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Editorial



Dr. Rupali Dilip Taru
Associate Professor, Research Supervisor
Shri J. J. T. University, Jhunjhunu, Rajasthan

Expectations and reality are the most important element to understand what exactly we want from our life based on all resources available around us. Again it's just our own perspective towards how we look at the resources available. Innovation says research can create new ways towards new ideas, new things, and new ways for a new future. Future which is always emerges based on what you do today and what you are doing in the present moment. This NOW has the power to meet your expectations to reality to a specific extent if used fundamentally and strategically well to achieve any goal of your life.

During this phase of COVID-19 we have so many expectations from entities like various ministerial policies like policies of health care system, education system, political system and entrepreneurial system to make ourselves a self reliant country.

Question here is even after getting so much phenomenal support and structured based policies. Are we really reaching our expected goal or reality says it's something different. It's not just about the statutory authority; it's a question of each individual about its positive contribution from the way of his or her professional career in society. Society is the ultimate reflection of the kind of life individuals live today and the kind of ideas they are generating while serving society. So the most important thing all we need is sincere thought and deep realization to create the surroundings we want to give our future generation with best possible usage and implementation of technology and innovation for progress as well as to keep environmental elements intact with its origin. Fundamentals and structural patterns can develop and implement as per policy forms but important here execution of such policies is a further part of research on its stakeholders and functionality involved in it. Let's make the world a win-win situation for each one around us based on quality delivered by them and let's give a positive boost to weaken part of society then only one family, one society, one region, one city, one state, one nation can grow. With accurate research studies, let's contribute something really useful and start continuing the work-life which reduces the gap between expectations and reality through the innovation and digital transformation in line to the fast and effective growth of the nation.

With this I would like to congratulate Global Human Research and Welfare Society for their current achievement where Entire journal got impact factor 6.123 through its publication platform and deliverance of excellence level of research papers. And I wish to each participant of this journal to contribute your ideology for the betterment of society and be a part of legacy for our upcoming generation. So let's bring all together the thought of COVID Free LIFE and Life for all. With prayers I wish all the very best for all.

A Study on Shoulder Injuries and Rehabilitation of Pakistani Hockey Players

Sumbal Kaynat: Capital University of Physical Education and Sport; National University of Modern Languages (NUML) Islamabad, Pakistan.

LI Xiang Ru: Capital University of Physical Educations and Sports, Beijing 100191.

Abstract:

The purpose of the present study was to find the rate of shoulder muscle injury, causing factors and rehabilitation techniques related to it, in field hockey players. Twenty five (29) male field hockey players between the age of twenty (20) to thirty five (35) years were taken as subjects from the National Hockey Stadium, Lahore, Pakistan. Convenience sampling technique was used. SPSS was used to analyse the data. All the quantitative variables were presented in the form of mean \pm standard error (S.E) along with standard deviation (S.D). There was a strong relationship between the shoulder muscle strength and the cause of injuries. In the current study it was concluded that Supraspinatus injury of the shoulder joint in field hockey players was more common. Players with weak muscles were more injured than others. Players with repetitive injury had the previous history of rehabilitation. Players were satisfied with the rehabilitation techniques.

Keywords: Shoulder injury, rehabilitation techniques, muscle strength, muscle weakness, hockey players.

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1. Introduction:

Hockey is played in 132 countries and is the second largest team sport after football. It is estimated that 15% of hockey players injured in a season, and the player spends 11% of the time in training and competition during the entire hockey season. Players aged 10 to 19 account for 50% of injuries, mostly in the 15-19 age group. In all reports, 5% of patients were hospitalized for further treatment. Hockey is a sport that has taken the world by storm. Most of the literature on this sport focuses on describing injury patterns. This study shows that most injuries are minor and the most common injuries are shoulder muscles. Studies have also shown that men have a higher percentage of injuries, and they are more likely to suffer serious injuries than women.

Compared with developed countries, Pakistan is still in a backward and catching-up stage in sports. Pakistan is a developing country in the world. In recent years, the Pakistani government has increased its emphasis on and investment in sports, and has strengthened the process of scientific sports training. Hockey is Pakistan's national game and has a very broad mass base. In the world, Pakistan's hockey has a relatively high level. Hockey is a fast, aggressive and physically demanding sport. Its characteristic is that it includes both technical and tactical training, physical training, and controlled offensive training. It is precisely because of these characteristics that hockey training also leads to higher sports injuries. According to the research of Boro (2002), direct hockey trauma (80%) is related to hockey ball speed, offensive stick use and direct body collision and confrontation. An athlete's shoulder injury may be caused by direct or indirect force. In sports, when an athlete attacks another athlete, such as hitting an opponent with a stick, body, or speed, it will generate direct force. If it is not properly controlled, it will cause damage to the opponent or the player himself. When a player stretches out his arm and falls on the ground, stick or ball, indirect force may be generated, and then the force is transmitted along the arm to the shoulder strap, causing injury to the athlete. Reilly "In his research, direct contact with players was the main source of injury (43.3%); in contrast, the proportion of injuries caused by contact with a stick, goal or ice is relatively small. Norfray found that direct trauma is the main cause of acromion clavicle injury and indirect force leads to clavicle fracture. What is the supraspinatus muscle, the shoulder joint is the most common dislocation joint in the human body, anterior dislocation is the most common injury in daily life, especially in young people (Liu et al., 2014; Rumian et al., 2011). It is estimated that the incidence of shoulder dislocation is 23.9 cases per 100,000 people per year (Owens et al., 2009). In this study, there were 16 people (55%) Unmarried, 13 (45%) are married. According to the cause of the injury, 8 (32%) players have traumatic injuries and 17 (68%) players have repetitive injuries. Twenty (80%) athletes have weak muscles and the rest have muscles Strong. Fifteen (60%) athletes have a history of recovery, and all athletes are satisfied with the recovery. There is a strong relationship between shoulder muscle strength and the cause of the injury. The chi-square value of 13.28 has a significant correlation with p value = 0.000 Sex. There is a connection between the rehabilitation technique and the cause of the injury. Chi-square = 9.06, p -value = 0.011, showing a significant correlation.

The purpose of this study is to determine the severity of shoulder injuries in hockey players and to determine the variables associated with these injuries. This research will help therapists, trainers and hockey players understand the muscles of the shoulder injuries and their treatment techniques. Due to the time and availability of injured players, this research is limited. Most injuries occur in actual games, not in training. After aggressive examinations usually injure the upper limbs. These include shoulder dislocations, separations, and fractures. Shoulder tendinitis occurs due to overuse in shooting training. Another less common injury is shoulder burns, which are caused by cross lacerations. The supraspinatus muscle extends along the top of the scapula and inserts into the top of the arm or humerus. It is one of the four rotator cuff muscles. A tear in the supraspinatus muscle may be due to landing on an extended arm, or due to a throwing activity. The main function of the supraspinatus muscle is to abduct the shoulder joint (lift the arms up to both sides). It is an important muscle in throwing events, especially to slow down your arm after releasing the equipment. Hockey has always been a

physically demanding contact sport. There are too many opportunities for players to be injured or injured, whether it is being hit by another player or knocked down by another player, or falling to the floor. The two most common shoulder injuries in hockey are shoulder separation (AC joint separation) and shoulder dislocation.

2. Material and Methods:

2.1 Population:

Population is aggregation of the subjects involved in any study. Players entered into the Lahore National Hockey Stadium, where the main population of interest for the research which was based on the topic of Rehabilitation technique of shoulder injuries related to it. The research focuses on the rehabilitation of field hockey players' shoulder injuries. The focus of the research was to find out the incidence of shoulder injuries and the related rehabilitation techniques. The subjects were not discriminated against by gender, age and region. Researchers use convenient sampling techniques to collect data.

2.1.1 Sample Size:

The sample for this study included 29 male hockey players ranging in age from 20 to 35 years old.

Sr.	Participants	Age Rang	Playing Experience	Education
1	9	20-25	03 years	Master's degree
2	11	26-30	05 years	Bachelor's degree
3	10	31-35	04 years	Diploma

2.2 Research Methods:

2.2.1 Research Tools:

Use convenient sampling technology. A convenient sampling method is to choose those who are easily accessible, or choose those who are easily accessible. Convenience sampling does not represent the entire population, so it is considered biased. Players (from clubs in Lahore) entering the Lahore National Hockey Stadium are a sample of interest for research based on the topic of rehabilitation of hockey players' shoulder injuries. In Lahore, hockey players involved in shoulder injuries are the target group.

2.2.2 Data Collection Technology:

This research used direct personal interview method. In this method, the researcher directly contacts the players and interviews them. The information collected in this way is considered accurate and reliable.

2.2.3 Data Analysis Technology:

Researchers use SPSS software to analyse the data. All quantitative variables are expressed as mean \pm S. Qualitative variables are expressed in the form of frequency tables, percentages and graphs. Chi-square test was used to analyse the correlation between the data.

2.2.4 Statistical Analysis:

All data were input into SPSS 18 software, and the same software was used for analysis. For example, age is presented in the form of mean, S.D and mode (most frequent

value), minimum and maximum. Qualitative information such as (marital status, cause of injury, muscle involvement, shoulder muscle strength, rehabilitation techniques, etc.) was presented in the form of frequency tables, percentages, numbers, and pie charts. The chi-square test was used to find out the relationship between different factors and the cause of injury. The p value is less than 0.05 as significant.

3. Results and Analysis:

Table 1: Player age statistics

Mean	28.4000 (years)
Std. Deviation	3.53553 (years)
Mode	32 (years)
Minimum	23.00 (years)
Maximum	35.00 (years)

Table 1, shows the age statistics of players. In this study, the youngest athlete is 23 years old, and the oldest athlete is 35 years old.

Table 2: Hockey club player's shoulder injury

Types of Injury	Number	Percentage
Acromioclavicular joint injuries	13	44.8%
Sternoclavicular joint injuries	2	6.9%
Fractures	1	3.5%
Muscles strains	3	10.3%
Dislocations	4	13.8%
Glenohumeral subluxations	3	10.3%
Lacerations	1	3.5%
Pinched nerve	1	3.5%
Other	1	3.5%
Total	29	100%
Injury Rate	11.6/100	

This data comes from 30 players (73%) participating in the club's hockey team. Twenty-nine players reported shoulder injuries (Table 2). Acromioclavicular joint separation (AC separation) refers to damage to the ligament that connects the clavicle (clavicle) to the coracoid (the small bone in front of the shoulder). It seems that the most common injury of athletes is the joint injury of the acromioclavicular joints. The percentage of the joint injury of the acromioclavicular joints of 13 athletes is 44.8. The most common cause is a direct strong blow to the front or top of the shoulder or a fall. Trauma. In a hockey game, this usually happens when the player first hits the board. The main reason for acromioclavicular joint dislocation is direct violence. The shoulder joint is in adduction and directly touches the ground. The acromion is pushed down and inwardly by violence. If there is no distal clavicle fracture, the acromioclavicular joint capsule will be damaged and ruptured first. Then the force is transmitted to the coracoclavicular ligament, and the coracoclavicular ligament is

damaged or broken. If the violence is strong enough and the clavicle continues to conduct, the deltoid and trapezius muscles will tear off the anchor point of the clavicle, resulting in complete dislocation of the clavicle. As a result, the entire upper limb loses the suspension of the clavicle and scapula, causing the upper limb to droop.

Most AC joint injuries can be treated conservatively through the RICE program, wearing a sling and physical therapy, and the discomfort can last from a few days to 12 weeks. Athletes can resume the game when they perform complete and painless exercises, have no tenderness when touching the AC joints, and can perform painless manual traction. A more severe separation may require surgery to rebuild the ligament and recover within 6-9 months.

Table 3: Frequency of involving muscles

Muscle	Frequency	Percentage
Supraspinatus muscle	16	55%
Lateral Rotators	8	28%
Medial Rotators	5	17%
Total	29	100%

In Table 3, it seems that the most damaged muscle in a shoulder injury is the supraspinatus. Fifty-five percent of the athlete's supraspinous muscle injury. The frequency of the shoulder lateral rotator is 28%, and the frequency of the inner shoulder family is 17%. The most commonly used muscle in shoulder injuries is the supraspinatus. The supraspinatus muscle extends along the top of the shoulder blade bone and is inserted into the top of the arm or humerus. It is one of the four sets of cuff muscles. Falling on an outstretched arm or throwing activity may cause a tear on the upper spines. The rehabilitation of supraspinalis injury is to add ice cubes when injured. Do not apply it directly to the skin, but wrap it in a wet towel to avoid being scalded by ice. On the first or second day, apply ice cubes for 15 minutes every 2 hours. From then on, the frequency can be gradually reduced within a few days. When the wound is healed and there is no pain, start the rotator cuff rehabilitation exercise. These should include mobility, reinforcement and functional or sport specific exercises. The later rehabilitation of rotator cuff injury includes progressive resistance strengthening, proprioception training and exercise-specific training. For patients who complain of shoulder pain, acupuncture and non-acupuncture techniques (TSTM) of the cervical thoracic spine and/or ribs can significantly improve pain and disability. The application of TSTM to treat patients with shoulder joints can be described as the relationship between adjacent vertebral bodies to restore mobility. This can be thought of as a reflection mechanism. TSTM can not only improve shoulder flexibility, but also improve overall functional performance.

Table 4: Frequency of rehabilitation techniques

Rehabilitation Technique	Frequency	Percentage
RICE	11	38
Heating modalities	5	17
Heating modalities and light Exercise	13	45
Total	29	100.0

In this table, we used three rehabilitation techniques, RICE, heating method and heating method and light motion. The percentage is forty-five. The heating method and light exercise rehabilitation technology are used. This method is easier to use when the shoulder is injured. RICE plan, wearing sling and physiotherapy for conservative treatment, discomfort can last from a few days to 12 weeks. Athletes can resume the game when they perform complete and painless exercises, have no tenderness when touching the AC joints, and can perform painless manual traction. A more severe separation may require surgery to rebuild the ligament and recover within 6-9 months. The heating method was also used.

Table 5: Causes of injuries are related to muscles

	Muscles Involved			Total
	Supraspinatus	Lateral Rotators	Medial Rotator	
Trauma	3	2	5	10
Repetitive	15	4	0	19
Total	18	6	5	29

In Table 5, we can see that the proportion of muscle participation is different. The proportion of muscle participation in repetitive injuries is less than 19%, but the proportion of muscle participation in trauma is more. As part of the rotator cuff, the supraspinatus muscle helps to resist the gravity acting on the shoulder joint and pull the weight of the upper limbs downward. It also helps stabilize the shoulder joint by keeping the humeral head pressed against the inside of the scapular fossa of the scapula. The teres major muscle provides internal rotation, extension, and adduction of the shoulder; it is considered a fusiform muscle. The subscapularis rotates the humerus internally; the upper part of the muscle affects abduction, while the lower part affects adduction.

