usefulness and behavioural intension to use digital technology in farm activities in the study area. Out of 50 respondents interviewed, 46 per cent of the respondents opined to accomplish farm activities more quickly, 38 per cent of the respondents opined the technology makes our farm activities easier, 52 per cent of the respondents opined to use the technology in future for farm management and 34 per cent of the respondents opined using the technology can enhance our effectiveness in agriculture. Majority 46 per cent of the respondents opined to accomplish farm activities more quickly. From this table, it is understood that, even in rural areas, agriculture is not possible except for technology. This is because, technology has now spread to all other fields including agriculture in the study field.

Findings

Based on the above research results, following findings are drawn:

- Illiteracy is the reason for Scheduled Castes to have very little information on digital technology. It is increasingly seen as a source of information for progressive farmers today.
- Although informants are keen to adopt digital technology in agriculture, they have been lagging behind in agriculture due to the economic problem.
- Even in rural areas, it is not possible to continue in agriculture except for technology. Today technology is seen to be heavily used from ploughing the land to taking the crops to market.
- Rural youths have become increasingly interested in digital technology and have been educating their



parents on how to use technology in their agriculture.

Suggestions

Following suggestions are made for the present study:

- Workshops must arrange how to adapt digital technology in agriculture in rural parts.
- Social justice must be protected to ensure that digital technologies are available to everyone at discounted rates.
- Providing assistance to train rural youths in agriculture through digital technology.

Overall, there are a number of problems for marginalized communities in rural areas to access digital technology in its entirety, mainly due to the economic problem and successful in agriculture, its imperative to educate the deprived and encourage the financially disadvantages.

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E-Governance in India

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Abstract

The Government of India is transcending from traditional modus operandi of governance towards technological involvement in the process of governance. Currently, the Government of India is in the transition phase and seamlessly unleashing the power of I C T in governance the government is spending an enormous amount of finances in deployment of e-governance, but are these efforts going in the appropriate direction and leads towards intended results? What do the people perceive from the concept of e-governance? What is the global perspective about perception of e-governance? What are the major challenges confronting the deployment of e-governance? In this attempt the authors have made an attempt to report on said issues moreover, the authors have also suggested some plausible suggestions which may help in successful and sustainable deployment e-governance in India.

Introduction

In 1970 the government of India (Govt) has established department of electronics and subsequently in 1977 G.I has taken first major step towards implementation of e-Governance by establishment of National informatics center (NIC) by 1980 most of the government office were equipped with computers but their role was confined up to word processing with the advent of I C T the Govt has taken a remarkable step for fostering e-governance by launching the national satellite based network NICNET in 1987 followed by district information system of the national informatics center DISNIC.

Objectives

The two main objectives of E-Governance is to restore the democracy to its true meaning with help of improvisation of the participation of the

citizen in the governing process by giving feed Back

And access to information and overall participation of the citizen in the decision making.

Various Projects

FRIENDS: this project is started by Kerala government for its citizens to make online payment of electricity and water bills revenue taxes, license fees motor vehicle taxes university fees etc.

E-SEVA: Electronic seva by Andhrapradesh government to pay utility bills, avail of trade licenses and translate on government matters at these facilities.

BWSSB: Ganakeekrutha Grahakar Seva water billing and collection system.

This e-Governance Project is started by the Bangalore government. In this every month bills houses are generated through BGS software.

E-PANJEE YANI: It is started by Assam Government to deal with the



computerization of the Document registration work at Sub Register Officer.

There are four billers' of E-Governance

1) **CONNECTIVITY:** Connectivity is required to connect the people to the service of the government.

2) **KNOWLEDGE:** Knowledge refers to I I Knowledge .Government should employ skill full engineers who can handle the e-governance in an efficient way.

3) **DATA CONTENT:** To shore kind of knowledge or information over the internet, there should be its data base this data base should have the data content which is related to government services.

4) **CAPITAL:** capital can be on public or private partnership it refers to money used by government.

This paper attempts to Define the meaning of e- governance in national and international perspective Further more it tries to demystify about major challenges in implementation of e-governance in India , it also suggest some inferences to triumph the success of e-governance especially in context of India.

According to 2009 report inadequate planning leadership failures in finances ,lack of motivation and awareness ,dearth of citizen centric nature of application , poor cooperation among bureaucrats and people at local level , lack of trust , miserable technical design which endures lack of interoperability among distinct e- governance applications and under utilization of ICT infrastructure resources are the major obstacles in successful implementation of e-governance in India all though at international level various novel technologies are being used for

facilitating e-governance the author delineated about parameters for analyzing impact of e-governance service and states that quality of service delivered by e-governance and cost abided by the citizen for availing e-services are the major factors responsible for sustainability of any e-governance program it has been also advised that a survey must be conducted for analyzing degree of relevance in order to mitigate the occurrence of failure moreover , it also recommends an impact assessment analysis for every e-governance project and suggests incorporation of impact assessment and evaluation module within the application the study advocated the use of service oriented Architecture (SOA) in e-governance for data management consolidation of numerous offered service , plummet the cost of it infrastructure by integrating services enhance reusability and facilitating interoperability among various e-governance applications the ability to attain high level of data abstraction to maintain privacy of data was also identified as a primary concern to eradicate these problems the authors have suggested the use of SOA in designing e-governance applications As interoperability is directly proportional to reusability of the E-governance applications therefore it also requires an apt attention .

The governance is expanding an enormous amount an cultivating the culture of e-governance through NEGP but despite of that results are not over whelming although there are island of success in the area of e-governance but still.

1. Use of internet by the government to provide its services at the door step of customers ,business and other stake holder .In E-governance



government makes best possible use of internet technology to communicate and provide information to common peoples and business man Today , electricity ,water, phone and all kinds of bills can be paid over the internet All this is what government and citizen is using and doing All are dependent on internet and when citizen depends on government internet service all that come is E-Governance .

2. To provide their services or to that sector of the economy based on its operation.

3. A) A hybrid approach needs to be adopted for enhancing interoperability among E-Governance applications.

4. b)The cloud computing is also becoming force to enhance delivery of services related to e-governance the cloud computing is not only tool for cost reduction but also it help in enabling new services improving education system and creating new jobs.

5. c) The e-governance initiatives in the rural areas should be taken by identifying and analyzing the grass root realities the states that the strategy devised for the implementation and of E-governance should be comprehensive.

6. d) The government should also focus on devising appropriate, feasible, distinct and effective capacity building mechanisms for various stake holders.

Conclusion:

Although the Government of India is acclaiming its success in the area of e-governance but the scenario at the grass root level is not over whelming and seamless efforts of the government seems to go in vain therefore it's the high time to adopt and imbed mentioned preventives measures in order to conquer

intended objectives of e-governance further the government should learn some lessons from world leaders in the segment of e-governance. As the usage of Information Technology is growing very fast ,Indian Government is makingmany efforts to provide services to its citizens through e-governance . Although Indian Government is spending a lot of maney on E-Governance Projects but still these projects are not successful in all parts of India.Unawareness in people local language of the people of a particular area privacy for the personal Data of the people etc ,are main challenges which are responsible for the unsuccessful implementation of E-Governance in India .Government must take some actions to make the people aware about the E-Governance activities so that the people may take full advantage of these activities and E-Governance Projects can be implemented successfully

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