Table 6: The relationship between the cause of injury and rehabilitation technology

Causes	Rehabilitation Techniques			Total
	RICE	Heating Modalities	Heating Modalities with Light Exercise	
Trauma	7	1	1	9
Repetitive injuries	6	2	12	20
Total	13	3	13	29

In Table 6, we can see that the relationship between rehabilitation techniques without injury causes is different. Each cause has its own rehabilitation technique. Some physical therapists are pessimistic about the use of ice cubes and other measures to prevent inflammation. A 2014 study showed that using ice cubes may actually interfere with the body's ability to heal. Including athletes, it may be necessary to reduce the intensity and time of their exercise or sports practice to heal in their shoulders. Exercise therapists, fitness coaches, and medical professionals can provide tailored advice and recommendations to prevent injuries during specific exercises.

Table 7: The relationship between the cause of injury and the strength of the shoulder muscles

	Shoulder Muscle Strength		Total
	Strong Muscles (G-5)	Weak Muscles (G-4 or below)	
Trauma	5	3	8
Repetitive	4	17	21
Total	9	20	29

In Table 7, it seems that the cause of injury is different from the strength of the shoulder muscles, and the muscle strength is different in each injury level. There is different ratio between strong muscles and weak muscles.

A prospective survey of 50 Australian amateur hockey players found that each player was injured an average of 2.36 times during the five-month match. Freke and Dalglish (1994a) found that an average Australian female athlete has 2.37 injuries in their career. Roberts et al. (1995) reported that one person was injured every 37.5 hours of amateur hockey training and games. Current research shows that 8 (32%) players have injuries and 17 (68%) players have repetitive injuries, depending on the cause of the injury. Published research shows that emergency care for soft tissue injuries includes immediate rest, ice, compression, elevation, and referral (RICER). RICER's treatment method is believed to reduce the possibility of further damage to the injured soft tissue by reducing the swelling of the area. The goal of the rehabilitation program is to free athletes from pain and restore muscle strength and joint flexibility to their pre-injury levels. It is important for a player to make a full recovery before returning to the game. An early comeback may aggravate injuries and lead to more time off the court (Sherker S. & Cassell E. 1998) Participate in the full and supervised rehabilitation of all injuries. Returning to a sport too early has a high risk of injury again. This study also supports the above point of view that the RICER method is used for rehabilitation in the acute phase of hockey soft tissue injury. Another study showed that the injury of the supraspinatus muscle is usually not caused by a single event, but a mild or moderate injury that occurs repeatedly in the same anatomical area. The term repetitive strain injury is used to describe this form of micro trauma. The repetitive strain of the supraspinatus muscle is not an isolated incident, but a form of minimal trauma that affects the entire shoulder girdle. This functional unit must be evaluated and considered in the treatment plan. The author discusses the diagnosis of this pain syndrome, which is based on the history of the hockey player, the trigger point for exercise and strength testing and palpation. They also provide treatment guidance, including home exercises and work posture modification combined with operation and functional and response technology (Jacobson, 1989). This study supports the Jacobson concept of repetitive injury of the supraspinatus in hockey players, and found that 16 (64%) of the supraspinatus muscles are most commonly affected by this injury. The outer rotator and the inner rotator account for 16% and 20%, respectively.

4. Conclusions:

Among hockey players, supraspinatus injury of the shoulder joint is the most common. After repeated shoulder injuries, it is recommended to use heating and mild exercise within the painless range. It is recommended to take meters (rest, ice therapy, compression, elevation)

treatment after acute shoulder injury. Athletes with weaker muscles are more likely to be injured than others. Athletes with repetitive injuries have a history of recovery. The players are very satisfied with the rehabilitation technique.

All of the above sports injuries occur during any physical activity or exercise. They may be due to accidents, lack of training or warm-up techniques in practice, insufficient equipment, etc. to overuse a certain part of the body. Anyone related to the sports field is very important to understand various sports injuries; cause symptoms, prevent and treat, and manage injury prevention projects as a team in order, including hydration, nutrition, monitoring team members, monitoring behavior, Skills and technology education.

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Comparison of Body Composition of Soccer Players and Relationship of Body Composition with the Playing Ability

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Abstract:

The purpose of the present study was comparison of body composition of soccer players & relationship of body composition with the playing ability. Soccer is a popular sports which puts lots of demands upon players to meet out perfection in skill execution & tactical applicability. Prime requirement is strength-endurance which puts demand upon physiological & psychological capacities of body. Cardiovascular endurance and body composition play a vital role in playing ability in almost all sports. Sixty (60) male soccer players of Dr. R.M.L.A. University, Ayodhya, were randomly selected as subjects for the present study. Thirty soccer players were selected randomly from intercollegiate sports & remaining thirty were those who selected for Inter University participation during the years 2014 to 2017. Only male players whose age ranged from 18 to 25 years were selected subjects for this study.

The variable for study was body composition & playing ability was assessed by two experts during competition. Skin-fold caliper was used to measure body fat at three different sites of body. To Compare the body composition between college level and university level soccer players 't' test was employed and to find out the relationship of body composition with the playing ability of male soccer players, Pearson's Product Moment Correlation was used & level of significance was set at .05.

The results revealed insignificant difference in body composition between college level and university level soccer players of Dr. R.M.L.A. University, Ayodhya. There was significant relationship between body composition and playing ability of soccer players of Dr. R.M.L.A. University, Ayodhya.

Introduction:

Soccer is a popular sport which puts lots of demands upon players to meet out perfection in skill execution & tactical applicability. Prime requirement is strength endurance which puts demand upon physiological & psychological capacities of body. Cardiovascular endurance and body composition play a vital role in playing ability in almost all sports. Physiological variables may be defined as those variables which are directly responsible for functioning of body like body temperature, blood glucose level, nutrients concentration, oxygen level, heart rate blood pressure, vital capacity, respiratory rate, hemoglobin etc.

Recently research have emphasized upon relationship in various physiological, psychological & anthropometric variables with performance in games & sports. The professionals must aware about latest and sound tools that can facilitate the measurement of various physiological and morphological characteristic to get best possible performance in sports. Physiological system is highly adopted to exercises & trainable. Involvements in systematic training bring desirable changes in physiological abilities which enhance the performance in game like soccer. It is quite interesting that if training is imparted to physiological variables for a few weak various psychological variables will start to adjust at optimum requirement. International soccer, quiet fast requires lots of fitness, complex movements, tactical efficiency, lots of pain and sacrifices to achieve a goal.

Methodology:

To achieve the purpose of the study Sixty (60) male soccer players of Dr. R.M.L.A. University, Ayodhya were randomly selected as subjects for the present study. Thirty soccer players were selected randomly from intercollegiate sports & remaining thirty were those who selected for Inter University participation during the years 2014 to 2017. Only male players whose age ranged from 18 to 25 years were selected subjects for this study.

The variable for study was body Composition & Skin-fold caliper was used to measure body fat at three different sites of body.

The playing ability of subjects based upon subjective judgment was assessed by a panel of two experts of soccer during competition period. Each expert was asked to give score out of 30 for various skills kicking, feinting, tackling, dribbling, movement economy and heading. The final score was average of two experts.

To Compare the body composition between college level and university level soccer players ‘t’ test was employed and to find out the relationship of Body Composition with playing ability Pearson’s Product Moment Correlation was calculated & level of significance was set at .05.

Findings and Discussion:

Comparison of body composition between college and university level soccer players have been presented in table-1 and graphical representation have been presented in figure.

Table 1: Comparison of body composition between college and university level soccer players

Body Composition	College Level Soccer Players	University Level Soccer Players	DM	S D	t-ratio
	19.58	19.95	0.37	2.46	0.15

t.05 (58) = 2.000

Table-1 reveals that there was insignificant difference found in Body Composition (% of Body Fat) between college level and university level soccer players of Dr. R.M.L.A. University, Ayodhya, as the calculated value of ‘t’ i.e. 0.15 was less than the tabulated t. at .05 level of significant.

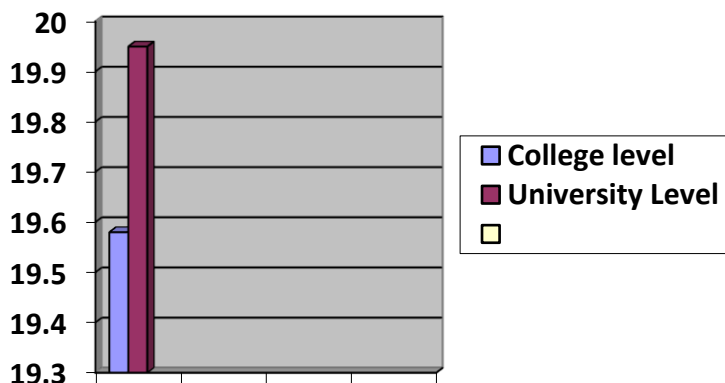


Fig.1: Graphical representation of body composition of college level and university level soccer players

Relationship of body composition with playing ability of soccer players have been presented in table-2.

Table 2: Relationship of body composition with playing ability of soccer players

S.I. No.	Variable Correlated	Coefficient of Correlation (r)
1	Body Composition (% of Body Fat) to playing Ability of soccer Players	.290

Significant at .05 level of confidence $r_{.05(58)} = .250$

Table-2 reveals that there was significant relationship between the body composition and Playing Ability of soccer Male players, as the calculated value of 'r' i.e. .290 was greater than the tabulated value $r_{.05(58)}$.

It might be assumed that players living and experiencing same climatic conditions may have similar food patterns & life patterns so major changes was not seen in body composition.

There was significant difference in relation to body composition and playing abilities of soccer players, players having fat free mass was found better than players who have more fats. Additional fat provides more resistance to movement economy while on other hand optimum fat contributes to all health related factors. In soccer strength endurance, speed, coordination, muscular strength are key factors responsible for physical fitness and motor performance.

Conclusion:

On the basis of results and with in the limitation of study, the following conclusions were drawn:

1. The result showed insignificant difference in body composition between college level and university level soccer male players, it might be said that both college level and university level soccer players of Dr. R.M.L.A. University, Ayodhya, were similar in body composition
2. There was significant relationship between body composition and playing ability of soccer players of Dr. R.M.L.A. University, Ayodhya,

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Factors Influencing Danang University Students' Interest Physical Education Classes

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Abstract:

Through the use of routine scientific research methods, the study identified 5 main factors that affect the student's interest in the physical education classes. On that basis, the study evaluated the current status of the impact of each factor on Da Nang University students' interest in physical education classes.

Keywords: Influencing factors, interest, physical education classes, Danang University students

1. Introduction:

Excitement in class is a type of cognitive interest, a specific expression of interest in learning, as well as the individual's choice to focus on subject awareness alongside positive emotions and actions to grasp knowledge, form skills, and techniques deeply and comprehensively. Base on their interest, individual has been actively involved, passionate about discovering new things and the nature of the subject to apply knowledge to solve the situations in learning and daily life.

Physical education classes at all grades and at universities have role of of training, physical and moral development for pupils and students. However, in many cities throughout Vietnam, and particularly in Danang, students are not so interested in physical education classes. The question "How to build excitement for learning in general and in physical education classes for students?" is an issue that schools, families and society take concern and think about.

To answer the above question, we firstly assess the current situation of factors influencing Danang University students' interest in physical education classes, as the basis for selecting and impacting solutions to improve students' interest in learning.

2. Research Methods:

The research was conducted with the following methods: Document analysis and synthesis method; Discussion; Interview; Statistical method, Methods of determining the quality of opinions assessed on the Likert scale.

The survey was conducted on 900 students; 45 teachers and 200 management staffs at 5 member schools of Danang University, including: University of Technology, University of Science and Education, University of Foreign Languages, University of Economics, University of Education Technique.

3. Results and Discussions:

1. Determine the factors influencing Danang University students' interest in physical education classes

Through analysis and synthesis documents, pedagogical observations and interviews the physical education teachers, management staffs, as well as conduct interviews on a large scale using questionnaires, the results indicated 5 groups with 16 main factors influencing Danang University students' interest in physical education classes, which includes:

Teacher Staff: Professional qualifications of teachers; Teaching methods; Emotional and responsibility of teachers.

Teaching: Learning technical, facilities: facilities; yards; practice tools; abundant curriculum resources and references; and modern teaching technical facilities.

Contents of Physical Education Subject: The subject's position in the training program; the practicality and updating of the content; and the fit with students' ability to practice and perceive.

Students: Student motivation in Physical education subject (Career motivation, Social motivation, Self-affirmative motivation, Self-seeking motivation); Living capital, experience, wisdom; Students' ability to absorb and study methods; and study results.

Objective Social Environment: The attention and encouragement of the school leaders, family; the relationship between students at school/club, Psychological atmosphere in class/practice session.

2. The influence rate of factors influencing Danang University students' interest in physical education classes

To determine the influence rate of the factors influencing Danang University students' interest in physical education classes, the study conducted a survey on 900 students; 45 teachers and 200 management staffs at 5 member schools of the University of Danang including: University of Technology, University of Science and Education, University of Foreign Languages, University of Economics, University of Education technique.

The survey was conducted on a 5-level of Likert scale.

4.21 - 5.00: Very interested

3.41 - 4.20: Interested

2.61 - 3.40: Moderate

1.81 - 2.60: Slightly interested

1.00 - 1.80: Not interested

The results are showed in Table 1.

Table 1: The influence rate of factors influencing Danang University students' interest in physical education classes

Order	Main factors influencing	Students (n = 900)					Total score	Aver- age	Teachers (n = 45)					Total score	Aver- age	Management staffs (n = 200)					Total score	Aver- age
		5	4	3	2	1			5	4	3	2	1			1	2	3	4	5		
Teacher staff																						
1	Professional qualifications of teachers	128	705	5	10	52	3547	3.94	8	29	4	2	2	174	3.86	50	116	13	9	12	783	3.91
2	Teaching methods	256	423	29	71	121	3322	3.69	20	22	0	1	2	194	4.31	106	91	1	1			
3	Emotional and responsibility of teachers.	100	124	44	156	476	1916	2.12	13	27	1	1	3	181	4.02	107	51	22	10	10	835	4.17
Students																						
4	Student motivation in Physical education subject	101	751	4	6	38	3571	3.96	23	20	0	0	2	197	4.37	131	60	1	2	6	908	4.54
5	Living capital; experience; wisdom;	102	297	24	76	401	2323	2.58	5	25	2	5	8	149	3.11	31	101	17	31	20	692	3.46
6	Students' ability to absorb and Study methods	301	370	77	23	129	3391	3.76	6	31	2	3	3	169	3.75	61	101	18	13	7	796	3.98
7	Study results	205	382	213	62	38	3354	3.72	23	4	11	6	1	177	3.93	113	6	37	22	22	766	3.83
Teaching - learning technical, facilities																						
8	Facilities	75	300	7	13	505	2127	2.36	14	1	25	4	11	158	3.51	52	8	102	16	14	676	3.38
9	Abundant curriculum resources and references	99	221	80	187	313	2306	2.56	11	20	1	1	12	152	3.37	37	101	1	2	59	656	3.28
10	Modern teaching technical facilities	287	400	113	33	67	3507	3.89	9	18	7	1	10	150	3.33	17	102	13	37	31	637	3.18

Contents of physical education subject																						
11	The subject's position in the training program	273	201	87	13	326	2782	3.09	11	17	3	6	8	152	3.37	27	98	32	13	30	679	3.39
12	The practicality and updating of the content	171	200	115	65	349	2479	2.75	10	32	1	1	1	184	4.08	17	170	2	7	4	789	3.94
13	The fit with students' ability to practice and perceive.	203	372	110	94	121	3142	3.49	1	16	11	1	16	120	2.66	35	40	25	65	35	575	2.87
Objective social environment																						
14	The attention and encouragement of the school leaders	106	200	90	194	310	2298	2.55	7	13	2	6	17	122	2.71	32	77	21	34	36	635	3.17
15	The attention and encouragement of family	126	201	81	119	373	2288	2.54	3	9	5	15	13	109	2.42	31	60	25	25	59	579	2.89
16	The Psychological atmosphere in class, practice session	499	102	24	63	212	3313	3.68	17	8	11	2	7	161	3.57	52	1	2	9	136	424	2.12

Results in Table 1 show:**The students' assessment of the influence rate of factors influencing students' interest in physical education classes is as follows:**

- The factors belonging to the student factor group have an average score of 2.58 - 3.96 (ranked 1st). In this group, student motivation in Physical education is rated at the highest level (3.96 points). This is also completely understandable, indicating that this is an internal subject factor that has a direct impact on their interest in learning.
- The factors belonging to the Teacher staff factor group have an average score of 2.12 - 3.94 (ranked 2nd). Professional qualifications of teachers are the most valued factor by students in this group (3.94 points). Many students, however, believed that whether lectures are appealing or not is determined by teaching methods as well as the emotional and responsibility of teachers.
- The factors belonging to the Contents of physical education subject factorgroup have an average score of 2.75 - 3.49 (ranked 3rd). In this group, The fit with students' ability to practice and perceive is the factor that students value the most (3.49 points).
- The factors belonging to the Teaching - learning technical, facilities factor group have an average score of 2.36 - 3.89 (ranked 4th). In this group, modern teaching technical facilities is a factor highly appreciated by students (3.89 points).
- The factors belonging to the objective social environmental factorgroup have an average score of 2.55 - 3.68 (ranked 5th). In this group, The psychological atmosphere in class, practice is the most remarkable factor (3.68 points).

The teachers' assessment of the influence rate of factors influencing students' interest in physical education classes is as follows:

- The factors belonging to the objective social environmental factorgroup have an average score of 2.42 - 3.57 (ranked 5th). In this group, the psychological atmosphere in the classroom is a factor that is more interested by teachers (3.57 points).
- The factors belonging to the Contents of physical education subject factorgroup have an average score of 2.66 - 4.08 (ranked 4th). In this group, the practicality and updating of the content are also highly valued by the teachers (4.08 points).
- The factors belonging to the Teaching - learning technical, facilities factorgroup have an average score of 3.33 - 3.51 (ranked 3rd). In this group, the factor that teachers value the most in this group is facilities (3.51 points). In fact, the majority of teachers supposed that: Infrastructure has not been focused and invested properly.
- The factors belonging to the students factorgroup have an average score of 3.11 to 4.37 (ranked 2nd). The teacher evaluates student motivation to learn the Physical Education subject at a very high level in this group (4.37 points).
- The factors belonging to the teacher staffs factorgroup have an average score of 3.86 - 4.31 (ranked 1st). Teacher confirmed that: Teaching methods have a very strong impact on students' learning interest (4.31 points).

The management staff's assessment of the influence rate of factors influencing students' interest in physical education classes is as follows:

- The factors belonging to the objective social environmental factorgroup have an average score of 2.12 - 3.17 (ranked 5th). The school leaders' attention to the quality of teaching - learning has the most significant influence factor on Danang University students' interest in physical education classes.

- The factors belonging to the Teaching - learning technical, facilities factor group have an average score of 3.18 to 3.38 (ranked 4th). Management staffs are most concerned with the facilities, training equipment, and yard (3.38 points).
- The factors belonging to the Contents of physical education subject factor group have an average score of 2.87 - 3.94 (ranked 3rd). In this group, The practicality and updating of the content are also highly valued by the management staffs (3.94 points).
- The factors belonging to the student factor group have an average score of 3.46 - 4.54 (ranked 2nd). The student's motivation is the factor assessed by the student's managers at the highest level (4.54 points). However, according to management staff, many students have determined their motivation incorrect, mainly because of the score, certificate or personal interests
- The factors belonging to the teachers' staff factor group have an average score of 3.91 - 4.50 (ranked 1st). Teaching methods are also highly valued (4.50 points).

In summary:

- The assessment of the research subjects on the influence rate of the group factors as well as influence rate of each component of factors influencing Danang University students' interest in physical education are relatively consistent.
- Among the research objects, there are differences in the influences of subject contents, Teaching - learning technical, facilities and social environment impacts. However, the different rates are actually negligible.
- In the student factor group, students' motivation in physical education has a strong impact (with scores ranging from 3.96 - 4.54). In the teacher staff factors group, teaching method has a strong impact (3.69 - 4.50).

The results of determining the influence rate of factors influencing students' interest in physical education classes are used for selecting and impacting solutions to improve students' interest in learning.

Conclusions:

1. Identify 5 groups with 16 main factors influencing Danang University students' interest in physical education classes.
2. The study's results show that: Danang University students' interest in physical education classes is influenced by many factors, in which, student factor group and teacher staff factor group have the strongest impact. The assessment of the research subjects on the influence rate of the group factors as well as influence rate of each component of factors influencing Danang University students' interest in physical education are relatively consistent.

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Quality Assurance of Public and Private Universities in Bangladesh

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Abstract:

Taking advanced education in Bangladesh isn't however troublesome as it seemed to be thought 10 years prior. Presumably, development of private colleges has made it so natural. Through the Private University Act-1992, there has been an incredible development of private colleges in Bangladesh. By the by, this development, in some regard, is diverged from the nature of advanced education these colleges give. The principal reason for this paper is to discover a few factors that extraordinarily influence the advanced education. To investigate the topic of this examination, considering the exploration questions and goals, both the subjective and quantitative techniques for information assortment have been utilized. To discover the appropriate responses of the examination questions overview has been led with 42 inquiries for understudies in 20 private colleges in Dhaka, the capital of Bangladesh. In the wake of gathering information and data and dissecting, specialists have tracked down that nature of schooling of every one of these colleges isn't same.

It contrasts on the ground of their distinctive size, area, stuffs, courses, subsidizing authority, administration rule, monetary and administrative limit, and so forth A couple of colleges are giving quality schooling however rests of them are not quality concerned, Most of them are relying upon low maintenance instructors, helpless foundations, without administration rules and so on In a similar time, scientists have discovered that understudies' fulfillment level is low nearby, lab and library offices, however a couple of colleges are attempting to guarantee standard study hall office and library offices. The vast majority of the understudies don't know about their degrees and its deal capacity. Finally, in light of discoveries, specialists have submitted a few ideas that can be mulled over in arrangement level.

Introduction:

The advanced education area in Bangladesh has extended fundamentally during the most recent twenty years. Sometime in the past advanced education was viewed as an extravagance in Bangladesh, a general public of mass ignorance. Be that as it may, presently it is considered as a method for quicker monetary development through quicker advancement of HR. With the turn of time, profoundly instructed individuals with required abilities not just contribute toward financial improvement of a country yet in addition become instrumental in acquiring innovative upheaval all spaces of schooling and, to wrap things up, in the formation of a persuasive common society

Thinking about the expanding interest for advanced education, the Government of Bangladesh (GOB) established Private University Act 1992 and afterward 2010. Till date the quantity of colleges, understudies, and instructors in both public and private area has expanded essentially, yet the nature of training learning and exploration is as yet an unavoidable issue.

Bangladesh and Higher Education Overview:

Bangladesh has gained honorable headway as far as enlistment in advanced education organization, and it has been anticipated that this will keep on developing as portion of youth populace with tertiary instruction is required to increment from 11% in 2010 to 20% in 2035 (World Bank 2019). In a long time from 2009 to 2017, all out enlistment in the nearby advanced education foundations dramatically increased in Bangladesh by hopping from 1.75 million of every 2009 to 3.96 million out of 2017, which is a massive 126% development. Over a similar period, state funded college enlistment remembering those for the subsidiary schools, madrasas, organizations, Bangladesh Open University, and private college enlistment have seen 133% and 76% development, separately. Associated schools under the National University have been absorbing significant extents of the complete enlistments in Bangladesh with over 62% on a normal in these 8 years time span, and other state funded colleges, partnered schools under them, madrasas, and the private colleges are sharing the rests.

In the event that we reject the mass enlistment by the National University partnered schools, one clear primary change in the advanced education design of Bangladesh becomes obvious, that is, private colleges have assumed control over the cudgel of advanced education from the state funded colleges as far as enlistment over these years. Bangladesh Open University, the just off-grounds instruction supplier, has had their offer developing until 2013 preceding losing force from there on. The partnered schools under the state funded colleges aside from National University and strict instruction stream at the madrasas stayed stable as far as their enlistment throughout the long term.

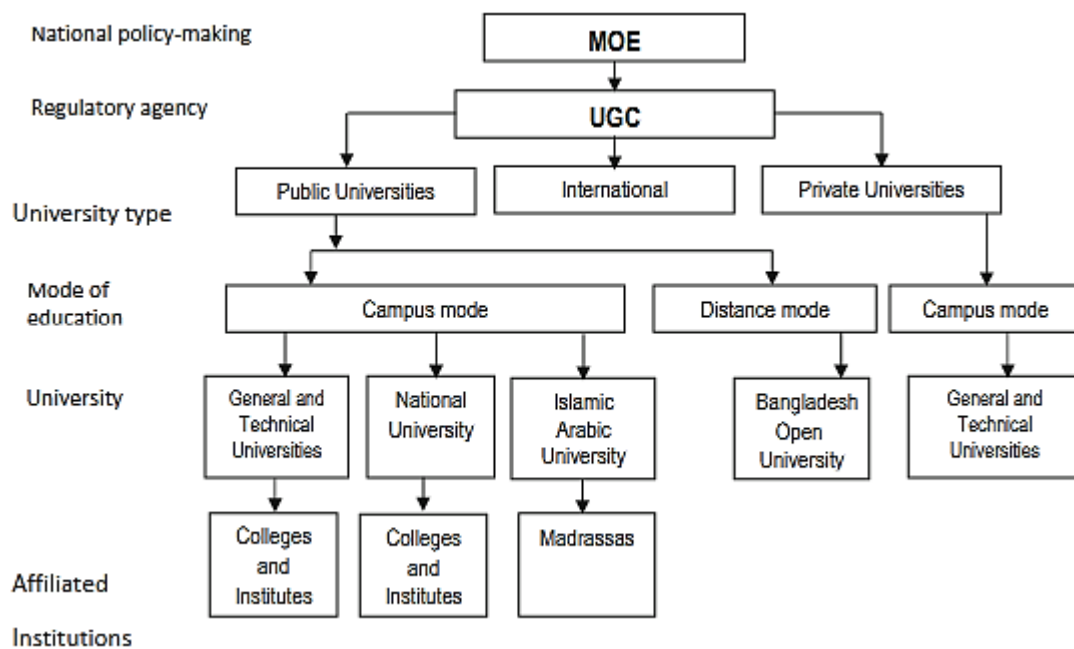
Table 1: Structure of Higher Education Programs in Bangladesh

	Degrees	Duration (in years)	Providers
Undergraduate	Fazil	2	Madrasas
	Bachelor's (pass)	3	Affiliated colleges under national university and some other public universities
	Bachelor's (honors)	4	Public and private universities
Professional first degree			
	Medicine, architecture	5	
Postgraduate			
	Kamil	2	Madrasas
	For Bachelor's (pass)	2	
	For Bachelor's (honors)	1	Public and private universities
	MBA	1 or 2	Public and private universities
	MPhil	2	Public
	PhD	3	Public
	FCPS/MD	4	Public
Others	Certificate, diploma, postgraduate diploma		Public and private universities, institutes, bodies

Source: Challenges and Developments in the Higher Education System of Bangladesh- M. H. Chowdhury:

Because of government's determined drive to expand female interest in the standard economy, giving them monetary help and setting out new business open doors for them, female enlistment in advanced education foundation could keep a solid bit of the aggregate. Genuinely, female enlistment extent rose from 38.93% in 2010 to 42.59% in 2017, and this is entirely excellent thinking about the social and social viewpoints in this piece of the world. Public foundations are plainly preferred by the female understudies instead of the private as female enlistment went from 41% to 43% in open establishments, though just 25% to 28% of those selected took confirmations in private organizations. Notwithstanding, enlistment of female understudies in the two sorts of establishments is going high.

Figure 1. Organizational Structure of Higher Education System in Bangladesh



Source: Challenges and Developments in the Higher Education System of Bangladesh- M. H. Chowdhury

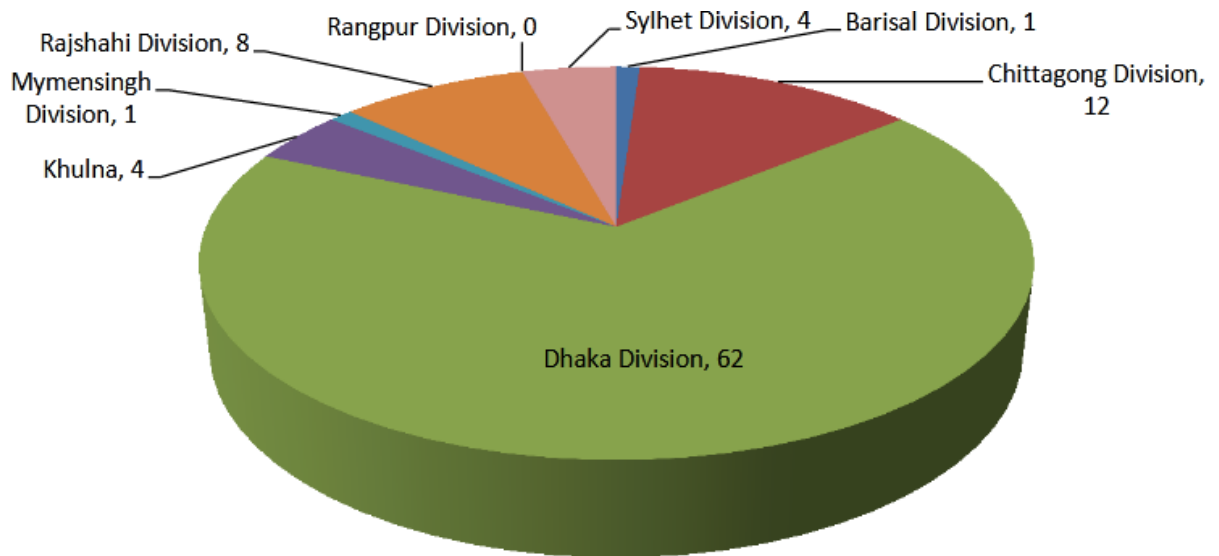
Literature Review:

Public and private Universities: An overview

In 1913, the Government of India passed an objective on setting up some educating and private schools in British India, recalling that one for Dhaka. Consequently, following recommendations of the Calcutta University Commission, in any case called the Sadler Commission of 1917, a training cum-private school named the University of Dhaka was set up in Dhaka on 1 July, 1921 (UGC, 2009). The University of Dhaka started its journey after the declaration of an exhibition (Act No. XXXI) passed by the Indian parliament in 1920 (Naser, 2010). Right when Bangladesh accomplished opportunity in 1971, it had six state subsidized schools. All through the accompanying more than twenty years, the public position set up a couple of state subsidized universities.

As of now, there are 34 public and 71 private universities in the country (singular correspondence with UGC) and in 2011-2012 around 1,966,419 understudies got taken on the schools (UGC, 2012). Among the at present working 34 state supported universities, 32 have their own grounds. The construction and technique for action of National University and Bangladesh Open University are extremely not equivalent to grounds-based state subsidized schools.

Figure 2. Locations of Private Universities in Bangladesh



Source: UGC (University Grants Commission of Bangladesh)

State funded college is a joined forces school, with around 2,425 schools discovered wherever on the country (UGC, 2012). Bangladesh Open University (BOU) doesn't have its own justification for understudies. It gives preparing through distance learning method through its nearby places and branches. In 2011, the grounds-based state financed universities had 185,910 understudies among whom 132,168 were male and 53,742 female (UGC, 2012). It is to be seen that the enrolment of females in the grounds-based schools was exceptionally low conversely with folks. The current illustration of assignment of resources in the public monetary arrangement for high level training depicts a confusing picture.

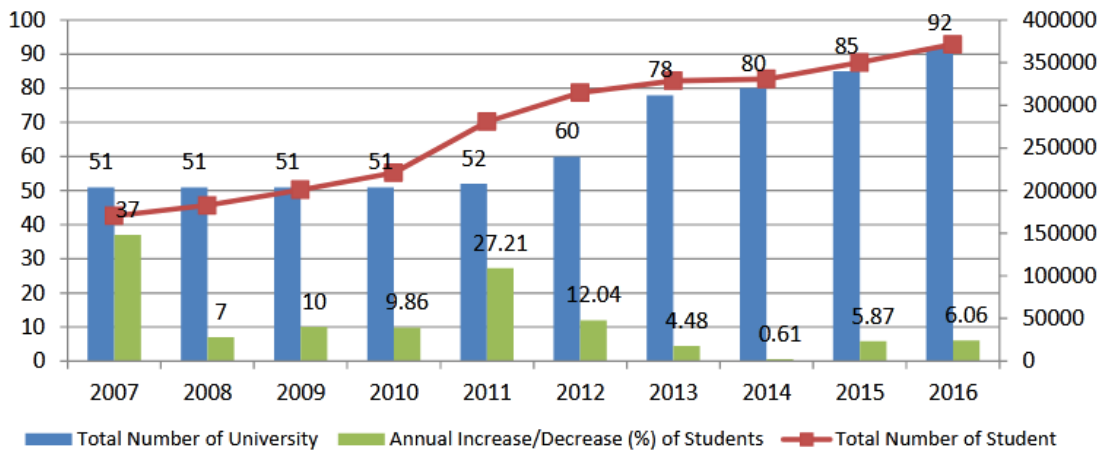
The high-level training region gets an uneven bit of the public power tutoring monetary arrangement. It might moreover be seen that the assignment for state supported schools in the public monetary arrangement is also little. It may be presumed that the public high level training structure is maybe the most excused divisions of the preparation region.

The fundamental features of the state financed universities are according to the accompanying (Rouf, D., Abdur, M., Habibullah, D.M., & Islam, M. 2015).

- Understudy enrolment rate has extended over periods;
- The schools have broadened significantly with respect to workers. The advancement of schools is generally quantitative and the idea of preparing has not improved a great deal;
- The high-level training, with everything taken into account, is particularly supported.

The private schools at first showed up under the Private University Act of 1992. In the year 2011, there were 52 schools in the country (UGC, 2012). An amount of 280,822 understudies evaluated these schools, among whom 209,847 were male and 70,975 female (UGC, 2012). The speed of selection is decently low here also. Among these understudies, 122,837 thoughts about business association, 79,766 sciences, medicine, planning and rustic sciences, 67,726 social sciences, tutoring and law, and 8,905 pharmacies while only 1,588 evaluated confirmation, declaration and post-graduate affirmation courses (UGC, 2012). The faculty in the private schools contained 10,255 instructors in 2011, among which 6,997 were full-time and 3,258 low support (UGC, 2012). The Board of Trustees and ice-chancellor of a school are responsible for overseeing the real working of the school (the Private University Act, 2010).

Figure 3. Composition of Students and Faculties at the Private Universities in Bangladesh



**Source: UGC (University Grants Commission of Bangladesh)
Quality of Higher Education in Bangladesh**

Confirmations support that in Bangladesh, the quantity of instructive establishments, educators, and understudies at tertiary level has expanded fundamentally in the course of the most recent twenty years. The Times Higher Education, quite possibly the most trustworthy wellspring of world college ranking, unveiled its college file, 2018, and noticed that out of 100 top colleges on the planet, Asian institutions stand high with colleges from Japan, China, Hong Kong, South Korea and Singapore (Times Higher Education, 2018).

Surprisingly enough, none of the colleges in South Asia was positioned inside 100. Consequently, the circumstance of advanced education in South Asia, including Bangladesh, isn't pretty much as great as we would regularly anticipate. More uncovering is that none of the Bangladeshi colleges were positioned inside 1000. Bosworth and Collins (2003) explored the training nature of 84 nations across the globe considering a scale from 72 to short 12. In the examination, India and Sri Lanka scored 20.8, Bangladesh scored just 2.8, and Pakistan scored 11.3 (Bosworth and Collins 2003). Different investigations (Rouf, D., Abdur, M., Habibullah, D.M., & Islam, M. 2015). demonstrated that the nature of advanced education in Bangladesh has been disintegrating step by step in the course of the most recent twenty years. In this way it can securely be said that the advanced education in Bangladesh isn't in the correct track however the interest for advanced education has been developing over the period (Rabbani and Chowdhury 2014).

Bangladesh government is worried about the nature of advanced education, and as such the public authority is currently framing an Accreditation Council that would guarantee quality instruction through certifying the higher instructive establishments and its educational plan exercises, shaping separate accreditation advisory group for each order, deciding the states of the accreditation and certainty declaration, and dropping the accreditation and certainty authentication under sensible ground. Besides, the UGC has attempted the HEQEP with financing from the World Bank to improve the showing learning and examination nature of both public and private colleges in Bangladesh.

Higher Study Scenario in Bangladesh

Tutoring for all and certification of significant worth guidance are the great objectives of the Government of the People's Republic of Bangladesh (Rahman, 2010). In the time of globalization, when insightful capital is progressively more regarded both by individuals and nations at that point high level training has gotten essentially huge. High level training can make fundamental researchers and pioneers, similarly as strong, instructed and enthusiastic inhabitants (Rouf, D., Abdur, M., Habibullah, D.M., & Islam, M. 2015).

High level training in the public region is a custom of the British boondocks tutoring system. At present there are 80 schools in Bangladesh of which 26 are public and 54 are private universities. Of the state financed universities ten are general schools, five are planning, three agrarian, five science and imaginative and one is school of articulations and culture, one affiliating and one commitment tutoring simply on distance mode. The number of understudies in the state subsidized schools is around 92,000 notwithstanding those in the affiliating National University and Open University offering distance mode guidance. The number of understudies in the last two was 800,000 and 437,500 independently in the year 2004-05. Likewise, right now above 1.3 million of people get high level training in Bangladesh of which 74% were male and 26 were female understudies in the year 2004.

The degree of female understudies enrolling at the universities is on the climb (UGC :2005). Higher guidance workplaces of the state subsidized schools are spread over the entire country, so understudies of different regions can get high level training without going amazingly inaccessible from their conspicuous environment at home. Thusly there is at any rate one state financed school in every one of the administrative divisions of the country

Formal preparing in Bangladesh has three critical stages: (a) fundamental, (b) assistant and (c) higher. In the wake of completing 12 years of mentoring and achieving two revelations (Secondary School Certificate or SSC and Higher Secondary Certificate or HSC), an understudy gets equipped for high level training. High level training is contained two characterizations of establishments: (a) degree giving schools, and (b) schools related to the National University (NU). High level training available in the country can be secluded into five sorts: (a) general tutoring, (b) science, development and planning guidance, (c) clinical preparing, (d) cultivating guidance and (e) distance preparing (Monem and Benjamin, 2013).

In the general tutoring stream, higher discretionary is followed by school/school level preparing through the pass graduate course (three years) and regards graduate course (four years). Post graduated class guidance contains by and large of master's and doctoral tasks. The specialists' degree is of one year's range for the Bachelor (Honors) declaration holders and two years for the Bachelor (Pass) testament holders. Trains, for instance, planning, agribusiness, drug and information advancement have a spot with the particular stream. Beside clinical preparing, a four-year course of study is required for gaining the essential degree (Naser, 2010).

There are moreover madrasahs (Islamic exacting schools) in Bangladesh that offer severe guidance. Madrasahs have equivalent focus courses as in the general stream anyway have additional emphasis on exacting examinations (Naser, 2010). In 1973, the Government of the People's Republic of Bangladesh set up the University Grants Commission of Bangladesh (UGC) through an authority solicitation and it showed up brilliantly with sway from sixteenth December 1972. UGC, as the zenith body of the public expert for high level training, is at risk for financing of state subsidized schools. In spite of the way that private universities don't get any organization assist with terms of financing, they need to get underwriting from UGC to work and allow degrees.

As of not long ago, the components of UGC are according to the accompanying (BAN-BEIS, 1989):

- Assess the necessities in the field of school preparing and devise plans for the progression of such tutoring;
- Pick financial necessities of the universities;
- Accumulate resources from the public power and al-discover and administer out of such finances grants to the schools for their upkeep and improvement;
- Survey the ventures under execution for development of school showing workplaces, associations and other fragment establishments;
- Investigate and evaluate a wide scope of make ment plans of the universities;6. Assemble quantifiable and other information of school matters;
- Advise the public expert on the establishment concerning new universities or on suggestions for advancement of the current schools;
- Energize the public expert on recommendation to yield he choice to concede social degree-giving status on schools contemplated suitable for such status;
- Finally practice controls and perform fills in as may be given on it by any law or by the public position.

Standard of insightful capital depends upon the idea of teaching learning, research workplaces, lab workplaces, library workplaces, modernization clearly instructive program, etc Advanced training will not win concerning achieving its goal to bring out enlightened, significantly talented, arranged, energized and morally committed individuals if it misfires ensure quality equivalent to the made world.

Subsequently, the country will disregard to achieve its headway objectives. High level training upholds social versatility and a restrictive assumption for living (Rabbani, A. 2016). It is all things considered agreed by academicians, tutoring researchers, guidance subject matter experts, preparing methodology coordinators and various accomplices that the idea of high-level training in Bangladesh has been self-destructing reliably, in specific zones alarmingly, all through the latest twenty years (Hossain, J., Hoque, M.A., & Uddin, M.J. 2014).

As such the reasons behind declining the idea of high-level training ought to be evaluated and tended to fittingly. The cost of high-level training in a non-mechanical country like Bangladesh is more affordable appeared differently in relation to made nations [Bhuiyan, S.S.U., Hassan, H.K., & Barua, Z. (2014)]. However, quality is a higher need than cost. Agreeable budgetary plan and authentic utilization of the comparable are crucial to ensure the significance in high level training. High level training can progress flourishing in the non-mechanical nations (Mobasser and Muhammed, 2010). There are 95 universities in Bangladesh, out of which, 34 are public, 2 are worldwide and the rest 59 are private. Out of 34 state

supported universities, 32 are trade schools having study lobby, private accommodation and other real workplaces in their own grounds. Two schools are of one-of-a-kindsorts one is the National University (NU) and other is Bangladesh Open University (BOU).

The past is an affiliating school, which individuals all degree schools in Bangladesh, conducts appraisal and award supports or affirmations depending upon the possibility of academic activities. The school offers subject-wise extraordinary activities of planning for the instructors of the auxiliary colleges. It has also made plan for driving M. Phil and Ph.D. research works for the teachers of the related schools in Bangladesh. Open University gives preparing in distance mode.

Number of schools, both public and private, is extending bit by bit, anyway the idea of high-level training isn't growing differentiation with neighbor countries. No Bangladeshi University is in the summary of top 400 World's best schools. Of course, in the situating catch of world schools July 2012-position of Bangladesh University of Engineering and Technology (BUET) is 2398 and BUET is the main position Bangladeshi University in the situating. Thusly, this is an ideal chance to perceive different tangles and troubles that hold down the idea of high-level training especially in state financed schools (Naser, M.A. 2010).

Government sponsoring for high level training and assessment isn't at all good and UGC fails to give store as demonstrated by the need of the state supported universities (Naser, M.A. 2010). There is a since a long-time prior run association between monetary turn of events and high-level training [Hossain, J., Hoque, M.A., & Uddin, M.J. (2014)]. In Bangladesh, unmistakable Education Commissions have speculatively underlined on opening potential at all levels of the overall population and making a pool of significantly pre-arranged individuals, who could add to the nation building.

Regardless, all things considered the academic standard of Bangladeshi schools is very slight and as such they have quantifiably fail to bring a specific change (Mazumder, Q.H. 2014). Better understanding among teachers and understudies, show of current empowering procedures and commitment of educators and understudies can improve the idea of high-level training in Bangladesh [Hossain, J., Hoque, M.A., & Uddin, M.J. (2014)]. The high-level training is costly any place in the world, yet in Bangladesh high level training is more affordable appeared differently in relation to made countries. More affordable higher informative open entryways in Bangladesh ought to be utilized suitably and adequately to make individuals for monetary headway of the country.

The improvement of high-level training workplaces may attract new understudies to our country similarly as neighborhood dynamic understudies which could make more prominent government salaries [Hossain, J., Hoque, M.A., & Uddin, M.J. (2014)]. There is unfathomable conversation about the idea of guidance that private schools give. By far most of the private schools are running their academic activities in rented structures without sufficient investigation workplaces. The idea of guidance depends upon quality homeroom teaching (Rabbani, A. 2016). Standard of significant worth instructing depends upon:

- clear exercise plan and goals;
- exceptionally qualified instructor who can make understudies propelled in the class;
- usage of sufficient educating materials
- glad understudies should come out from the homeroom
- appropriate execution of science-based classes;
- educator ought to have a thought of self-appraisal

Guidance is neither a money related items nor a monetary help. Monetary items and undertakings are traded the market dependent on business thinking of advantage and intensification of utility.

Public & Private Universities: Who is better research and quality education?

Investigation is continually seen as a critical piece of training and awards in the high-level training. Assessment is eccentrically related to quality. Enlightening establishments that perform inadequately in investigation don't move toward a data-based society. Without research, schools will not have the alternative to convey and multiply new data and this would hamper the destinations of public and human new development. The general state of assessment is poor in both private and state subsidized schools and the investigation establishment is exceptionally lacking.

The Bangladesh government, through UGC, holds the state financed schools of the country. The money circulated in the spending plan of a state financed school is for each situation not however much what is required. One can similarly find that around 80% of the assigned money of a state financed school is spent in paying remunerations and advantages of the teachers and other supporting staff and negligible use is put something aside for research. Shockingly, some state supported universities spend shy of what one percent of their monetary arrangement for research (Jewel, M.R. 2013). There is also a shortfall of clear and direct methodologies in picking need locales for research.

Sometimes huge zones of investigation are dismissed. This oftentimes happens as a result of weak methodologies and internal administrative issues of an association. There is a shortfall of corporate and industry maintain for research in both private and state subsidized universities. The schools have frail relationship with non-government and private affiliations, which truly hamper academic investigation (meet with assets). Regardless of the way that the number is small, the investigation practices began by the state financed schools are principally upheld by external workplaces, for instance, non-government affiliations (NGOs) and overall supporter workplaces.

There is a shortfall of interest in investigation among specific assets of state financed universities. A couple of teachers envision that their positions are ensured about since it is enduring and investigation will not bring any extra benefit for them (meet with the senior individual from a state financed school). The instructors of the private universities of course are for the most part drawn in with teaching and have less interest in investigation.

In spite of the way that the private school exhibit of 2010 (Section 7, 6) communicates that each private school needs to save and spend a great deal of resource out of its total yearly expenses on assessment works out, most schools don't cling to this norm (Private University Act, 2010). The UGC's 39th yearly report uncovers that in any occasion 15 private schools didn't spend anything on assessment in 2012, which is an encroachment of Private University Act 2010 Mazumder, Q.H. 2014). Regardless of the way that some investigation journals/circulations are disseminated by some private schools, some of them are in all honesty not adequate. It gives off an impression of being that these journals disseminate articles just to offer events to the assets of the universities to fulfill the essential of progression while going about as eyewash to cover displays before the public power (meet with assets).

Graduates Still Struggling in Job Field:

With 41 public and 103 private schools having more than 3,000,000 understudies (around 28 lakh understudies in state supported universities and 3.37 lakh understudies in

private schools as per the Annual Report 2016 of the UGC)— more unmistakable than the quantity of occupants in specific countries—Bangladesh's tertiary instruction structure is maybe the most pressed on earth. In any case, the incredibly trained in the country have less chances of work today.

A Dhaka based non-government affiliation known as the Center for Development and Employment Research (CDER) conveyed a report named "Bangladesh Employment and Labor Market Watch 2018" which shows that young adult joblessness rate in Bangladesh is the most important among graduates with a tertiary degree. The joblessness rate among those with graduation and post-graduation degree rose to 16.4 percent in 2013 appeared differently in relation to 9.9 percent in 2010 (Bangladesh Employment and Labor Market Watch 2017). In spite of the way that the rate reduced to 12.1 percent in 2016, a basic level of the outstandingly instructed youth is at this point jobless (Bangladesh Employment and Labor Market Watch 2018). Though private university students do well in job field and managing jobs, most public university students struggle to do so. Graduates with no soft skill, no technical knowledge, often find it a nightmare to land a job.

Campus Violence and Politics:

Campus violence and politics go hand in hand in Bangladeshi universities, public colleges in most cases. Bangladesh has experienced political unrest and that had affected the growth of the country. Hostility in enlightening associations in Bangladesh has ensured as various as 161 lives and left another 16,182 people harmed from 1991 to work September 2019, as demonstrated by estimations. Though private universities haven't suffered directly but political turmoil jolted the whole nation resulting chaos and unrest everywhere. It's always the innocent who have to die and the last big name was added when brilliant student of BUET Fahad Abrar was bitten to death by his classmates and seniors, in his own campus, just in front of the eyes of campus security claiming he was involved in anti-nation movement only to be proven lame [thedailystar.net].

Research Methodology:

A descriptive survey design is conducted to run this study. To do so, it looked for people's insights, sentiments and disposition in regards to the issues on association figuring out how to the advancement of an association. Accurate study is a technique for gathering data by talking or overseeing a survey to an example of people. The examination directed surveys to an example of people. Essential information has been gathered from the understudies through a semi-organized poll. Subjective information and data were gathered from resources, gatekeepers, the executives those specific colleges.

Auxiliary information has been gathered from books, various diaries, articles, research papers, yearly reports distributed by University Grant Commission (UGC) of Bangladesh. Microsoft Excel has been utilized to dissect the information and creating important charts and figures.

Results and Discussion:

So far, the following findings have been discovered that had played some vital role in quality assurance:

- Lack of proper infrastructure
- Insufficient budget allocation and poor budget implementation

- Insufficient library and research facilities
- Insufficient IT Facility and Computer Labs
- Quality of teachers
- Lack of effective curriculum
- Poor design of early education that spoils higher education outcome
- Political involvement of students and teachers and campus violence
- Irresponsible policy makers

Conclusion:

This has been obvious from the above research that the improvement of a country and its economy is subject to the appropriate administration of the contemporary issues and the achievement of such issues for the most part relies upon the advancement of all around prepared, instructed and prepped HR. In every one of these cases higher education has been stayed as a significant factor throughout the long term and instructed students are assuming a significant part in this setting of Bangladesh.

Clearly, private and public universities have made an extraordinary commitment in the field of advanced education in Bangladesh. The empowering revelation was that genuinely, these colleges have fundamentally delivered a superb accolade in molding the fate of many thousand youths to drive a superior tomorrow. Unexpectedly, the most pervasive weakness that was discovered is that, a portion of the colleges have restrictions in prospering completely the scholastic situation and don't have strategy for educators' compensation. Notwithstanding a few impediments, through the examination, it has been come out that public and private colleges are essentially assuming key-part in the development of advanced education in the country. Both of the partners should deal with their speed to improve as there is a lot of space to improve.

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Basic Elements Influencing Sustainable Development of Vietnam High Performance Basketball

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Abstract:

Through the development situation of Vietnam High Achievement Basketball, the thesis analyzes and evaluates the elements influencing the sustainable development of high achievement basketball, thereby giving reasonable orientations and adjustments in high achievement basketball training.

Keywords: Influential element, high achievement basketball, Vietnam.

1. Introduction:

For recent times, Vietnam basketball has shown positive developments, the organization and management of activities has made remarkable progresses,... However, during the research of the thesis, it is found that Vietnam Basketball still has some elements influencing the sustainable development such as: The athlete's achievement in the Southeast Asian tournaments is not stable, the training and selection of athletes are not scientific, leading to the fact that effectiveness of high performance athlete training have not achieved high results, the participation in national tournaments in many localities is still difficult due to the lack of funds to serve the competition, non-uniform development of athlete and coach forces in the provinces and cities...

2. Research Result:

2.1. Current status of elements mainly influencing sustainable development of Vietnam high performance basketball

Through analyzing professional documents, synthesizing evaluations of experts, the thesis divides the influential elements into 3 groups, with 25 elements influencing the sustainable development of Vietnam High Achievement Basketball. The thesis interviews 16 experts under the degree of influence of the elements on the sustainable development of Basketball. Interview result presented in Table 1 has 12 elements; Table 2 has 6 elements; Table 3 has 7 elements. For interview result, the thesis only selects the element that accounts for over 80% at the degrees very influential and influential on the sustainable development of Vietnam high performance basketball.

Table 1. Influence of social element groups on sustainable development of Vietnam high performance basketball (n = 16)

No.	Elements	Degree of influence				
		Very influential (%)	Influential (%)	Normal (%)	Less affected (%)	Not affected (%)
1	Political circumstance	6 (37.5)	8 (50.00)	2 (12.5)	0 (0.00)	0 (0.00)
2	Economic development level	5 (31.25)	9 (56.25)	2 (12.5)	0 (0.00)	0 (0.00)
3	Fund investment level	7 (43.75)	8 (50.00)	1 (6.25)	0 (0.00)	0 (0.00)

4	Logistics assurance	3(18.75)	2(12.50)	6(37.50)	2(12.5)	3(18.75)
5	Social universalization level of Basketball	16(100)	0(0.00)	0(0.00)	0(0.00)	0(0.00)
6	Communication	2(12.50)	4(25.00)	7(43.75)	3(18.75)	0(0.00)
7	Educational environment	4(25.00)	9(56.25)	3(18.75)	0(0.00)	0(0.00)
8	Culture – Society	1(6.25)	7(43.75)	3(18.75)	3(18.75)	2 (12.50)
9	Local characteristics	2(12.50)	2(12.50)	3(18.75)	3(18.75)	6(37.50)
10	Science and technology	3(18.75)	5(31.25)	5(31.25)	3(18.75)	0(0.00)
11	Specialization	1(6.25)	7(43.75)	3(18.75)	3(18.75)	2(12.50)
12	Market development	2(12.50)	2(12.50)	3(18.75)	3(18.75)	6(37.50)

Table 2. Influence of human element groups on sustainable development Vietnam High Achievement Basketball (n = 16)

No.	Elements	Degree of influence				
		Very influential (%)	Influential (%)	Normal (%)	Less affected (%)	Not affected (%)
1	Reserve force	11(68.75)	5(31.25)	0(0.00)	0(0.00)	0(0.00)
2	Coach	14(87.50)	2(12.50)	0(0.00)	0(0.00)	0(0.00)
3	Athlete	16(100)	0(0.00)	0(0.00)	0(0.00)	0(0.00)
4	Referee	6(37.50)	4(25.00)	3(18.75)	3(18.75)	0(0.00)
5	Level of interest of the athlete's family	11(68.75)	5(31.25)	0(0.00)	0(0.00)	0(0.00)
6	Leader	7(43.75)	6(37.50)	3(18.75)	0(0.00)	0(0.00)

Table 3. Influence of coaching element groups of on sustainable development of Vietnam High Achievement Basketball 9 (n = 16)

No.	Elements	Degree of influence				
		Very influential (%)	Influential (%)	Normal (%)	Less affected (%)	Not affected (%)
1	Scientific research level	7(43.75)	6(37.50)	2(12.50)	1(6.25)	0(0.00)
2	Competition mode	9(56.25)	7(43.75)	0(0.00)	0(0.00)	0(0.00)
3	Talent selection	10(62.50)	6(37.50)	0(0.00)	0(0.00)	0(0.00)
4	Athlete training	13(81.25)	3(18.75)	0(0.00)	0(0.00)	0(0.00)
5	Management regime	5(31.25)	8(50.00)	3(18.75)	0(0.00)	0(0.00)
6	Coaching	4(25.00)	9(56.25)	3(18.75)	0(0.00)	0(0.00)
7	Technical Creation	1(6.25)	3(18.75)	1(6.25)	3(18.75)	8(50.00)

From the interview result, the thesis identifies 15 elements accounting for over 80% at the degrees very influential and influential on the sustainable development of Vietnam high achievement basketball, specifically:

- Group of social elements includes the following elements: (1). Level of social universalization of Basketball, (2). Fund investment, (3). Political circumstances, (4). Economic development level, (5). Educational environment.
- Group of human elements includes the following elements:(1). Coaching (2). Level of interest of the athlete's family, (3). Reserve force, (4). Athlete (5). Leader.
- Group of training elements includes the following elements: (1) Athlete training (2). Talent selection, (3). Scientific research, (4). Management institution, (5). Coaching.

2.2. Content of elements influencing sustainable development of Vietnam high achievement basketball

2.2.1. Social elements

2.2.1.1. Element of social universalization of Basketball

For the sustainable development of Basketball, the level of development in population is very important. Currently, the socialization of Basketball has some following points: basketball is only really socialized in three big cities of Hanoi, Ho Chi Minh and Can Tho. Many provinces and cities restrict the development of Basketball, so basketball teams of a number of provinces and cities have been excluded from the high achievement training program.

2.2.1.2. Element of fund investment

The investigation shows that: State investment funds for high achievement basketball activities in Vietnam have been still lacking. Investments from financing have been still limited. Income from socialization for the development of high achievement basketball remains low.

2.2.1.3 Element of political circumstance

The country's political stability creates basic conditions for the development of the country, so the career of physical training and sports has also had conditions to develop, including Basketball, still receiving the attention of the Party and State, and helped and supported by agencies, departments and branches for development.

2.2.1.4. Element of economic development level

The development of Basketball is shown more clearly in three major cities, namely Ho Chi Minh City, Hanoi and Can Tho, where the economy develops, so Influence on the development of the Basketball is positive. There are still many areas with underdeveloped economic such as: For small and mountainous provinces, it's very difficult to develop the sports activities, some provinces only develop selectively a few sports, so Basketball is not selected.

2.2.1.5. Element of educational environment

There has been a strong attachment between the development of Basketball with the education carrier and basketball development in schools, especially at the primary to secondary levels, but there has not been a consistent and regular development, no national educational curriculum, developed only in a number of provinces and cities.

2.2.2. Human elements**2.2.2.1. Element of Coach**

Through investigating and analyzing, we find that there are 2 basic problems for the element of Vietnam basketball coach: Highly qualified coaches are limited; The number of coaches is lacking.

2.2.2.2. Element of level of interest of the athlete's family

The investigation shows that the interest of athlete's family in basketball has made positive changes, but through analysis of the current situation, there are still issues: the families of the athletes force the athletes to quit practicing. Due to constraints in time, cultural learning is affected.

2.2.2.3 Element of reserve force

In the athlete training system at all levels, the reserve force is the foundation for the development of the national athlete lines. The situation shows that the official teams in provinces and cities are very few, unevenly distributed, not diverse at all levels, age, gender and quantity.

2.2.2.4. Element of Athlete

The investigation shows that the elements influencing the development of Vietnam basketball athletes are:

Self-improvement of the level of athletes is still low. The circulation of athletes between localities does not have a specific process.

Fail to orient and formulate a specific plan between cultural learning, Basketball practicing and the athlete's family pressure on learning, thus leading to the fact that many athletes suspend the practicing to study the cultural education program, including many talented athletes who have the potential to develop high performance.

2.2.2.5. Element of leader

Element of leader has the following problem: There are some leaders who work in a harassed manner, causing difficulties in coaching management, making the coaches and athletes feel discouraged in training.

2.2.3. Element of coaching**2.2.3.1. Element of athlete training**

The current Vietnam basketball athlete training system has two problems that affect sustainable development: (1) A national systematic training program for athletes hasn't been constructed. (2) Form of team management in a specific and effective way hasn't been completed.

2.2.3.2. Element of talent selection

Talent selection is a key element determining the training of sports talent. Through investigation and analysis, it's shown that: The talent selection system with sufficient basis and in a scientific manner has not been built. The selection of athletes has been still affected by relative relationships, the elimination of weak and poor athletes hasn't been boldly applied in selection stage.

2.2.3.3. Element of scientific research

Using science in sports coaching has been increasingly playing a decisive role in achievement of the athletes. Through analysis, it's shown that the element of scientific research has certain points influencing the development of high achievement Basketball as follows: The scientific research works on high achievement basketball are too few, not yet put into practice. Some works are only theoretical, so high achievement basketball has not been developed.

2.2.3.4. Element of management institution

The management of training local basketball teams is mainly in a semi-centralized form, so training management is not tight. There is only one high performance training line in localities that fail to develop the training and discovery of elite athletes, so the talent system is limited.

The organization of management and training at the provincial talent line is still weak, has not created a connection with the higher lines, leading to difficulties in selecting athletes. Management institution of national team has difficulty in managing and mobilizing concentrated forces.

2.2.3.5. Element of coaching

The research has shown the shortcomings influencing the coaching of coaches as follows: Not paying attention to professional physical training yet, coaching of athlete psychology is limited, material facilities is insufficient.

3. Conclusion:

Through research, the thesis has identified 03 factors with 15 basic elements influencing the sustainable development of high achievement Basketball. Thereby, the thesis has identified the content of elements influencing the sustainable development of Vietnam high achievement basketball as a basis for reasonable orientations and adjustments in training for the sustainable development of high achievement basketball.

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Impact of Covid-19 on Insurance Sector on India: A Theoretical Analysis

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Abstract:

The present study attempts to have a look at the impact of pandemic, COVID-19 on insurance sector in India. COVID-19 has left a drastic impact on many people and sectors differently. If we talk about insurance industry there is a drastic increase in number of claims due to deaths caused by COVID demonstrates that the industry has faced a much larger dent. India is among the 15 worst COVID-19 affected economies. However, with Government initiatives such as Ayushman Bharat which aims to insure the poor and vulnerable, the gap has somewhat been bridged but the Private Insurance Schemes have reported covering only 18% of the urban population and a little over 14% of the rural population. The life insurers ended the previous financial year (FY21) with high, defying expectations that the sector might see a contraction in FY21. In March, the NBP of life insurers grew by 70 per cent year-on-year. In FY22, experts expect increased awareness of insurance, a digital push for insurance, and an increase in term plan premiums could drive the premiums for life companies. In conclusion, it can be well established that moving ahead the insurance industry must learn from the past and choose solutions with a preference for a pragmatic and fast approach rather than looking for perfect solutions to meet the future industry challenges.

Key words: India, Insurance Industry, Covid-19, New Business Premium, Government initiatives, Life insurance & General insurance.

Introduction:

The security relegates fear and uncertainty and in occurrence of any mishappening may thwart or weaken the human mind. Taking insurance against any of mishappening in life, however, can eliminate much of the uncertainty which is the root cause of loss of security and peace of mind. Indian insurance business is able to mobilize long time financial savings to assist monetary increase and also help monetary development by the way of supplying insurance cover to huge phase of our human beings in addition to business company at some point of India. The primary manner is wherein insurance allows financial boom thru hazard control. Marketers and commercial enterprise proprietors can manipulate their exposure with the assist of insurance guidelines, shopping for protection towards crime, damages, liability lawsuits or natural disasters that would otherwise show catastrophic without insurance, as an instance, it would be hard to build up seashore front assets in an area susceptible to typhoon and floods, because of horrible storm could wash away an investment immediately. Insurance removes that hazard from the equation, accordingly making development more palatable.

Insurance can be classified broadly in to: (a) life insurance and (b) general or non-life insurance including automobile insurance, property insurance and health insurance. Under the Ministry of Finance, Government of India, the regulatory authority IRDA manages the insurance sector under two categories namely; Life and Non-life insurance which further comprise both public and private sector companies providing services under a competitive environment.

Indian Insurance in the Global Scenario:

Globally, India's share in global insurance market was 1.69 percent during 2019 which was 1.58% in 2018. However, during 2019, the total insurance premium in India increased by 6.9 percent (inflation adjusted) whereas global total insurance premium increased by 2.9 percent (inflation adjusted). (Source: Swiss Re, Sigma No 4/2020). Globally, the share of life insurance business in total premium was 46.34 percent. However, the share of life insurance business for India was very high at 74.94 percent while the share of non life insurance business was at 25.06 percent. In life insurance business, India is ranked 10th among the 88 countries, for which data is published by Swiss Re. India's share in global life insurance market was 2.73 percent during 2019.

Insurance Penetration and Density in India:

The measure of insurance penetration and density reflects the level of development of insurance sector in a country. While insurance penetration is measured as the percentage of insurance premium to GDP, insurance density is calculated as the ratio of premium to population (per capita premium).

During the first decade of insurance sector liberalization, the sector has reported consistent increase in insurance penetration from 2.71 percent in 2001 to 5.20 percent in 2009. Since then the level of penetration was declining and dropped to a level of 3.30 in 2014. However, it started increasing since 2015 and showing an increasing trend onwards viz. in 2015 (3.44 percent) in 2017 (3.69) and in 2019 it was 3.76. The level of insurance density reached the maximum of USD 64.4 in the year 2010 from the level of USD 11.5 in 2001. However, from the year 2011 to 2016 it was hovering between 50 and 60 but in the year 2017, it has grown up to USD 73 (USD 59.7 in 2016). The insurance density of life insurance sector had gone up from USD 9.1 in 2001 to reach the peak at USD 55.7 in 2010. Since then it has exhibited a declining trend up to the year 2013. During the year 2017, the level of life insurance density was USD 55.00 (USD 46.50 in 2016). The life insurance penetration had gone up from 2.15 percent in 2001 to 4.60 percent in 2009. Since then, it has exhibited a declining trend up to the year 2014. There was a slight increase in 2015 reaching 2.72 percent, remained same in 2016 and increased to 2.82 in the year 2019. The penetration of non-life insurance sector in the country has gone up from 0.56 in 2001 to 0.93 in 2017(0.77 in 2016). Its density has gone up from USD 2.4 in 2001 to USD 19.0 in 2019.

(Source: Swiss Re, Sigma various issues)

Literature Review:

In order to find out the gaps in the study, the literature already available related to the problem in hand has been reviewed. The review of this literature is helpful to develop an idea of exploring the area and to make the present study more distinct from others. The literature review is given below-

Ward and Zurbruegg (2000) examine causal relationship between growth in insurance activity and economic growth for nine OECD countries during the period from 1961 to 1996. The annual real GDP is used as a measure of economic activity and annual total real insurance premiums as a measure of insurance activity. **Webb, et al. (2005)** analyze the effect of banking and insurance on the growth of capital and output based on cross-country data of 55 countries for the period from 1980 to 1996. The insurance variable is measured by average insurance penetration (insurance premiums relative to GDP) of life and non-life

insurance respectively. The results of the first estimation, assuming exogenous financial variables, indicate positive effect of banking development on economic growth, while insurance variables do not enter significantly. *Kugler and Ofoghi (2005)* examine long-run relationship between insurance market size and economic growth in United Kingdom for the period from 1966 to 2003 for long-term insurance, and for the period from 1971 to 2003 for general insurance (from 1991 to 1997 for marine aviation transport insurance and reinsurance). There is an evidence of bidirectional causal relationship in the long-run between economic growth and insurance market size for the three insurance categories, with more powerful causality from economic growth to insurance development than the causality from the other direction. *Adams et al. (2005)* examines the dynamic historical relation between banking, insurance and economic growth in Sweden in the period from 1830 to 1998. Insurance development is measured by annual aggregate (non-life and life) insurance premiums. They use time-series data and econometric tests for co-integration and Granger causality. The results show that the development of banking, but not insurance, preceded economic growth during the nineteenth century, while it was reversed in the twentieth century. *Arena's (2008)* empirical study on causal relationship between insurance market activity and economic growth includes 56 countries (both developed and developing ones) in the period from 1976 to 2004. Insurance premiums are used as proxies of total and life and non-life insurance activity separately. As an estimation method, the author uses the generalized method of moment for dynamic models of panel data. The results show a positive and significant effect of total, life and non-life insurance market activity on economic growth. *Muthusamy and Meera (2008)* demonstrated the important role of Indian life insurance sector in economic development. *Parekh and Banerjee (2010)* reviewed that in India insurance sector has had significant impact on the economic development. This sector is gradually increasing and its contribution in GDP is also increasing. *Ching, et al. (2011)* analyzed the existence of causal relationship between total assets of general insurance sector and GDP in Malaysia. It was found that the long-run relationship exists between the total assets of general insurance and GDP. And in the short-run causal relationship was absent (in both directions). *Michael, Ojo (2012)* examined the short and long run relationships between GDP and insurance sector growth of Nigeria. It was found that insurance sector growth positively and significantly affect the GDP. The long run relationship between the insurance growth and GDP was also confirmed. *Chang, et al. (2013)* investigated the causal relationship between the insurance activities and GDP, using a data set of 10 OECD countries. It was found that there was a significant and positive relationship between the overall insurance growth and economic growth for 5 countries out of 10 OECD countries.

Research Methodology:

Data Collection: The present study covers secondary data. Data and information has been compiled from Annual Reports of IRDA, CSO and Swiss Re, Sigma. It is also supported by different journals and literature of the insurance sector.

Limitations of the Study:

1. This study is restricted to Insurance Sector in India only.
2. This study is purely a theoretical analysis of impact of COVID-19 on insurance sector in India.
3. It should be noted that the conclusion and suggestions viewed here would be as per the data collected by the researcher.

Covid-19 and Indian Insurance Sector:

COVID-19 has left a drastic impact on many people and sectors differently. If we talk about insurance industry there is a drastic increase in number of claims due to deaths caused by COVID demonstrates that the industry has faced a much larger dent. COVID-19 which began as a health crisis has now taken over as a financial one. With the global economy crashing and multiple sectors taking a major financial hit, the insurance industry has become a vital part of the new reality of the economy. India is among the 15 worst COVID-19 affected economies.

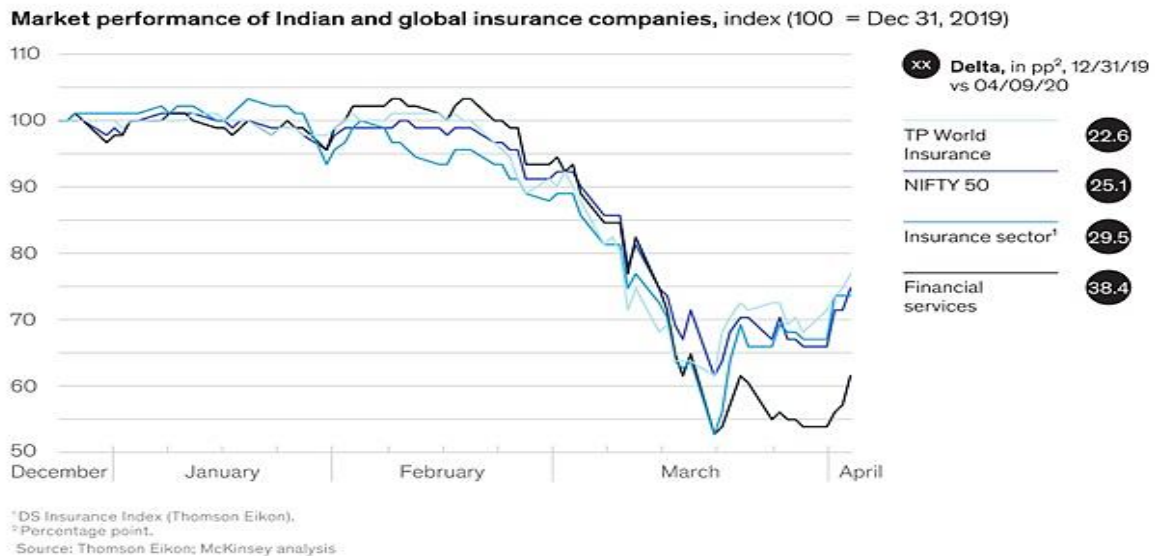
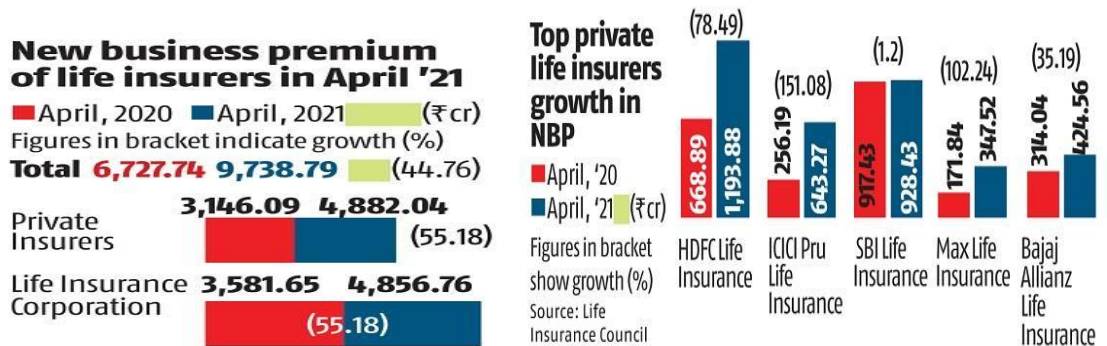


Image Source: McKinsey & Company

Impact on Individual Insurance Sectors:

- General Insurance:** Since General Insurance undertakes the valuation of assets and businesses as well as their overall economic activity, it is benchmarked with the GDP of a country to measure the insurance penetration. Hence, a large proportion of the General Insurance sector is dependent on the performances of industries and individual businesses. So with the lockdown causing a hitch in the business sector, the General Insurance market has subsequently suffered. The overall sector is believed to look up as the global economy stabilizes by 2022.
- Health Insurance:** India traditionally has been an underinsured country when it comes to Health Insurance. However, with Government initiatives such as Ayushman Bharat which aims to insure the poor and vulnerable, the gap has somewhat been bridged but the Private Insurance Schemes have reported covering only 18% of the urban population and a little over 14% of the rural population. While the demand for health insurance is expected to increase considerably, underwriting thresholds may also go up and thus the negative movement may not be offset. With the constant increase in the number of cases and the prolonged duration of the crisis, the IRDAI has mandated all general and health insurers to start offering Corona Kavach – an indemnity based health plan and Corona Rakshak – a fixed benefit health insurance – policies to their customers. These policies are meant for covering hospital and medical expenses of COVID 19 patients.

- 3. Life Insurance:** Life insurance primarily protects the livelihoods of people and their future financial security. As a result, life insurance has a direct correlation with the earnings of people, their business performance, and net worth. Since the onset of the pandemic, there has been a rush to increase one’s cover. According to the PwC report, pure life covers should see renewed interest, and thus, should see a boost in demand. While long-term guarantees will look attractive, insurers will still face constraints as the interest rates plummet with consumers becoming more cautious about their investments, leading to a shaky stock market.



While the New Business Premium (NBP) of private insurers, 23 in total, grew 55.18 per cent over the same period last year, state-owned Life Insurance Corporation reported 35.6 per cent growth.

Life insurance companies have seen a 44.76 per cent rise in new business premium (NBP) in April due to low base in the same period last year.

While the NBP of private insurers, 23 in total, grew 55.18 per cent over the same period last year, state-owned Life Insurance Corporation (LIC) reported 35.6 per cent growth.

In April 2020, the life insurers had seen a 32 per cent drop in NBP due to the strict lockdown imposed to check the spread of corona virus. Top private life insurers have reported robust growth in NBP for April, with ICICI Prudential clocking 151 per cent growth, HDFC Life 78 per cent growth, and Max Life 102 per cent.

The life insurers ended the previous financial year (FY21) with high, defying expectations that the sector might see a contraction in FY21. In March, the NBP of life insurers grew by 70 per cent year-on-year. In FY22, experts expect increased awareness of insurance, a digital push for insurance, and an increase in term plan premiums could drive the premiums for life companies.

- 4. Automobile Insurance:** The automobile sector, which accounts for over 35% of the overall insurance premium collection, was already witnessing a slowdown when the COVID-19 outbreak took place. The pandemic and the resultant lockdown further impacted the automobile industry thus reducing significant revenue for the insurance industry.

This blow turned out to be a major wake-up call for the industry experts who then started foraging for innovative approaches and solutions to keep their customer base engaged and interested. One of the innovative approaches is the “Pay-as-you-drive” model.

With most companies adopting the work-from-home policy, there has happened a drastic reduction in the number of motor vehicles on Indian roads resulting in a

nationwide reduction in the number of kilometers driven. Thus, insurance customers who see a reduced usage for their vehicles this year and show a lower chance of availing a high-priced insurance coverage can avail of an insurance policy at a discounted rate under the “pay-as-you-drive” model. This new type of car insurance policy allows car owners to insure their vehicles for only the kilometers that they tend to drive against a general average yearly driving distance.

At a larger scale, the introduction of pay-as-you-use shall prove to be a significant shift in the history of automobile insurance in India as it seeks to become more responsive to the usage (and consequently) needs of the customers.

How the industry is rising up to the challenge?

The insurance industry rides on the back of other industries. Hence, unless the overall economy bounces back or the insurance industry finds business in hitherto uncovered areas, the industry is likely to struggle in maintaining its momentum.

The COVID-19 crisis has given rise to both immediate and potential challenges for the insurance industry in near future.

Insurance companies are taking required measures to ensure a smooth transition of the industry into the post COVID world. From the front offices encouraging their customers to connect digitally to supporting their agents financially in these uncertain times by providing them advance commissions, the insurance industry is set to witness a major transition. The major disruption will be caused by digitization which was already taking place in the insurance industry globally but the onset of the COVID crisis has accelerated the transition process. This would effectively mean that in the coming days the digital customers of the industry can expect only better choices and smoother delivery systems.

While the front offices are changing the way the insurance industry operates and interacts with its customers, the back offices are set to provide several relaxations and updated guidelines for insurers.

The industry deals with the possibility of claims being made on a policy for the next seven years in the case of some risks. Hence, for long-term contracts in life and pension, the sustainability of investment returns and margins will have to be recalibrated. Finally, the future of doing business has to be relooked at. While the insurance industry has to plan for long-term consequences, immediate focus should be concentrated on the following aspects:

- Traditionally, the insurance industry has been employee-centric. With the advent of digital disruption of the industry, there will be an impact on its vast employee bases in the foreseeable future. However, despite the switch to digital mode, a vast majority of the business will require one-on-one communication or face-to-face interactions. As a result, companies need to ensure that their agents have access not only to safety equipment in the office but also required data and applications to safely work from home.
- The insurance industry is supposed to help other industries and hence, cannot overlook any risks to its own existence. They must plan for business continuity in the light of future disturbances such as natural disasters, environmental issues, geopolitical crises, and the resulting instability of global regulations.
- The industry must be prepared for reduced cash flows due to the non-payment of premiums or delayed renewals.
- It also needs to carefully monitor decreased yield from the investment portfolio as interest rates fall from governmental actions to ease business.

Conclusion:

In conclusion, it can be well established that moving ahead the insurance industry must learn from the past and choose solutions with a preference for a pragmatic and fast approach rather than looking for perfect solutions to meet the future industry challenges. Industry experts should also facilitate building a robust and resilient frame of operations as insurers begin adapting to the new normal.

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वर्तमान परिप्रेक्ष्य में जल संग्रहण की प्रासंगिकता विश्लेषणात्मक अध्ययन

हरिओम शोधार्थी: (भूगोल विभाग)

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सार:

पृथ्वी पर बहुत पानी है। फिर भी अलवण जल की मात्रा उसका एकमात्र छोटा अंश है। पानी की बढ़ती मांग के कारण, यह संसाधन अत्यधिक दोहन किया गया है। भारत में काफी वर्षा होती है, उसके समय और स्थान के अनुरूप असमान वितरण के कारण, उसके कई भागों में पानी का गम्भीर अभाव है। अपनी बढ़ती हुई जनसंख्या के लिये भोजन-आहार प्रदान करने के लिये, भारत को अधिक खाद्यानों को उगाने की अत्यन्त आवश्यकता है। वर्षा ऋतु छोटी होती है, इसलिये कृषि-क्रियायें सिंचाई पर निर्भर हैं। भारत में कुल प्रयोग होते पानी की मात्रा का लगभग 85% अंश सिंचाई में जाता है। कृषि और अन्य विकास सम्बन्धी गतिविधियों की बढ़ती मांग के साथ-साथ जल संसाधन अत्यधिक दोहित है। इस गम्भीर स्थिति को शहरीकरण और औद्योगिककरण, जल संसाधनों के अत्यधिक प्रयोग व प्रदूषित करने के कारण और अधिक गम्भीर बना देते हैं।

कुंजी शब्द: कृषि, जल संसाधन, वर्षा ऋतु, पानी, पृथ्वी, जनसंख्या, प्रदूषित

प्रस्तावना:

जल, जीवन के लिये सबसे अहम प्राकृतिक संसाधन है। आगामी दशकों में यह विश्व के कई क्षेत्रों में एक गम्भीर अभाव की स्थिति में चला जायेगा। यद्यपि जल पृथ्वी में सबसे प्रचुर मात्रा में पाया जाने वाला पदार्थ है। फिर भी यह समान रूप से वितरित नहीं है। अक्षांश में परिवर्तन, वर्षा के तरीके, स्थलाकृति इत्यादि इसकी उपलब्धता को प्रभावित करते हैं। जल एक ऐसी सम्पदा है जिसका किसी तकनीकी प्रक्रिया के माध्यम से, जब जी चाहे तब उत्पादन या संचयन नहीं हो सकता। मूल रूप से, साधन पृथ्वी पर कुल मिलाकर, अलवण जल और समुद्री जल की मात्रा स्थायी रूप से तय है।

जो अलवण जल हमारे जीवन के लिये इतना जरूरी है, उसकी मात्रा पृथ्वी पर पाये जाने वाले पानी की कुल मात्रा की केवल 2.7% है। इस दो प्रतिशत का लगभग सारा भाग बर्फ की टोपियों, हिमनदियों ग्लेशियरों और बादलों के रूप में पाया जाता है। अलवण जल का शेष बचा हुआ थोड़ा सा भाग झीलों और भूमिगत स्रोतों में सदियों से एकत्रित है। आश्चर्य की बात तो यह है कि समुद्र में पाया जाने वाला खारा पानी, जो कि इस पृथ्वी पर अलवण जल का परम स्रोतों है। वर्षा का लगभग 85% जल प्रत्यक्ष रूप से समुद्र में गिरता है। और भूमि में कभी नहीं पहुंच पाता है। वर्षा का जो शेष भाग भूमि पर गिरता है। वह झीलों और कुओं को भर देता है। और नदियों के प्रवाह को बढ़ाता है। समुद्री जल के प्रत्येक 50,000 ग्राम के सामने सिर्फ एक ग्राम अलवण जल मानव जाति को उपलब्ध है। इस कारण जल एक दुर्लभ और अनमोल संसाधन के रूप में सामने आता है।

भारत में स्थिति अभी भी अत्यन्त खराब है। यद्यपि भारत विश्व के सबसे आर्द्र देशों में से एक है। इसमें जल का वितरण समय और स्थान के आधार पर बहुत असमान है। हमारे देश में औसतन 1150 मिमी वार्षिक वर्षा होती है, जो यह संसार में किसी भी समान आकार के देश के मुकाबले में सबसे अधिक है। परन्तु इस बड़ी मात्रा की वर्षा का वितरण असमान है। उदाहरण के लिये एक वर्ष में औसतन वर्षा के दिनों की संख्या केवल 40 है। अतः वर्ष का शेष लम्बा भाग सूखा रहता है। इसके अलावा, जहां उत्तर-पूर्व के कुछ क्षेत्रों में वर्षा तेरह मीटर तक होती है, वहीं हरियाणा के कुछ क्षेत्रों में 20 से 0 मी0 से अधिक वर्षा नहीं होती। वर्षा के इस असमान वितरण के कारण, देश के कई भागों में पानी का भीषण अभाव है।

बढ़ती हुई घरेलू, औद्योगिक और कृषि से सम्बन्धित कार्यों की मांग की पूर्ति के कारण, पानी की उपलब्ध मात्रा में कमी हो रही है। और यह स्थिति भविष्य में और गम्भीर हो सकती है। उपर से, पिछले कुछ दशकों में देश में सिंचाई का विस्तार करने का प्रयास किया गया है। इसका परिणाम यह हुआ है कि हमारी जल सम्पदा का अत्यधिक दोहन हुआ है। हमारे बढ़ते शहरीकरण और औद्योगिककरण ने पानी की मांग को बढ़ा दिया है। उपरोक्त दिये गये इन कारणों की वजह से देश के कई भागों में जल का भारी अभाव हो गया है। अतः यह आवश्यक हो जाता है कि हम जल को संरक्षित रखें और उसका दुरुपयोग होने से बचायें। हमारी बढ़ती हुयी जनसंख्या के लिये हमें अधिक खाद्य सामग्री की आवश्यकता है। खाद्य-उत्पादन को बढ़ाने के लिये, हमें सिंचाई के लिये, और अधिक जल की आवश्यकता है। अतः पानी के संरक्षण की तत्काल जरूरत है।

प्राचीन काल में, जल को एक अनमोल सम्पदा के रूप में देखा और समझा जाता था। वास्तव में हर प्राचीन संस्कृति पानी को पवित्र संसाधन के रूप में देखती थी। परन्तु बीसवीं सदी में औद्योगिक क्रांति के उदय और उसके फलस्वरूप पश्चिमी भौतिकवाद के आगमन ने प्राकृतिक साधनों को देखने का दृष्टिकोण ही गैर पारम्परिक बना दिया है।

ठीक उसी प्रकार जैसे बीसवीं सदी तेल के चारों ओर घूमती थी, वैसे ही इक्कीसवीं सदी स्वच्छ और पेयजल के मुद्दों के उपर फोकस करेगी। पानी और पर्यावरणीय संरक्षण से सम्बन्धित मुद्दों का हल ढूढने की दिशा में सबसे महत्वपूर्ण कदम लोगों के दृष्टिकोण और आदतों में परिवर्तन लाना होगा। यदि दुनिया भर के लोग ही पानी को एक ऐसे सस्ते साधन के रूप में देखेंगे, जिसको जितना ज्यादा बर्बाद किया जा सकता हो तब उस स्थिति में, संसार की बेहतर नीतियां और तकनीकें भी पानी के अभाव को कम नहीं कर सकतीं।

भारत की बढ़ती जनसंख्या की वर्तमान दर को देखते हुये, और उपलब्ध जल सम्पदा की बढ़ती मांग की पूर्ति के प्रयास में भारत, आगामी पच्चीस वर्षों में सबसे अधिक प्यासे लोगों की जनसंख्या के रूप में एक नकारात्मक छवि बनाने में सफल हो जायेगा। ऐसी स्थिति को रोका नहीं जा सकता। यदि उपलब्ध संसाधनों का ध्यानपूर्वक, बुद्धिमत्ता के साथ प्रयोग नहीं होता है। शहरीकरण, तेज गति से होता औद्योगिक और एक लगातार बढ़ती जनसंख्या ने अधिकतर सतही जलाशयों को प्रदूषित करके, उनको मानवीय प्रयोग के लिये अनुपयुक्त बना दिया है। बढ़ती हुई जरूरतों के साथ –साथ, इनकी भूमिगत जल पर निर्भरता बढ़ गयी है। असंख्य बोर –छिद्रों द्वारा भूमिगत जल के अत्यधिक दोहन, जल तालिका में गिरावट कर दी है। ऐसा अनुमान है कि सन 2050 तक भारत की आधी जनसंख्या शहरी होगी और यह पानी के गम्भीर अभाव की समस्या को झेलेगी। इसके अतिरिक्त, जल के वितरण में गम्भीर असमानतायें हैं।

जैसा कि पहले बताया जा चुका है, हमारे देश में सूखे का मौसम का काल काफी लम्बा होता है। सूखे मौसम के दौरान हमारी पानी की मांगों को झीलों, भूमिगत जल व जलाशयों में संग्रहित पानी द्वारा पूरी होती है। पानी का लगातार बढ़ती मांग के साथ-साथ, पानी के ये स्रोत अपर्याप्त सिद्ध हो रहे हैं, अतः उन प्रयासों पर जोर देने की आवश्यकता है कि सूखे के मौसम में, अधिक से अधिक वर्षाजल को संग्रहित कर सकें। स्थानीय स्तर पर वर्षा के पानी का संचयन या संग्रहण को या तो जलाशयों, टैंकों या झीलों में जल को संग्रहित करके रखने के माध्यम से हो सकता है। अथवा भूमिगत जल के पुनर्भरण द्वारा किया जा सकता है। ये पानी की आपूर्ति बढ़ाने के सरल उपाय हैं। आगामी भागों में वर्षा के पानी के संग्रहण की कुछ मुख्य विधियों का वर्णन किया गया है।

शोध अध्ययन के उद्देश्य:

1. जल संरक्षण की आवश्यकता व महत्ता के बारे में बताया गया है।
2. जल संग्रहण की आवश्यकता का अध्ययन किया गया है।
3. पारम्परिक जल संग्रहण की विभिन्न विधियों का अध्ययन किया गया है।
4. आधुनिक जल संग्रहण के विभिन्न तरीकों का अध्ययन किया गया है।

शोध अध्ययन की आवश्यकता:

1. भूमि में पाये जाने वाले जल का संग्रहण व महीने भर में आने वाले पानी के बिल की दर में आने वाली कमियों को दूर किया जा सकता है।
2. स्थानीय बाढ़ों और नालों के बह जाने की समस्याओं में कमियों को दूर किया जा सकता है।
3. बागवानी के लिये उत्तम स्तर के पानी को जल कोड प्रदान करता है।
4. संरक्षण के काम में लाये जाने वाले जलकोषों को ढक कर रखना, ताकि वहां मच्छर इत्यादि पनप न पायें और शैवाल वृद्धि को भी दूर किया जा सकता है।

शोध प्रश्नावली:

1. भूमिगत जल का कृत्रिम पुनः भरण कैसे होता है।
2. वर्षाजल के संचयन के मुख्य लाभ कैसे प्राप्त किया जा सकता है।
3. भारत में वर्षा के पानी के संचयन पर सरकार द्वारा पहल पर कैसे रोक लगाई जा सकती है।
4. वर्षाजल के संचयन में काम आये चरणों का किस प्रकार अध्ययन किया जा सकता है।

सन्दर्भ ग्रन्थ सूची:

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भूदान तथा सर्वोदय आंदोलन के प्रणेता : आचार्य विनोबा भावे

डॉ. शशिकला सिंह: क्विं, डॉ. राममनोहर लोहिं अवध विंवलं, अंधी (उ. ं)

जब जब मानवता विनाश की ओर बढ़ती चली जाती है, नैतिक मूल्य अपनी पहचान खोते जाते हैं, समाज में पारस्परिक संघर्ष की स्थितियां बनती हैं, समस्याओं से मानव का मन कराह उठता है, तब तब कोई ना कोई महापुरुष अपने दिव्य कर्तव्य, मानवतावादी सोच एवं अपने तेजोमय शौर्य से मानव मानव की चेतना को झंकृत कर जन जागरण का कार्य करता है। समय-समय पर अनेक महापुरुषों ने अपने क्रांति चेतना के द्वारा समाज का समुचित पथ प्रदर्शन किया है। महापुरुषों की इसी महा मंडित श्रंखला का एक गौरवपूर्ण नाम है " आचार्य विनोबा भावे" । वह राष्ट्रीयता, नैतिकता, पीड़ितों एवं अभाव में जी रहे लोगों के लिए आशा एवं उम्मीद की एक मीनार थे। वे संतो की एक उत्कृष्ट पराकाष्ठा थे। भारत के स्वतंत्रता सेनानी, सामाजिक कार्यकर्ता, विशिष्ट उपदेशक, महान विचारक तथा प्रसिद्ध गांधीवादी नेता थे। वे भारत में "भूदान" तथा "सर्वोदय" आंदोलन प्रणेता के रूप में सुपरचित थे।

विनोबा भावे का मूल नाम विनायक नरहरि भावे था। इनके पिता महाराष्ट्र के कोंकण क्षेत्र में एक गांव हैं, गा गोदा यहां के चितपावन ब्राह्मण नरहरि भावे थे, जो गणित के प्रेमी और वैज्ञानिक सूझ बूझ वाले व्यक्ति थे। रसायन विज्ञान में उनकी रुचि थी, उनकी माता रुक्मिणी बाई विदुषी महिला थी जो उदार चित, एवं सदैव भक्ति भाव में लीन रहती, पूरा घर भक्तिमय वातावरण से ओतप्रोत था। वे अपनी माता से बहुत प्रभावित रहे, इसके फलस्वरूप बहुत कम उम्र में इन्होंने भगवत गीता जैसे धार्मिक ग्रंथ को पढ़ लिया और उसका सार भी समझ गए, भगवद्गीता के ज्ञान ने इन्हें बहुत प्रभावित किया।

इसी दौरान बनारस हिंदू विश्वविद्यालय में महात्मा गांधी ने एक बहुत बड़ा प्रभावशाली भाषण दिया था, उसके कुछ अंश अखबारों में छपे, जिसे पढ़कर विनोबा भावे बहुत प्रभावित हुए और पढ़ाई लिखाई छोड़ कर महात्मा गांधी से मिलने अहमदाबाद उनके कोचरब आश्रम गए। 17 जून सन 1916 को पहली बार गांधी जी से इनकी मुलाकात हुई , इस मुलाकात ने उन्हें बहुत प्रभावित किया और इन्होंने अपना समस्त जीवन देश की सेवा में लगाना ही उचित समझा। विनोबाजी महात्मा गांधी के आश्रम में होने वाले सभी कार्यक्रमों में बहुत रुचि लेने लगे। 8 अप्रैल 1921 को विनोबा भावे वर्धा गए जहां महात्मा गांधी ने आश्रम का कार्यभार इनको सौंप दिया। आश्रम के एक सदस्य मामा फाड़के ने इन्हें "विनोबा"नाम दिया। मराठी में विनोबा शब्द किसी को सम्मान देने के लिए बोला जाता है। अप्रैल 1921 को विनोबा भावे, महात्मा गांधी के कहने पर महाराष्ट्र के एक गांव वर्धा में गए जहां एक आश्रम चलता था, उसका कार्यभार उन्होंने विनोबा भावे को सौंप दिया। सन 1923 में जहां उन्होंने "महाराष्ट्र" धर्म"नामक मासिक पत्रिका निकालनी शुरू की, इस पत्रिका में वे वेदांत(उपनिषद) के महत्व और उपयोगिता के ऊपर निबंध लिखते रहें, लोगों को जागरूक करने में यह पत्रिका एक महत्वपूर्ण भूमिका निभा रही थी, जो लगातार 3 वर्ष तक निकलती रही। सन 1925 में विनोबा भावे की कर्मठता, और क्रियाशीलता को देखते हुए, महात्मा गांधी ने उन्हें केरल के एक छोटे से गांव वैकाम भेज दिया,

जहां हरिजनों के मंदिर पर प्रवेश की रोक को हटाने एवं समाज में समानता की भावना लाने की जिम्मेदारी दी। देश में अंग्रेजों का शासन था, अंग्रेजी हुकूमतों से देश को आजाद कराने में गांधी जी के साथ लोगों को जागरूक करने में विनोबाजी, बराबर सहयोग दे रहे थे। सन 1920 से 1930 के बीच विनोबाजी के जागरूकता के कार्यों को देख कर अंग्रेजों ने गिरफ्तार करके इन्हें जेल में डाल दिया। वे इन गिरफ्तारियों से नहीं डरे, और 1940 में उन्हें 5 वर्ष की जेल हुई, जेल में रहते हुए भी उन्होंने लिखना आरंभ कर दिया। उन्होंने जेल में रहते हुए "ईशावास्य वृत्ति" और "स्थितप्रज्ञ दर्शन" नामक दो पुस्तकों की रचना किए। बिल्लोरी जेल में रहते हुए उन्होंने दक्षिण भारत की चार भाषाएं सीखी, एवं 'लोक नागरी' नामक एक लिपि की रचना की। जेल के दौरान ही उन्होंने भगवद्गीता का मराठी भाषा में रूपांतरण किया। यह रूपांतरण बाद में 'टाक ओ द गीता' के नाम से प्रकाशित हुआ, जिसका अनुवाद अन्य कई भाषाओं में होता रहा।

जेल से छूटने के बाद उनका निश्चय और दृढ़ हो गया। कालांतर में 'सविनय अवज्ञा आंदोलन' में उनकी मुख्य भूमिका रही। 5 अक्टूबर 1940 को महात्मा गांधी ने जनता से उनका परिचय कराते हुए एक बयान जारी किया और उन्हें पहला सत्याग्रही बताया। विनोबा भावे को भारत का राष्ट्रीय अध्यापक और महात्मा गांधी का आध्यात्मिक उत्तराधिकारी समझा जाता है, किंतु यह उनके चरित्र का एकांगी विश्लेषण है। उनको हम ज्ञान का अक्षय कोष कह सकते हैं। गांधी जी के सानिध्य में आने से पहले ही विनोबा भावे आध्यात्मिक ऊंचाई प्राप्त कर चुके थे। संत ज्ञानेश्वर एवं संत तुकाराम उनके आदर्श थे। संत स्वभाव के बावजूद उनमें राजनीतिक एवं सामाजिक सक्रियता थी। गांधीजी ने उन्हें भारत छोड़ो आंदोलन में भी साथ लिया। आचार्य जी अपने क्रांतिकारी कार्यों व विचारों के कारण हमेशा अंग्रेजी शासन के लिए समस्या बने रहे।

विनोबा भावे ने सर्वोदय समाज की स्थापना की थी। सन 1950 के दौरान उनके सर्वोदय आंदोलन के अंतर्गत कई कार्यक्रमों को लागू किया गया जिनमें 'भूदान' आंदोलन भी था। 'सर्वोदय' का अर्थ है "सभी का कल्याण"। सर्वोदय आंदोलन का लक्ष्य ग्रामीण पुनर्निर्माण और शांतिपूर्ण तथा सहकारी माध्यमों से ग्रामीण भारत के लोगों को ऊपर उठाना। सर्वोदय अस्तित्व और पारस्परिक प्रेम पर जोर देता है। विनोबा भावे जी का सर्वोदय दर्शन गांधी जी के सिद्धांतों पर आधारित था।

सर्वोदय ऐसे वर्ग हीन, जाति विहीन, शोषण युक्त समाज की स्थापना करना चाहता है, जिसमें प्रत्येक व्यक्ति व समूह को अपने विकास का साधन वह अवसर मिले। विनोबा जी कहते हैं। "जब हम सर्वोदय का विचार करते हैं तब हम ऊंच-नीच, भावशाली वर्ण व्यवस्था दीवार की तरह सामने खड़ी हो जाती है, उसे तोड़े बिना सर्वोदय स्थापित नहीं होगा। सर्वोदय को सफल बनाने के लिए जातिभेद मिटाना होगा और आर्थिक विषमता दूर करनी होगी, इनको मिटाने से ही सर्वोदय समाज बनेगा।

सर्वोदय की समाज रचना ऐसी होगी, जो सर्व के निर्माण और सर्व की शक्ति से सर्व के हित में चले, जिसमें कम या अधिक शारीरिक सामर्थ्य के लोगों को समाज का संरक्षण समान रूप से प्राप्त हो। सर्वोदय की समाज रचना में अंतिम व्यक्ति समाज की चिंता का सबसे पहले अधिकारी है।

विनोबाजी "भूदान" को एक शुद्ध धर्म मानते थे, उनका यह अहिंसात्मक प्रयोग है, जीवन परिवर्तन का प्रयोग, जो वे परमपिता परमेश्वर की प्रेरणा से प्राप्त कर रहे थे। उनका विचार था कि जिस प्रकार हवा, पानी, प्रकाश आदि ईश्वर प्रदत्त वस्तु हैं। भगवान अपनी वस्तु का विषम बंटवारा करना नहीं

चाहता। इस पर सभी का समान अधिकार होना चाहिए। भारत व भारतवासियों के तरफ संकेत करते हुए उन्होंने एक बार कहा था--"देश में करीब 30 करोड़ एकड़ जोति जाने वाली जमीन है मैंने उसका 1\6 भाग यानी 5 करोड़ एकड़ की मांग की है, क्योंकि एक भारतीय परिवार का छठा सदस्य दरिद्र नारायण ही है। इसलिए उस भूमिहीन जनता के लिए मैंने छठे हिस्से की मांग की है"।

भूमि आंदोलन का उद्देश्य अहिंसात्मक तरीके से देश में सामाजिक परिवर्तन लाना था। वर्ष 1951 में वे पदयात्रा किए। विनोबा भावे को हैदराबाद के पास शिवरामपल्ली में आयोजित होने वाले दूसरे सर्वोदय सम्मेलन में शामिल होने के लिए आमंत्रण मिला। विनोबा जी इस सम्मेलन में शामिल होने के लिए वर्धा से पैदल चलकर 300 मील दूर स्थित शिवरामपल्ली पहुंचने की घोषणा की, 18 अप्रैल 1951 को वे आतंक ग्रस्त क्षेत्र तेलंगाना पहुंच गए। विनोबा भावे ने दंगों में डुबे तेलंगाना क्षेत्र में शांति यात्रा शुरू की। उन्हें यह पता नहीं था कि अहिंसा आंदोलन के इतिहास में यह एक नई शुरुआत है यात्रा के दौरान वहां पोचमपल्ली गांव के हरिजनों ने उन से अनुरोध किया कि उन्हें जीवन यापन करने के लिए लगभग 80 एकड़ जमीन की आवश्यकता है। विनोबा ने गांव के जमींदारों को आगे आकर हरिजनों को बचाने के लिए कहा। 3 महीने से भी कम समय में विनोबा जी ने इस क्षेत्र के करीब 200 गांवों का दौरा किया और दान के रूप में 12, 200 एकड़ भूमि प्राप्त की। इसके पश्चात आंदोलन उत्तर भारत के बिहार में इसका गहरा प्रभाव देखा गया जहां से बहुत अधिक जमीन दान स्वरूप इकट्ठा हुई। 13 वर्षों तक यह आंदोलन चलता रहा। इस दौरान विनोबा भावे ने देश के कोने कोने का भ्रमण किया एवं 58,741 किलोमीटर सफर तय करके 44 लाख एकड़ भूमि दान के रूप में प्राप्त करने में सफल रहे। उन जमीनों में से 13 लाख एकड़ जमीन को भूमिहीन किसानों में बांट दिया गया। विनोबा भावे के इस आंदोलन को न सिर्फ भारत बल्कि विश्व में भी बहुत प्रशंसा मिली। मार्च 1956 तक 40 लाख एकड़ से भी अधिक जमीन दान स्वरूप मिल चुकी थी अब यह आंदोलन नया रूप धारण किया और इसे 'ग्रामदान' के रूप में पहचान मिली।

आचार्य जी का कहना था कि भूदान में केवल दान का महत्व नहीं है, सम विभाजन का भी महत्व है। दान का अर्थ ही है समान विभाजन होना, "दानसमविभाग:"जो भूमिहीन है उनका भूमि पर अधिकार है, ऐसा समझकर दान देना चाहिए, भूमिहीनों पर उपकार की भावना से नहीं। विनोबा भावे सामाजिक कुरीतियों को दूर करना चाहते थे, इसलिए उन्होंने 43 कुवों को हरिजनों के लिए खुलवाया। कुष्ठ रोगियों के लिए महारोगी सेवा मंडल अस्पताल की स्थापना की। लड़कियों की शिक्षा के लिए अलग से एक कन्या पाठशाला खोली जहां छात्रावास की भी सुविधा थी। आचार्य जी अपने साथी लालजी बजाज और जाजू के माध्यम से एक मारवाड़ी विद्यालय का निर्माण कराया जो बाद में विद्या मंदिर के नाम से विख्यात हुआ।

1970 में उन्होंने घोषणा की कि अब वह स्थाई रूप से पावनार में ही रहेंगे। 25 दिसंबर 1974 से उन्होंने 1 वर्ष का मौन व्रत रखा। 1975 में जब तत्कालीन प्रधानमंत्री इंदिरा गांधी जी ने लोकतंत्र व संविधान को परे रखते हुए आपातकाल लगाया, तब उन्होंने स्लेट पर लिखकर "आपातकाल अनुशासन पर्व है" का संदेश देश को दिया, जिसके कारण विवादों से घिर गए।

विनोबा भावे नवंबर 1982 में गंभीर रूप से बीमार पड़ गए और वे भोजन, दवा का त्याग कर इच्छा पूर्वक मृत्यु का वरण करने का निश्चय किया। 15 नवंबर 1982 को उनका निधन हो गया। संत

विनोबा भावे रमन मैग्सेसे अवार्ड जीतने वाले पहले व्यक्ति थे, उन्हें यह अवार्ड 1958 में मिला। 1983 में उन्हें भारत रत्न भी दिया गया। 15 नवंबर 1983 को सरकार ने उन पर पोस्टेज स्टॉप जारी किया था।

सन्दर्भ ग्रन्थ सूची:

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4. आर्य ज्ञानेश्वर शास्त्री एवं आर्य विनोबा; शिक्षा सार, साहित्य सुरभि किशन, शहादरा, दिल्ली
